

Machhapuchchhre Bank Limited

Unaudited Financial Results (Quarterly)

As at 4th Quarter end (15/07/2009) of the Fiscal Year 2065/66 (2008/2009)

Rs.in,000

S.No.	Particular	This Quarter Ended	Previous Quarter Ended	Corresponding Previous Year Quarter Ended (Audited)
1	Total Capital and Liabilities (1.1 to 1.7)	17,447,570	14,883,932	12,498,548
1.1	Paid Up Capital*	1,479,131	1,314,642	901,339
1.2	Reserve and Surplus	190,612	301,657	262,008
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	4,094	10,931	88,508
1.5	Deposits	15,596,249	13,097,934	11,102,242
	a. Domestic Currency	15,030,232	12,551,501	10,505,092
	b.. Foreign Currency	566,017	546,433	597,150
1.6	Income Tax Liability	2,421	-	3,037
1.7	Other Liabilities	175,063	158,768	141,413
2	Total Assets (2.1 to 2.7)	17,447,570	14,883,932	12,498,548
2.1	Cash & Bank Balance	2,770,833	1,324,224	1,588,564
2.2	Money at call and Short Notice	-	255,000	70,000
2.3	Investments	1,246,159	1,720,406	1,443,551
2.4	Loans and Advances(net)	12,467,188	10,687,284	8,642,323
2.5	Fixed Assets	664,032	606,417	535,886
2.6	Non Banking Assets	4,500	-	-
2.7	Other Assets	294,858	290,601	218,225
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,041,449	695,986	796,597
3.2	Interest Expense	581,076	404,455	407,919
	A. Net Interest Income (3.1 - 3.2)	460,373	291,531	388,678
3.3	Fee Commission and Discount	38,017	27,435	35,616
3.4	Other Operating income	56,826	34,994	30,072
3.5	Foreign Exchange Gain / Loss (Net)	59,375	52,980	45,699
	B. Total Operating Income (A+3.3+3.4+3.5)	614,591	406,940	500,066
3.6	Staff Expenses	90,413	63,546	71,421
3.7	Other Operating Expense	180,606	117,345	124,408
	C. Operating Profit Before Provision (B-3.6-3.7)	343,572	226,048	304,236
3.8	Provision for Possible Losses	197,024	163,646	264,487
	D. Operating Profit (C-3.8)	146,547	62,402	39,749
3.9	Non Operating Income / Expenses (Net)	24	-	-48
3.10	Write Back of Provision for Possible Loss	-	-	135,405
	E. Profit from Regular Activities (D+3.9+3.10)	146,572	62,402	175,106
3.11	Extraordinary Income/Expenses (Net)	-532	-97	38
	F. Profit Before Bonus and Taxes (E+3.11)	146,040	62,305	175,144
3.12	Provision for Staff Bonus	13,276	5,664	15,922
3.13	Provision For Tax	39,829	16,992	74,206
	G. Net Profit/ Loss (F-3.12-3.13)	92,935	39,649	85,016
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**	11.61	12.68	12.29
4.2	Non Performing Loan To Total Loan	2.75	3.14	1.04
4.3	Total Loan Loss Provision to Total NPL	144.82	138.36	346.28
	Major Indicators			
1	Earning per share	6.28	3.02	10.35
2	Market Value Per Share	489.00	480.00	1,285.00
3	Price Earning Ratio	77.83	159.15	124.19
4	Liquidity (CRR)	11.60	4.79	8.25
5	Return on Total Net Assets	0.53	0.27	0.68
6	Net worth Per Share	112.89	122.95	141.59

* Paid up Share capital as of Ashadh end 2065 includes Share capital paid in advance of Rs. 79.688 million against right issue.

** Capital Fund to RWA ratio for current quarter and previous quarter are computed as per Basel-II where as the ratio for corresponding previous year quarter was computed as per Basel I.

The unaudited financial figures of Ashadh end 2066 may change during finalization of accounts (audit/regulator's approval).