

Machhapuchchhre Bank Limited

Unaudited Financial Results (Quarterly)

As at 2nd Quarter end (14/01/2012) of the Fiscal Year 2068/69 (2011/2012)

Rs.in,000

S.No.	Particular	This Quarter Ended	Previous Quarter Ended	Corresponding Previous Year Quarter Ended
1	Total Capital and Liabilities (1.1 to 1.7)	20,537,469	19,688,418	21,777,703
1.1	Paid Up Capital	1,627,197	1,627,197	1,627,197
1.2	Reserve and Surplus	156,296	178,977	159,178
1.3	Debenture and Bond		-	-
1.4	Borrowing	433,104	449,088	673,400
1.5	Deposits (a+b)	17,347,335	16,596,664	18,121,599
a.	Domestic Currency	17,016,658	16,275,275	17,669,150
b..	Foreign Currency	330,678	321,388	452,448
1.6	Income Tax Liability		-	-
1.7	Other Liabilities	973,538	836,493	1,196,329
2	Total Assets (2.1 to 2.7)	20,537,469	19,688,418	21,777,703
2.1	Cash & Bank Balance	3,079,236	2,850,428	2,323,133
2.2	Money at call and Short Notice	0,000	46,800	500,990
2.3	Investments	1,832,119	1,282,391	1,813,078
2.4	Loans and Advances (a+b+c+d+e)	13,773,921	13,830,498	15,857,339
a.	Real State Loan	2,723,915	2,822,299	3,329,143
	1. Residential Real Estate Loan(Except personal home loan upto 10 Million)	176,734	145,949	183,514
	2. Business Complex & Residential Apartment Construction Loan	486,081	489,120	501,389
	3. Income Generating Commercial Complex Loan	130,135	129,560	0,000
	4. Other Real Rstate Loan (including Land purchase & Plotting)	1,930,965	2,057,670	2,644,241
B.	Personal home loan of Rs. 10 Millions or less	510,169	521,250	597,210
c.	Margin Type Loan	24,972	31,940	32,770
d.	Term Loan	2,297,476	2,255,060	2,400,482
e.	Overdraft Loan/TR Loan/ WC Loan	5,262,091	5,094,230	6,311,980
f.	Others	2,955,297	3,105,719	3,185,753
2.5	Fixed Assets	744,056	737,262	789,316
2.6	Non Banking Assets	6,000	6,000	-
2.7	Other Assets	1,102,138	935,038	493,848
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	908,479	483,300	999,201
3.2	Interest Expense	757,378	379,238	773,878
	A. Net Interest Income (3.1 - 3.2)	151,101	104,061	225,323
3.3	Fee Commission and Discount	22,920	10,815	25,283
3.4	Other Operatiing income	22,526	9,673	33,061
3.5	Foreign Exchange Gain / Loss (Net)	30,234	17,361	23,521
	B.Total Operating Income (A+3.3+3.4+3.5)	226,781	141,910	307,188
3.6	Staff Expenses	81,745	44,284	76,356
3.7	Other Operatiing Expense	139,230	63,013	130,641
	C. Operating Profit Before Provision (B-3.6-3.7)	5,806	34,613	100,191
3.8	Provision for Possible Losses	58,381	23,067	96,154
	D. Operating Profit (C-3.8)	-52,575	11,546	4,037
3.9	Non Operating Income / Expenses (Net)	-	-	1,389
3.10	Write Back of Provision for Possible Loss	119,823	58,142	104,008
	E. Profit from Regular Activities (D+3.9+3.10)	67,248	69,688	109,435
3.11	Extraordinary Income/Expenses (Net)	-58,144	-58,142	-104,008
	F. Profit Before Bonus and Taxes (E+3.11)	9,104	11,546	5,427
3.12	Provision for Staff Bonus	0,828	1,050	0,493
3.13	Provision For Tax	2,483	3,149	1,480
	G. Net Profit/ Loss (F-3.12-3.13)	5,794	7,347	3,454
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	11.43%	11.68%	10.69%
4.2	Non Performing Loan (NPL) To Total Loan	4.19%	4.14%	7.16%
4.3	Total Loan Loss Provision to Total NPL	45.21%	49.39%	68.26%
4.4	Cost of Funds	9.38%	9.32%	8.88%
4.5	Credit/ Deposit Ratio (As per NRB directive)	72.05%	75.35%	79.82%
	Major Indicators			
1	Earning per share	0.71	1.81	0.42
2	Market Value Per Share	107.00	115.00	201.00
3	Price Earning Ratio	150.26	63.67	473.53
4	Average Yield	11.22%	12.03%	10.75%
5	Interest Spread	1.84%	2.71%	1.86%
6	Liquidity (CRR)	11.33%	5.58%	0.06
7	Return on Total Net Assets	2.82%	3.73%	0.02%
8	Net worth Per Share	109.61	111.00	109.78

*Figures have been regrouped/rearranged wherever necessary.

* These figures may vary with the audited figures at the instance of external auditors and regulators.