

**Machhapuchchhre Bank Limited**  
**Putalisadak, Kathmandu**  
**Unaudited Financial Results ( Quarterly)**  
**As at Second Quarter (14/01/2007) 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>10,025,977.87</b>	<b>10,091,311.16</b>	<b>7,288,765.52</b>
1.1	Paid Up Capital	715,000.00	715,000.00	550,000.00
1.2	Reserve and Surplus	241,404.41	223,726.87	128,323.20
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	319,332.27	117,089.00	158,430.50
1.5	Deposits	<b>8,653,029.13</b>	<b>8,879,226.02</b>	<b>6,332,212.54</b>
	a. Domestic Currency	8,309,192.75	8,518,572.38	6,224,996.70
	b.. Foreign Currency	343,836.38	360,653.65	107,215.84
1.6	Income Tax Liability	-	13,973.29	-
1.7	Other Liabilities	97,212.06	142,295.99	119,799.28
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>10,025,977.87</b>	<b>10,091,311.16</b>	<b>7,288,765.52</b>
2.1	Cash & Bank Balance	906,663.28	1,347,448.66	582,111.40
2.2	Money at call and Short Notice	479,841.99	137,240.00	140,000.00
2.3	Investments	1,070,217.70	1,765,579.08	883,651.69
2.4	Loans and Advances(net)	7,153,556.87	6,456,317.52	5,460,320.48
2.5	Fixed Assets	213,597.27	207,302.16	88,211.67
2.6	Non Banking Assets	12,532.61	12,532.61	6,453.86
2.7	Other Assets	189,568.15	164,891.13	128,016.41
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Corresponding Previous Year Quarter</b>
3.1	Interest Income	313,970.99	128,130.52	229,623.84
3.2	Interest Expense	189,930.05	94,585.72	129,011.09
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>124,040.94</b>	<b>33,544.80</b>	<b>100,612.74</b>
3.3	Fee Commission and Discount	16,788.07	7,885.08	19,293.38
3.4	Other Operating income	12,919.24	3,460.24	7,945.08
3.5	Foreign Exchange Gain / Loss (Net)	11,873.39	4,327.35	16,839.83
	<b>B.Total Operating Income (A+3.3+3.4+3.5)</b>	<b>165,621.64</b>	<b>49,217.46</b>	<b>144,691.03</b>
3.6	Staff Expenses	24,552.26	13,087.79	20,511.46
3.7	Other Operating Expense	34,281.03	15,620.17	35,352.31
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>106,788.35</b>	<b>20,509.50</b>	<b>88,827.27</b>
3.8	Provision for Possible Losses	66,160.90	8,248.09	24,907.85
	<b>D. Operating Profit (C-3.8)</b>	<b>40,627.45</b>	<b>12,261.41</b>	<b>63,919.42</b>
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>40,627.45</b>	<b>12,261.41</b>	<b>63,919.42</b>
3.11	Extraordinary Income/Expenses (Net)	21.26	-	-
	<b>F. Profit Before Bonus and Taxes (E+3.11)</b>	<b>40,648.70</b>	<b>12,261.41</b>	<b>63,919.42</b>
3.12	Provision for Staff Bonus	3695.34	1114.67	5810.86
3.13	Provision For Tax	11,640.31	3,511.22	17,524.74
	<b>G. Net Profit/ Loss (F-3.12-3.13)</b>	<b>25,313.06</b>	<b>7,635.51</b>	<b>40,583.82</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	11.79	12.79	10.61
4.2	Non Performing Loan To Total Loan	0.62	0.29	0.82
4.3	Total Loan Loss Provision to Total NPL	321.05	461.95	205.43