

Machhapuchhre Bank Limited
Unaudited Financial Results (Quarterly)
As at 4th Quarter end (16/07/2010) 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)	21,337,370	20,896,346	17,959,229
1.1	Paid Up Capital	1,479,270	1,479,270	1,479,270
1.2	Reserve and Surplus	348,974	316,813	220,928
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	150,000	1,590,000	0,000
1.5	Deposits	18,536,211	16,608,624	15,596,791
a.	Domestic Currency	18,089,410	16,461,000	15,098,840
b.	Foreign Currency	446,801	147,624	497,951
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	822,916	901,777	662,240
2	Total Assets (2.1 to 2.7)	21,337,370	20,896,346	17,959,229
2.1	Cash & Bank Balance	2,459,717	1,963,121	2,766,649
2.2	Money at call and Short Notice	661,564	243,000	-
2.3	Investments	2,096,792	2,108,404	1,246,159
2.4	Loans and Advances(Gross)	14,972,534	15,349,808	12,984,459
a.	Real State Loan	3,371,970	3,358,121	1,856,054
b.	Home/Housing Loan	786,111	811,482	679,158
c.	Margin Type Loan	54,347	68,267	119,294
d.	Term Loan	2,249,902	2,227,952	1,714,268
e.	Overdraft Loan/TR Loan/ WC Loan	5,675,848	5,939,757	2,166,281
f.	Others	2,834,358	2,944,229	6,449,405
2.5	Fixed Assets	732,276	701,887	664,158
2.6	Non Banking Assets	-	-	4,500
2.7	Other Assets	414,486	530,264	293,304
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,691,250	1,168,882	1,041,473
3.2	Interest Expense	1,144,808	776,198	580,036
	A. Net Interest Income (3.1 - 3.2)	546,442	392,685	461,437
3.3	Fee Commission and Discount	49,904	39,530	38,017
3.4	Other Operating income	60,634	41,533	57,136
3.5	Foreign Exchange Gain / Loss (Net)	42,695	32,337	59,818
	B. Total Operating Income (A+3.3+3.4+3.5)	699,676	506,085	616,408
3.6	Staff Expenses	148,131	107,565	90,996
3.7	Other Operating Expense	223,056	147,054	182,841
	C. Operating Profit Before Provision (B-3.6-3.7)	328,489	251,466	342,571
3.8	Provision for Possible Losses	197,486	161,516	258,939
	D. Operating Profit (C-3.8)	131,003	89,949	83,632
3.9	Non Operating Income / Expenses (Net)	300	300	024
3.10	Write Back of Provision for Possible Loss	60,242	60,242	110,738
	E. Profit from Regular Activities (D+3.9+3.10)	191,544	150,491	194,395
3.11	Extraordinary Income/Expenses (Net)	9,670	-	-500
	F. Profit Before Bonus and Taxes (E+3.11)	201,215	150,491	193,895
3.12	Provision for Staff Bonus	18,292	13,681	17,627
3.13	Provision For Tax	54,877	41,043	53,017
	G. Net Profit/ Loss (F-3.12-3.13)	128,046	95,767	123,251
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	11.18%	10.39%	11.61%
4.2	Non Performing Loan (NPL) To Total Loan	1.42%	1.31%	2.75%
4.3	Total Loan Loss Provision to Total NPL	283.81%	281.09%	144.82%
4.4	Cost of Funds	7.20%	6.51%	4.79%
4.5	Credit/ Deposit Ratio (As per NRB directive)	73.60%	84.17%	75.17%
	Major Indicators			
1	Earning per share	8.66	8.63	11.11
2	Market Value Per Share	282.00	264.00	480.00
3	Price Earning Ratio	32.58	30.58	43.21
4	Average Yield	10.25%	9.45%	7.38%
5	Interest Spread	3.04%	2.94%	2.62%
6	Liquidity (CRR)	5.89	6.93	5.15
7	Return on Total Net Assets	0.80%	0.61%	0.92%
8	Net worth Per Share	123.59	121.42	114.93

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