

Machhapuchhre Bank Limited

Unaudited Financial Results (Quarterly)

As at 4th Quarter end (16/07/2011) of the Fiscal Year 2067/68 (2010/2011)

Rs.in,000

S.No.	Particular	This Quarter Ended	Previous Quarter Ended	Corresponding Previous Year Quarter End (Audited)
1	Total Capital and Liabilities (1.1 to 1.7)	20,225,778	21,290,317	21,361,533
1.1	Paid Up Capital	1,627,197	1,627,197	1,627,197
1.2	Reserve and Surplus	146,426	156,692	146,314
1.3	Debtenture and Bond	-	-	-
1.4	Borrowing	1,251,242	743,369	150,000
1.5	Deposits (a+b)	16,411,426	17,610,637	18,535,917
a.	Domestic Currency	15,952,297	17,198,119	18,089,116
b.	Foreign Currency	459,129	412,519	446,801
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	789,488	1,152,422	902,105
2	Total Assets (2.1 to 2.7)	20,225,778	21,290,317	21,361,533
2.1	Cash & Bank Balance	2,207,561	2,168,034	2,459,717
2.2	Money at call and Short Notice	307,891	676,141	661,564
2.3	Investments	1,409,556	1,438,452	2,096,792
2.4	Loans and Advances (a+b+c+d+e)	14,731,040	15,618,282	14,972,534
a.	Real State Loan	3,048,424	3,704,996	4,303,444
	1. Residential Real Estate Loan(Except personal home loan upto 80 Lacs)	157,618	217,736	779,270
	2. Business Complex & Residential Apartment Construction Loan	487,029	535,269	485,205
	3. Income Generating Commercial Complex Loan	192,756	138,422	0,000
	4. Other Real Rstate Loan (including Land purchase & Plotting)	2,211,021	2,415,492	3,038,968
	B. Personal home loan of Rs. 80 Lacs or less	573,666	398,076	
	c. Margin Type Loan	29,753	30,570	54,347
	d. Term Loan	2,170,057	2,360,586	2,249,902
	e. Overdraft Loan/TR Loan/ WC Loan	5,513,423	6,310,676	5,675,848
	f. Others	3,395,717	3,211,455	2,688,995
2.5	Fixed Assets	725,485	735,140	732,291
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	844,246	654,268	438,633
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter (Audited)
3.1	Interest Income	2,080,305	1,524,792	1,688,618
3.2	Interest Expense	1,544,728	1,149,935	1,144,808
	A. Net Interest Income (3.1 - 3.2)	535,578	374,858	543,810
3.3	Fee Commission and Discount	44,183	33,897	49,904
3.4	Other Operating income	72,406	46,482	60,634
3.5	Foreign Exchange Gain / Loss (Net)	38,433	31,376	42,695
	B.Total Operating Income (A+3.3+3.4+3.5)	690,600	486,612	697,043
3.6	Staff Expenses	164,250	116,329	152,113
3.7	Other Operating Expense	274,325	194,487	223,470
	C. Operating Profit Before Provision (B-3.6-3.7)	252,025	175,796	321,460
3.8	Provision for Possible Losses	337,850	256,772	335,041
	D. Operating Profit (C-3.8)	-85,826	-80,975	-13,581
3.9	Non Operating Income / Expenses (Net)	98,774	97,283	-
3.10	Write Back of Provision for Possible Loss	685,546	155,508	117,796
	E. Profit from Regular Activities (D+3.9+3.10)	698,494	171,816	104,216
3.11	Extraordinary Income/Expenses (Net)	-685,546	-155,508	9,970
	F. Profit Before Bonus and Taxes (E+3.11)	12,948	16,307	114,186
3.12	Provision for Staff Bonus	1,177	1,482	10,381
3.13	Provision For Tax	3,531	4,447	30,493
	G. Net Profit/ Loss (F-3.12-3.13)	8,240	10,377	73,313
4	Ratios	At the End of This Quarter	Previous Quarter Ended	At the End of Corresponding Previous Year Quarter (Audited)
4.1	Capital Fund to RWA	10.92%	10.73	11.25%
4.2	Non Performing Loan (NPL) To Total Loan	4.17%	6.93	2.32%
4.3	Total Loan Loss Provision to Total NPL	54.57%	72.25	196.43%
4.4	Cost of Funds	9.13%	8.87%	7.26%
4.5	Credit/ Deposit Ratio (As per NRB directive)	81.11%	82.42%	73.81%
	Major Indicators			
1	Earning per share	0.51	0.85	50.11
2	Market Value Per Share	130.00	130.00	282.00
3	Price Earning Ratio	256.72	152.88	5.63
4	Average Yield	11.40%	11.05%	10.37%
5	Interest Spread	2.27%	2.18%	3.10%
6	Liquidity (CRR)	6.19%	5.65	5.89
7	Return on Total Assets	0.04%	0.06%	0.35%
8	Net worth Per Share	109.00	109.63	119.89

*Figures have been regrouped/rearranged wherever necessary.

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

*Interest Income due as of ashadh end 2068 and recovered within Shrawan 2068 has been recognized as Income.