

Machhapuchhre Bank Limited
Kathmandu
Unaudited Financial Results (Quarterly)
As at Fourth Quarter (16/07/2007) of the Fiscal Year 2006/2007

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)	10,897,281	11,713,086	9,069,830
1.1	Paid Up Capital	821,651	821,651	715,000
1.2	Reserve and Surplus	166,774	157,852	216,091
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	228,504	80,892	131,675
1.5	Deposits	9,474,968	10,463,294	7,893,298
	a. Domestic Currency	9,120,126	9,661,405	7,336,776
	b.. Foreign Currency	354,842	801,889	556,522
1.6	Income Tax Liability	-	-	10,462
1.7	Other Liabilities	205,383	189,396	103,304
2	Total Assets (2.1 to 2.7)	10,897,281	11,713,086	9,069,830
2.1	Cash & Bank Balance	1,284,083	1,531,617	813,924
2.2	Money at call and Short Notice	694,000	1,274,816	718,475
2.3	Investments	1,278,469	982,256	1,190,830
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	12,533
2.7	Other Assets	280,903	180,092	160,699
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year 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
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
	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 This Quarter	At the End of Previous Quarter	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
4.3	Total Loan Loss Provision to Total NPL	115.01	187.92	461.95