

Machhapuchchhre Bank Limited
Putalisadak, Kathmandu
Unaudited Financial Results (Quarterly)
As at Fourth Quarter (16/07/2006) of the Fiscal Year 2005/2006

Rs. in,000

S.No.	Particular	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	9,046,270.80	7,674,937.64	6,456,460.82
1.1	Paid Up Capital	715,000.00	550,000.00	550,000.00
1.2	Reserve and Surplus	213,366.94	144,790.50	87,739.38
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	117,089.00	177,826.00	154,217.47
1.5	Deposits	7,893,297.67	6,696,297.26	5,586,802.64
	a. Domestic Currency	7,336,776.09	6,629,442.49	5,337,664.04
	b.. Foreign Currency	556,521.59	66,854.77	249,138.60
1.6	Income Tax Liability	5,661.86	-11,415.97	873.99
1.7	Other Liabilities	101,855.34	117,439.84	76,827.33
2	Total Assets (2.1 to 2.7)	9,046,270.80	7,674,937.64	6,456,460.82
2.1	Cash & Bank Balance	799,776.56	589,961.68	731,133.28
2.2	Money at call and Short Notice	483,440.00	65,000.00	15,000.00
2.3	Investments	1,426,400.92	526,977.58	468,612.17
2.4	Loans and Advances(net)	6,068,913.29	6,259,515.01	5,061,433.06
2.5	Fixed Assets	104,943.33	119,270.33	86,212.34
2.6	Non Banking Assets	12,532.61	14,178.86	5,805.00
2.7	Other Assets	150,264.09	100,034.17	88,264.97
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	548,038.26	355,431.88	381,930.45
3.2	Interest Expense	288,565.45	204,333.24	187,027.98
	A. Net Interest Income (3.1 - 3.2)	259,472.80	151,098.64	194,902.47
3.3	Fee Commission and Discount	33,309.49	25,671.66	21,391.06
3.4	Other Operating income	13,662.12	10,471.55	13,206.19
3.5	Foreign Exchange Gain / Loss (Net)	35,152.38	25,472.38	11,359.39
	B. Total Operating Income (A+3.3+3.4+3.5)	341,596.79	212,714.24	240,859.10
3.6	Staff Expenses	43,385.13	31,492.61	29,581.86
3.7	Other Operating Expense	86,153.44	58,032.65	59,973.17
	C. Operating Profit Before Provision (B-3.6-3.7)	212,058.22	123,188.99	151,304.07
3.8	Provision for Possible Losses	8,867.90	33,575.91	21,455.88
	Provision for Non Banking Assets	5,048.79		1,451.25
	D. Operating Profit (C-3.8)	198,141.53	89,613.08	128,396.94
3.9	Non Operating Income / Expenses (Net)	-1,529.76	-	286.97
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	196,611.77	89,613.08	128,683.91
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	196,611.772	89,613.08	128,683.91
3.12	Provision for Staff Bonus	17,873.80	8,146.64	12,868.39
3.13	Provision For Tax	53,110.42	24,415.32	30,945.49
	G. Net Profit/ Loss (F-3.12-3.13)	125,627.56	57,051.12	84,870.03
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	12.79	9.65	11.36
4.2	Non Performing Loan To Total Loan	0.28	0.65	0.39
4.3	Total Loan Loss Provision to Total NPL	454.00	241.76	346.36