

**Machhapuchhre Bank Limited**  
**Putalisadak, Kathmandu**  
**Unaudited Financial Results ( Quarterly)**  
**As at First Quarter (17/10/2006) of the Fiscal Year 2006/2007**

Rs.in,000

S.No.	Particular	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>10,091,311.16</b>	<b>9,069,830.40</b>	<b>6,530,373.04</b>
1.1	Paid Up Capital	715,000.00	715,000.00	550,000.00
1.2	Reserve and Surplus	223,726.87	216,091.36	84,062.09
1.3	Debenture and Bond	-	-	
1.4	Borrowing	117,089.00	131,675.20	36,196.72
1.5	Deposits	<b>8,879,226.02</b>	<b>7,893,297.67</b>	<b>5,749,248.10</b>
	a. Domestic Currency	8,518,572.38	7,336,776.09	5,521,706.64
	b.. Foreign Currency	360,653.65	556,521.59	227,541.46
1.6	Income Tax Liability	13,973.29	10,462.07	
1.7	Other Liabilities	142,295.99	103,304.11	110,866.13
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>10,091,311.16</b>	<b>9,069,830.40</b>	<b>6,530,373.04</b>
2.1	Cash & Bank Balance	1,347,448.66	813,923.94	599,558.79
2.2	Money at call and Short Notice	137,240.00	718,474.52	
2.3	Investments	1,765,579.08	1,190,829.82	594,536.36
2.4	Loans and Advances(net)	6,456,317.52	6,068,427.45	5,167,180.97
2.5	Fixed Assets	207,302.16	104,943.33	86,491.96
2.6	Non Banking Assets	12,532.61	12,532.61	6,258.86
2.7	Other Assets	164,891.13	160,698.73	76346.09
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	128,130.52	563,362.31	92,021.57
3.2	Interest Expense	94,585.72	288,661.55	64,635.40
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>33,544.80</b>	<b>274,700.76</b>	<b>27,386.17</b>
3.3	Fee Commission and Discount	7,885.08	33,401.89	10,877.69
3.4	Other Operating income	3,460.24	13,690.77	3,166.23
3.5	Foreign Exchange Gain / Loss (Net)	4,327.35	35,152.38	8,854.02
	<b>B.Total Operating Income (A+3.3+3.4+3.5)</b>	<b>49,217.46</b>	<b>356,945.80</b>	<b>50,284.11</b>
3.6	Staff Expenses	13,087.79	43,410.16	10,802.27
3.7	Other Operating Expense	15,620.17	85,924.28	15,405.10
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>20,509.50</b>	<b>227,611.36</b>	<b>24,076.74</b>
3.8	Provision for Possible Losses	8,248.09	34,702.55	29,407.51
	<b>D. Operating Profit (C-3.8)</b>	<b>12,261.41</b>	<b>192,908.82</b>	<b>(5,330.77)</b>
3.9	Non Operating Income / Expenses (Net)		-9.27	-
3.10	Write Back of Provision for Possible Loss	-	20,149.48	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>12,261.41</b>	<b>213,049.02</b>	<b>(5,330.77)</b>
3.11	Extraordinary Income/Expenses (Net)	-	-1,529.96	-
	<b>F. Profit Before Bonus and Taxes (E+3.11)</b>	<b>12,261.41</b>	<b>211,519.06</b>	<b>(5,330.77)</b>
3.12	Provision for Staff Bonus	1114.67	19,229.01	-
3.13	Provision For Tax	3,511.22	58,293.35	-
	<b>G. Net Profit/ Loss (F-3.12-3.13)</b>	<b>7,635.51</b>	<b>133,996.71</b>	<b>(5,330.77)</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	11.51	12.79	10.64
4.2	Non Performing Loan To Total Loan	0.53	0.29	1.32
4.3	Total Loan Loss Provision to Total NPL	246.42	461.95	118.56
4.4	Core Capital	916,289.00	911,543.00	634,062.00