

**Machhapuchhre Bank Limited**  
Putali Sadak, Kathmandu  
**Unaudited Financial Results ( Quarterly)**  
As at Second Quarter (13/01/2006) of the Fiscal Year 2005/2006

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>7,280,458.98</b>	<b>6,530,373.04</b>	<b>4,950,770.93</b>
1.1	Paid Up Capital	550,000.00	550,000.00	550,000.00
1.2	Reserve and Surplus	128,323.20	84,062.09	28,356.25
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	158,430.50	36,196.72	108,812.75
1.5	Deposits	6,332,212.54	5,749,248.09	4,179,397.95
	a. Domestic Currency	6,224,996.70	5,521,706.64	3,855,496.15
	b.. Foreign Currency	107,215.84	227,541.46	323,901.79
1.6	Income Tax Liability	-8,306.54	-	3,568.90
1.7	Other Liabilities	119,799.28	110,866.13	80,635.10
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>7,280,458.98</b>	<b>6,530,373.03</b>	<b>4,950,770.93</b>
2.1	Cash & Bank Balance	582,111.40	599,558.80	338,955.90
2.2	Money at call and Short Notice	140,000.00	0,000.00	150,014.30
2.3	Investments	883,651.69	594,536.36	339,754.98
2.4	Loans and Advances	5,460,320.48	5,167,180.97	3,941,752.00
2.5	Fixed Assets	88,211.67	86,491.96	79,630.93
2.6	Non Banking Assets	6,453.86	6,258.86	0,000.00
2.7	Other Assets	119,709.88	76,346.09	100,662.81
<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	229,623.84	92,021.57	161,903.56
3.2	Interest Expense	129,011.09	64,635.40	80,023.70
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>100,612.74</b>	<b>27,386.16</b>	<b>81,879.86</b>
3.3	Fee Commission and Discount	19,293.38	10,877.69	10,510.10
3.4	Other Operating income	7,945.08	3,166.23	3,963.36
3.5	Foreign Exchange Gain / Loss (Net)	16,839.83	8,854.02	4,265.94
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>144,691.03</b>	<b>50,284.10</b>	<b>100,619.26</b>
3.6	Staff Expenses	20,511.46	10,802.27	12,569.72
3.7	Other Operating Expense	35,352.31	15,405.11	24,720.98
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>88,827.27</b>	<b>24,076.72</b>	<b>63,328.56</b>
3.8	Provision for Possible Losses	24,907.85	29,407.51	16,601.73
	<b>D. Operating Profit (C-3.8)</b>	<b>63,919.42</b>	<b>-5,330.79</b>	<b>46,726.82</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>63,919.42</b>	<b>-5,330.79</b>	<b>46,726.82</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit Before Bonus and Taxes (E+3.11)</b>	<b>63,919.42</b>	<b>-5,330.79</b>	<b>46,726.82</b>
3.12	Provision for Staff Bonus	5,810.86	-	4,672.68
3.13	Provision For Tax	17,524.74	-	13,247.05
	<b>G. Net Profit/ Loss (F-3.12-3.13)</b>	<b>40,583.82</b>	<b>-5,330.79</b>	<b>28,807.09</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	10.61	10.64	13.13
4.2	Non Performing Loan To Total Loan	0.82	1.32	0.73
4.3	Total Loan Loss Provision to Total NPL	205.43	118.56	219.65

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**MACHHAPUCHHRE BANK LIMITED**

Ramshah Path, Putali Sadak.

Tel: 4443681

Branch Offices: Nayabazar, Mahendrapul, Rambazar, Bagar(Pokhara), Bhairahawa, Birgunj, Damauli, Jomsom, Kathmandu

URL: www.machbank.com  
Swift Code: MBLNPKA