

Machhapuchhre Bank Limited

Unaudited Financial Results (Quarterly)

As at 3rd Quarter end (13/04/2010) of the Fiscal Year 2066/67 (2009/2010)

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)	20,896,346	20,760,100	15,369,442
1.1	Paid Up Capital	1,479,131	1,479,131	1,314,642
1.2	Reserve and Surplus	316,813	325,025	301,657
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	1,590,000	2,812,708	10,931
1.5	Deposits	16,608,624	15,347,019	13,097,934
	a. Domestic Currency	16,461,000	14,962,311	12,551,501
	b. Foreign Currency	147,624	384,708	546,433
1.6	Income Tax Liability	-	6,864	-
1.7	Other Liabilities	901,777	789,354	644,279
2	Total Assets (2.1 to 2.7)	20,896,346	20,760,100	15,369,442
2.1	Cash & Bank Balance	1,963,121	2,286,602	1,324,224
2.2	Money at call and Short Notice	243,000	70,000	255,000
2.3	Investments	2,108,404	1,859,101	1,720,406
2.4	Loans and Advances(Gross)	15,349,808	15,386,502	11,172,794
	a. Real State Loan	3,358,121	3,397,591	2,034,659
	b. Home/Housing Loan	811,482	819,666	630,999
	c. Margin Type Loan	68,267	65,918	141,133
	d. Term Loan	2,227,952	2,115,971	2,248,166
	e. Overdraft Loan/TR Loan/ WC Loan	5,939,757	6,017,758	4,680,768
	f. Others	2,944,229	2,969,597	1,437,069
2.5	Fixed Assets	701,887	680,479	606,417
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	530,125	477,416	290,601
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,168,882	733,279	695,986
3.2	Interest Expense	776,198	468,325	404,455
	A. Net Interest Income (3.1 - 3.2)	392,685	264,954	291,531
3.3	Fee Commission and Discount	39,530	24,120	27,435
3.4	Other Operating income	41,533	32,702	34,994
3.5	Foreign Exchange Gain / Loss (Net)	32,337	24,606	52,980
	B. Total Operating Income (A+3.3+3.4+3.5)	506,085	346,382	406,940
3.6	Staff Expenses	107,565	69,597	63,546
3.7	Other Operating Expense	147,054	93,049	117,345
	C. Operating Profit Before Provision (B-3.6-3.7)	251,466	183,736	226,048
3.8	Provision for Possible Losses	161,516	52,039	163,646
	D. Operating Profit (C-3.8)	89,949	131,697	62,402
3.9	Non Operating Income / Expenses (Net)	300	-	-
3.10	Write Back of Provision for Possible Loss	60,242	31,694	-
	E. Profit from Regular Activities (D+3.9+3.10)	150,491	163,391	62,402
3.11	Extraordinary Income/Expenses (Net)	-	-	-0,097
	F. Profit Before Bonus and Taxes (E+3.11)	150,491	163,391	62,305
3.12	Provision for Staff Bonus	13,681	14,854	5,664
3.13	Provision For Tax	41,043	44,561	16,992
	G. Net Profit/ Loss (F-3.12-3.13)	95,767	103,976	39,649
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	10.39	10.98	12.68
4.2	Non Performing Loan (NPL) To Total Loan	1.31	1.87	3.14
4.3	Total Loan Loss Provision to Total NPL	281.09	171.44	138.36
4.4	Cost of Funds	6.51%	5.96%	4.76%
	Major Indicators			
1	Earning per share	8.63	14.06	4.02
2	Market Value Per Share	264.00	327.00	480.00
3	Price Earning Ratio	30.58	23.26	119.37
4	Average Yield	9.45%	8.97%	7.38%
5	Interest Spread	2.94%	3.01%	2.62%
6	Credit/ Deposit Ratio (As per NRB directive)	84.17%	91.89%	78.97%
7	Liquidity (CRR)	6.93	5.58	5.15
8	Return on Total Net Assets	0.61%	1.00%	0.34%
9	Net worth Per Share	121.42	121.97	122.95

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