Machhapuchchhre Bank Limited Kathmandu

Unaudited Financial Results (Quarterly)

As at Fourth Quarter (16/07/2007) of the Fiscal Year 2006/2007

Rs.in,000

3.2 Interest Expense 397,722 289,304 288,662 A. Net Interest Income (3.1 - 3.2) 302,983 197,497 274,701 3.3 Fee Commission and Discount 34,749 26,087 33,402 3.4 Other Operatiing income 49,014 31,238 13,691 3.5 Foreign Exchange Gain / Loss (Net) 27,143 19,103 35,152 B. Total Operating Income (A+3.3+3.4+3.5) 413,889 273,925 356,946 3.6 Staff Expenses 55,940 39,368 43,410 3.7 Other Operatiing Expense 102,368 52,865 85,924	-				RS.IN,UUU
1.1 Paid Up Capital	5.No.	Particular	_	Quarter	Previous Year
1.1 Paid Up Capital	1	Total Capital and Liabilities (1.1 to 1.7)	10,897,281	11,713,086	9,069,830
1.2 Reserve and Surplus					
1.3 Debenture and Bond					· · · · · · · · · · · · · · · · · · ·
1.4 Borrowing			-	-	-
1.5 Deposits			228 504	80 892	131 675
a. Domestic Currency b. Foreign Currency come Tax Liability come Tax L			 		
b. Foreign Currency 354,842 801,889 556,522	1.0				
1.6 Income Tax Liability					
17 Other Liabilities	16		334,642	001,009	
2 Total Assets (2.1 to 2.7)			205 383	180 306	
2.1 Cash & Bank Balance Balance 1.284,083 1.531,617 813,924					
2.2 Money at call and Short Notice					1 1
2.3 Investments			 		
2.4 Loans and Advances(net) 7,096,898 7,474,002 6,068,427 2.5 Fixed Assets 259,535 257,399 104,943 2.6 Non Banking Assets 3,393 12,903 12,503 12,503 2.7 Other Assets 280,903 180,092 160,699 Up to This Quarter Q			· · · · · · · · · · · · · · · · · · ·		
2.5 Fixed Asserts 259,535 257,399 104,943 26 Non Banking Asserts 3,393 12,903 12,533 2.7 Other Asserts 280,903 180,092 160,699 160,699 160,699 160,699 180,092 160,699 180,092			<u> </u>		
2.6 Non Banking Assets 3,393 12,903 12,533 12,70 160,699 160,6			<u> </u>		
27. Other Assets 280,903 180,092 160,699 Up to This Quarter Up to This Quarter Qua			· ·		,
Up to This Quarter		,			·
3.1 Interest Income 700,704 486,802 563,362 397,722 289,304 288,662 397,722 289,304 288,662 289,304 288,662 397,722 289,304 288,662 289,304 288,662 289,304 288,662 289,304 288,662 289,304 288,662 289,304 288,662 289,304 288,662 289,304 288,662 289,304 288,662 289,304 288,662 289,304 288,662 289,304 288,662 289,304 288,662 289,304 288,662 289,304 288,662 289,304 288,662 289,304 288,662 289,304 288,662 289,304 288,662 299,304 289,662 399,308 33,402 34,400 31,238 313,691 32,509 399,68 31,591 399,368 343,400 3,509 399,368 343,400 3,509 399,368 399,368 399,369	2.7	Other Assets	280,903	180,092	•
Quarter Quarter Quarter Quarter Quarter Quarter Quarter Quarter 3.1 Interest Income 700,704 486,802 563,362 3.2 Interest Expense 397,722 289,304 288,662 A. Net Interest Income (3.1 - 3.2) 302,983 197,497 274,701 3.3 Fee Commission and Discount 34,749 26,087 33,402 34,001 31,238 13,691 3.5 Foreign Exchange Gain / Loss (Net) 27,143 19,103 35,152 B. Total Operating Income (A+3.3+3.4+3.5) 413,889 273,925 355,946 39,368 52,865 85,924 2.0 Operating Expense 102,366 52,865 85,924 2.0 Operating Profit Before Provision (B-3.6-3.7) 255,582 181,692 227,611 3.8 Provision for Possible Losses 165,494 103,317 34,703 D. Operating Profit (C-3.8) 90,087 78,375 192,909 3.9 Non Operating Income / Expenses (Net) 462 9 3.10 Write Back of Provision for Possible Loss 16,801 - 20,149					•
Quarter 33,1 Interest Income 700,704 486,802 563,362 32,2 Interest Expense 397,722 289,304 288,662 A. Net Interest Income (3.1 - 3.2) 302,983 197,497 274,701 3.3 Fee Commission and Discount 34,749 26,087 33,402 34,401 31,238 13,691 35,155 35,694 31,238 35,195 35,196 36,197 37,19	3	Profit and Loss Account	Up to This	Up to Previous	
3.1 Interest Income 700,704 486,802 563,362 3.2 Interest Expense 397,722 289,304 288,662 A. Net Interest Income (3.1 - 3.2) 302,983 197,497 274,701 3.3 Fee Commission and Discount 34,749 26,087 33,402 34, 40 Other Operating income 49,014 31,238 13,691 3.5 Foreign Exchange Gain / Loss (Net) 27,143 19,103 35,152 B. Total Operating Income (A+3.3+3.4+3.5) 413,889 273,925 356,946 3.6 Staff Expenses 55,940 39,368 43,410 3.7 Other Operating Expense 102,368 52,865 85,924 C. Operating Profit Before Provision (B-3.6-3.7) 255,582 181,692 227,611 3.8 Provision for Possible Losses 165,494 103,317 34,703 34,703 D. Operating Income / Expenses (Net) 462 9 3.10 Write Back of Provision for Possible Loss 16,801 - 20,149 Extraordinary Income / Expenses (Net) 107,350 78,375 213,049 3.11 Extraordinary Income/Expenses (Net) -14,319 329 -1,530 F. Profit Before Bonus and Taxes (E+3.11) 93,031 78,704 211,519 3.12 Provision for Staff Bonus 8,457 7,155 19,229 3.13 Provision for Tax 26,641 22,538 58,293 58,293 6. Net Profit/ Loss (F-3.12-3.13) 57,933 49,011 133,997 4.2 Non Performing Loan To Total Loan 1.35 1.26 0.29			Quarter	Quarter	
3.2 Interest Expense 397,722 289,304 286,662 A. Net Interest Income (3.1 - 3.2) 302,983 197,497 274,701 3.3 Fee Commission and Discount 34,749 26,087 33,402 3.4 Other Operating income 49,014 31,238 13,691 3.5 Foreign Exchange Gain / Loss (Net) 27,143 19,103 35,152 B. Total Operating Income (A+3.3+3.4+3.5) 413,889 273,925 356,946 3.6 Staff Expenses 55,940 39,368 43,410 3.7 Other Operating Expense 102,368 52,865 85,924 C. Operating Profit Before Provision (B-3.6-3.7) 255,582 181,692 227,611 3.8 Provision for Possible Losses 165,494 103,317 34,703 D. Operating Profit (C-3.8) 90,087 78,375 192,909 3.9 Non Operating Income / Expenses (Net) 462 9 3.10 Write Back of Provision for Possible Loss 16,801 - 20,149 E. Profit from Regular Activities (D+3.9+3.10) 107,350 78,375 213,049 3.11 Extraordinary Income/Expenses (Net) -14,319 329 -1,530 F. Profit Before Bonus and Taxes (E+3.11) 93,031 78,704 211,519 3.12 Provision for Staff Bonus 8,457 7,155 19,229 3.13 Provision For Tax 26,641 22,538 58,293 G. Net Profit/ Loss (F-3.12-3.13) 57,933 49,011 133,997 4.1 Capital Fund to RWA 12,42 11,26 At the End of Corresponding Previous Year Quarter 4.1 Capital Fund to RWA 12,42 11,26 12,79 4.2 Non Performing Loan To Total Loan 1,35 1,26 0,29					Quarter
A. Net Interest Income (3.1 - 3.2) 302,983 197,497 274,701 3.3 Fee Commission and Discount 34,749 26,087 33,402 3.4 Other Operating income 49,014 31,238 13,691 3.5 Foreign Exchange Gain / Loss (Net) 27,143 19,103 35,152 B. Total Operating Income (A+3.3+3.4+3.5) 413,889 273,925 356,946 3.6 Staff Expenses 55,940 39,368 43,410 3.7 Other Operating Expense 102,368 52,865 85,924 C. Operating Profit Before Provision (B-3.6-3.7) 255,582 181,692 227,611 3.8 Provision for Possible Losses 165,494 103,317 34,703 D. Operating Profit (C-3.8) 90,087 78,375 192,909 3.9 Non Operating Income / Expenses (Net) 4629 3.10 Write Back of Provision for Possible Loss 16,801 - 20,149 E. Profit from Regular Activities (D+3.9+3.10) 107,350 78,375 213,049 3.11 Extraordinary Income/Expenses (Net) -14,319 329 -1,530 F. Profit Before Bonus and Taxes (E+3.11) 93,031 78,704 211,519 3.12 Provision for Staff Bonus 8,457 7,155 19,229 3.13 Provision For Tax 26,641 22,538 58,293 G. Net Profit/ Loss (F-3.12-3.13) 57,933 49,011 133,997 At the End of This of Previous Quarter Quarter 4.1 Capital Fund to RWA 12,42 11,26 12,79 4.2 Non Performing Loan To Total Loan 1,35 1,26 0,29	3.1	Interest Income	700,704	486,802	563,362
3.3 Fee Commission and Discount 34,749 26,087 33,402	3.2	Interest Expense	397,722	289,304	288,662
3.4 Other Operating income		A. Net Interest Income (3.1 - 3.2)	302,983	197,497	274,701
3.5 Foreign Exchange Gain / Loss (Net) 27,143 19,103 35,152	3.3	Fee Commission and Discount	34,749	26,087	33,402
B. Total Operating Income (A+3.3+3.4+3.5)	3.4	Other Operatiing income	49,014	31,238	13,691
3.6 Staff Expenses 55,940 39,368 43,410	3.5	Foreign Exchange Gain / Loss (Net)	27,143	19,103	35,152
3.7 Other Operating Expense 102,368 52,865 85,924		B. Total Operating Income (A+3.3+3.4+3.5)	413,889	273,925	356,946
C. Operating Profit Before Provision (B-3.6-3.7) 255,582 181,692 227,611 3.8 Provision for Possible Losses 165,494 103,317 34,703 D. Operating Profit (C-3.8) 90,087 78,375 192,909 3.9 Non Operating Income / Expenses (Net) 462 - -9 3.10 Write Back of Provision for Possible Loss 16,801 - 20,149 E. Profit from Regular Activities (D+3.9+3.10) 107,350 78,375 213,049 3.11 Extraordinary Income/Expenses (Net) -14,319 329 -1,530 F. Profit Before Bonus and Taxes (E+3.11) 93,031 78,704 211,519 3.12 Provision for Staff Bonus 8,457 7,155 19,229 3.13 Provision For Tax 26,641 22,538 58,293 G. Net Profit/ Loss (F-3.12-3.13) 57,933 49,011 133,997 4 Ratios At the End of Previous Quarter Corresponding Previous Year Quarter 4.1 Capital Fund to RWA 12,42 11,26 12,79 4.2 Non Performing Loan To Total Loan 1.35 1.26 0.29	3.6	Staff Expenses	55,940	39,368	43,410
3.8 Provision for Possible Losses 165,494 103,317 34,703	3.7	Other Operatiing Expense	102,368	52,865	85,924
D. Operating Profit (C-3.8) 90,087 78,375 192,909 3.9 Non Operating Income / Expenses (Net) 462 -		C. Operating Profit Before Provision (B-3.6-3.7)	255,582	181,692	227,611
D. Operating Profit (C-3.8) 90,087 78,375 192,909 3.9 Non Operating Income / Expenses (Net) 462 -	3.8	Provision for Possible Losses	165,494	103,317	34,703
3.10 Write Back of Provision for Possible Loss 16,801 - 20,149		D. Operating Profit (C-3.8)			
E. Profit from Regular Activities (D+3.9+3.10) 3.11 Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) 3.12 Provision for Staff Bonus 3.13 Provision For Tax Copital Fund to RWA 4.1 Capital Fund to RWA 4.2 Non Performing Loan To Total Loan 1.15 107,350 78,375 213,049 78,375 7,150 19,229 3.13 Provision for Staff Bonus 8,457 7,155 19,229 3.13 Provision For Tax 26,641 22,538 58,293 47 the End of Corresponding Previous Quarter Quarter 4.1 Capital Fund to RWA 12.42 11.26 12.79	3.9	Non Operating Income / Expenses (Net)	462	-	-9
3.11 Extraordinary Income/Expenses (Net) -14,319 329 -1,530 F. Profit Before Bonus and Taxes (E+3.11) 93,031 78,704 211,519 3.12 Provision for Staff Bonus 8,457 7,155 19,229 3.13 Provision For Tax 26,641 22,538 58,293 G. Net Profit/ Loss (F-3.12-3.13) 57,933 49,011 133,997 At the End of This Quarter Quarter Quarter 4.1 Capital Fund to RWA 12,42 11,26 12,79 4.2 Non Performing Loan To Total Loan 1,35 1,26 0,29	3.10	Write Back of Provision for Possible Loss	16,801	-	20,149
3.11 Extraordinary Income/Expenses (Net) -14,319 329 -1,530 F. Profit Before Bonus and Taxes (E+3.11) 93,031 78,704 211,519 3.12 Provision for Staff Bonus 8,457 7,155 19,229 3.13 Provision For Tax 26,641 22,538 58,293 G. Net Profit/ Loss (F-3.12-3.13) 57,933 49,011 133,997 At the End of This Quarter Quarter Quarter 4.1 Capital Fund to RWA 12,42 11,26 12,79 4.2 Non Performing Loan To Total Loan 1,35 1,26 0,29			· · · · · · · · · · · · · · · · · · ·	78,375	
F. Profit Before Bonus and Taxes (E+3.11) 3.12 Provision for Staff Bonus 3.13 Provision For Tax 26,641 22,538 6. Net Profit/ Loss (F-3.12-3.13) At the End of This Quarter 4.1 Capital Fund to RWA 4.2 Non Performing Loan To Total Loan Provision for Staff Bonus 8,457 7,155 19,229 26,641 22,538 58,293 At the End of Previous Quarter Quarter 4.1 Capital Fund to RWA 12.42 11.26 1.26 0.29	3.11			-	
3.12 Provision for Staff Bonus 8,457 7,155 19,229 3.13 Provision For Tax 26,641 22,538 58,293 6. Net Profit/ Loss (F-3.12-3.13) 57,933 49,011 133,997 4 Ratios At the End of This Quarter At the End of Previous Quarter Corresponding Previous Year Quarter 4.1 Capital Fund to RWA 12.42 11.26 12.79 4.2 Non Performing Loan To Total Loan 1.35 1.26 0.29					
3.13 Provision For Tax 26,641 22,538 58,293 6. Net Profit/ Loss (F-3.12-3.13) 57,933 49,011 133,997 4 Ratios At the End of This Quarter At the End of Previous Quarter Corresponding Previous Year Quarter 4.1 Capital Fund to RWA 12.42 11.26 12.79 4.2 Non Performing Loan To Total Loan 1.35 1.26 0.29	3.12	· · · · · · · · · · · · · · · · · · ·		-	
G. Net Profit/ Loss (F-3.12-3.13) At the End of This Quarter 4.1 Capital Fund to RWA 4.2 Non Performing Loan To Total Loan 57,933 49,011 133,997 At the End of Corresponding Previous Quarter 41.1 Capital Fund to RWA 12.42 11.26 12.79			· · · · · ·		
At the End of Previous Quarter 4.1 Capital Fund to RWA 4.2 Non Performing Loan To Total Loan At the End of Previous Quarter At the End of Previous Quarter Quarter 12.42 11.26 12.79 1.26 0.29	5.25				
4.1 Capital Fund to RWA 12.42 11.26 12.79 4.2 Non Performing Loan To Total Loan 1.35 1.26 0.29	4	Ratios	of This	of Previous	Corresponding Previous Year
4.2 Non Performing Loan To Total Loan 1.35 1.26 0.29					Quarter
· · · · · · · · · · · · · · · · · · ·	4.1	Capital Fund to RWA	12.42	11.26	12.79
4.3 Total Loan Loss Provision to Total NPL 115.01 187.92 461.95	4.2	Non Performing Loan To Total Loan	1.35	1.26	0.29
	4.3	Total Loan Loss Provision to Total NPL	115.01	187.92	461.95