

Machhapuchchhre Bank Limited

Unaudited Financial Results (Quarterly)

As at 2nd Quarter end (14/01/2011) 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)	21,777,703	22,126,392	20,760,100
1.1	Paid Up Capital	1,627,197	1,627,197	1,479,131
1.2	Reserve and Surplus	159,178	155,725	325,025
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	673,400	493,763	2,812,708
1.5	Deposits	18,121,599	18,883,612	15,347,019
	a. Domestic Currency	17,669,150	18,614,795	14,962,311
	b.. Foreign Currency	452,448	268,816	384,708
1.6	Income Tax Liability	-	-	6,864
1.7	Other Liabilities	1,196,329	966,096	789,354
2	Total Assets (2.1 to 2.7)	21,777,703	22,126,392	20,760,100
2.1	Cash & Bank Balance	2,323,133	2,470,571	2,286,602
2.2	Money at call and Short Notice	500,990	301,575	70,000
2.3	Investments	1,813,078	2,749,765	1,859,101
2.4	Loans and Advances(Gross)	15,857,339	15,465,117	15,386,502
	a. Real State Loan	3,926,353	4,175,046	3,397,591
	1. Residential Real Estate Loan	780,724	799,395	819,666
	2. Business Complex & Residential Apartment Construction Loan	501,389	480,873	0,000
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Rstate Loan (including Land purchase & Plotting)	2,644,241	2,894,777	2,577,925
	c. Margin Type Loan	32,770	54,913	65,918
	d. Term Loan	2,400,482	2,283,091	2,115,971
	e. Overdraft Loan/TR Loan/ WC Loan	6,311,980	6,044,393	6,017,758
	f. Others	3,185,753	2,907,674	2,969,597
2.5	Fixed Assets	789,316	757,832	680,479
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	493,848	381,532	477,416
3	Profit and Loss Account	Up to This Quarter	Previous Quarter Ended	Up to Corresponding Previous Year Quarter
3.1	Interest Income	999,201	495,336	733,279
3.2	Interest Expense	773,878	385,931	468,325
	A. Net Interest Income (3.1 - 3.2)	225,323	109,404	264,954
3.3	Fee Commission and Discount	25,283	10,881	24,120
3.4	Other Operating income	33,061	18,046	32,702
3.5	Foreign Exchange Gain / Loss (Net)	23,521	9,013	24,606
	B. Total Operating Income (A+3.3+3.4+3.5)	307,188	147,345	346,382
3.6	Staff Expenses	76,356	42,066	69,597
3.7	Other Operating Expense	130,641	71,786	93,049
	C. Operating Profit Before Provision (B-3.6-3.7)	100,191	33,493	183,736
3.8	Provision for Possible Losses	96,154	20,116	52,039
	D. Operating Profit (C-3.8)	4,037	13,377	131,697
3.9	Non Operating Income / Expenses (Net)	1,389	1,411	-
3.10	Write Back of Provision for Possible Loss	104,008	0,000	31,694
	E. Profit from Regular Activities (D+3.9+3.10)	109,435	14,787	163,391
3.11	Extraordinary Income/Expenses (Net)	-104,008	0,000	-
	F. Profit Before Bonus and Taxes (E+3.11)	5,427	14,787	163,391
3.12	Provision for Staff Bonus	493	1,344	14,854
3.13	Provision For Tax	1,480	4,033	44,561
	G. Net Profit/ Loss (F-3.12-3.13)	3,454	9,410	103,976
4	Ratios	At the End of This Quarter	Previous Quarter Ended	Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	10.69%	10.58%	10.98%
4.2	Non Performing Loan (NPL) To Total Loan	7.16%	4.91%	1.87%
4.3	Total Loan Loss Provision to Total NPL	68.26%	92.86%	171.44%
4.4	Cost of Funds	8.88%	8.69%	5.96%
4.5	Credit/ Deposit Ratio (As per NRB directive)	79.82%	74.74%	91.89%
	Major Indicators			
1	Earning per share	0.42	2.31	14.06
2	Market Value Per Share	201.00	275.00	327.00
3	Price Earning Ratio	236.76	29.72	23.26
4	Average Yield	10.75%	10.11%	8.97%
5	Interest Spread	1.87%	1.42%	3.01%
6	Liquidity (CRR)	6.21%	5.36	5.58
7	Return on Total Assets	0.02%	0.06%	1.00%
8	Net worth Per Share	109.78	109.57	121.97

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