

Machhapuchchhre Bank Limited
Unaudited Financial Results (Quarterly)
As at 3rd Quarter end (13/04/2011) of the Fiscal Year 2067/68 (2010/2011)

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)	21,290,317	21,777,703	20,896,346
1.1	Paid Up Capital	1,627,197	1,627,197	1,479,131
1.2	Reserve and Surplus	156,692	149,768	316,813
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	743,369	673,400	1,590,000
1.5	Deposits	17,610,637	18,121,599	16,608,624
	a. Domestic Currency	17,198,119	17,669,150	16,461,000
	b. Foreign Currency	412,519	452,448	147,624
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,152,422	1,205,740	901,777
2	Total Assets (2.1 to 2.7)	21,290,317	21,777,703	20,896,346
2.1	Cash & Bank Balance	2,168,034	2,323,133	1,963,121
2.2	Money at call and Short Notice	676,141	500,990	243,000
2.3	Investments	1,438,452	1,813,078	2,108,404
2.4	Loans and Advances(Gross)	15,618,282	15,857,339	15,349,808
	a. Real State Loan	3,704,996	3,926,353	4,169,602
	1. Residential Real Estate Loan(Except personal home loan upto 60L)	217,736	220,905	221,232
	2. Business Complex & Residential Apartment Construction Loan	535,269	501,389	465,916
	3. Income Generating Commercial Complex Loan	138,422	189,639	0,000
	4. Other Real Rstate Loan (including Land purchase & Plotting)	2,415,492	2,454,602	2,892,205
	B. Personal home loan upto 60L	398,076	559,818	590,249
	c. Margin Type Loan	30,570	32,770	68,267
	d. Term Loan	2,360,586	2,400,482	2,227,952
	e. Overdraft Loan/TR Loan/ WC Loan	6,310,676	6,311,980	5,939,757
	f. Others	3,211,455	3,185,753	2,944,229
2.5	Fixed Assets	735,140	789,316	701,887
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	654,268	493,848	530,125
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,524,792	999,201	1,168,882
3.2	Interest Expense	1,149,935	773,878	776,198
	A. Net Interest Income (3.1 - 3.2)	374,858	225,323	392,685
3.3	Fee Commission and Discount	33,897	25,283	39,530
3.4	Other Operating income	46,482	33,061	41,533
3.5	Foreign Exchange Gain / Loss (Net)	31,376	23,521	32,337
	B. Total Operating Income (A+3.3+3.4+3.5)	486,612	307,188	506,085
3.6	Staff Expenses	116,329	76,356	107,565
3.7	Other Operating Expense	194,487	130,641	147,054
	C. Operating Profit Before Provision (B-3.6-3.7)	175,796	100,191	251,466
3.8	Provision for Possible Losses	256,772	96,154	161,516
	D. Operating Profit (C-3.8)	-80,975	4,037	89,949
3.9	Non Operating Income / Expenses (Net)	97,283	1,389	0,300
3.10	Write Back of Provision for Possible Loss	155,508	104,008	60,242
	E. Profit from Regular Activities (D+3.9+3.10)	171,816	109,435	150,491
3.11	Extraordinary Income/Expenses (Net)	-155,508	-104,008	0,000
	F. Profit Before Bonus and Taxes (E+3.11)	16,307	5,427	150,491
3.12	Provision for Staff Bonus	1,482	0,493	13,681
3.13	Provision For Tax	4,447	1,480	41,043
	G. Net Profit/ Loss (F-3.12-3.13)	10,377	3,454	95,767
4	Ratios	At the End of This Quarter	Previous Quarter Ended	At the End of Corresponding
4.1	Capital Fund to RWA	10.73	10.69%	10.39
4.2	Non Performing Loan (NPL) To Total Loan	6.93	7.16%	1.31
4.3	Total Loan Loss Provision to Total NPL	72.25	68.26%	281.09
4.4	Cost of Funds	8.87%	8.88%	6.51%
4.5	Credit/ Deposit Ratio (As per NRB directive)	82.42%	79.82%	91.89%
	Major Indicators			
1	Earning per share	0.85	0.42	8.63
2	Market Value Per Share	130.00	201.00	264.00
3	Price Earning Ratio	152.88	236.76	30.58
4	Average Yield	11.05%	10.75%	9.45%
5	Interest Spread	2.18%	1.87%	2.94%
6	Liquidity (CRR)	5.65	6.21%	6.93
7	Return on Total Net Assets	0.06%	0.02%	0.61%
8	Net worth Per Share	109.63	109.20	121.42

Note: 1. The above figures are subject to change as per the directions, if any, of Nepal Rastra Bank and /or Statutory Auditor.

Note: 2 Figures of the previous periods have been regrouped wherever necessary as per NRB directives