## 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			<del>-</del>		Rs.in,000
1.1   Paid Up Caphtal	S.No.	Particular	· ·	•	Previous Year Quarter
1.2   Reserve and Surplus	1	Total Capital and Liabilities (1.1 to 1.7)	9,046,270.80	7,674,937.64	6,456,460.82
1.3   Debenture and Bond	1.1	Paid Up Capital	715,000.00	550,000.00	550,000.00
1.4   Berrowing	1.2	Reserve and Surplus	213,366.94	144,790.50	87,739.38
1.5   Deposits	1.3	Debenture and Bond	-	-	-
a Domestic Currency 7,336,776.09 6,629,442.49 5,337,664.04 b. Foreign Currency 955,521.99 66,884.77 249,138.60 1.6 Income Tax Liability 5,661.86 -11,141.597 7,739 1.7 Other Liabilities 1018,953.4 117,439.84 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 Bolance Bolance 799,776.56 589,961.68 731,133.28 2.2 Meney 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 125,326.1 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 3,11 Linterest Income 548,038.26 355,431.88 381,930.45 3.2 Linterest Expense 286,555.45 204,333.24 187,027.98 3.3 Fee Commission and Discount 33,309.49 256,71.66 21,391.06 3.4 Other Operating income 13,662.12 10,471.55 13,206.19 3.5 Foreign Exchange Gain / Loss (Net) 35,162.8 25,773.8 11,393.9 3.6 Stoff Expenses 43,333.1 31,92.01 22,714.24 240,859.10 3.6 Stoff Expenses 43,333.34 580,326.5 595,973.17 3.7 Other Operating Income (A-3,3-3,4-3,5) 341,596.79 212,714.24 240,859.10 3.8 Provision for Possible Losses 8,867.90 33,575.91 21,455.88 3.9 Non Operating Expenses 8,867.90 33,575.91 21,455.88 3.10 Vite Back of Provision (Possible Losses (Net) 1,529.76 - 286,97 3.10 Write Back of Provision for Possible Losses (C+3,11) 17,873.80 8,146.64 12,883.91 3.10 Extraordinary Income/Expenses (Net) 1,529.76 - 286,97 3.11 Extraordinary Income/Expenses (Net) 1,529.76 - 286,97 3.12 Extraordinary Income/Expenses (Net) 1,529.76 - 286,97 3.13 Provision for Fossible Losse (C+3,11) 17,873.80 8,146.64 12,883.91 3.14 Extraordinary Income/Expenses (Net) 1,529.76 - 286,97 3.15 Extraordinary Income/Expenses (Net) 1,529.76 - 286,97 3.10 Write Back of Provision for Possible Loss (F-3,12-3,13) 126,63.77 4 He End of Prevision For Tox 51,104 12,104 13,104 12,104 13,104 12,104 13,104 12,104 13,104 12,104 13,104 12,104 13,104 12,10	1.4	Borrowing	117,089.00	177,826.00	154,217.47
b. Foreign Currency	1.5	Deposits	7,893,297.67	6,696,297.26	5,586,802.64
1.6   Income Tax Liability		a. Domestic Currency	7,336,776.09	6,629,442.49	5,337,664.04
1.7   Other Liabilities		b Foreign Currency	556,521.59	66,854.77	249,138.60
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 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 Tinvestments 1,426,400.92 526,977.58 468,612.17 2.4 Loars and Advances(net) 6,069,913.29 6,269,915.01 5,061,433.06 2.5 Fixed Assets 104,943.33 119,270.33 86,212.34 2.6 Non Banking Assets 112,532.61 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 Quarter Quarter 94,000.00 100,034.17 88,264.97 3.1 Interest Tincome 548,038.26 355,431.88 381,930.45 3.2 Interest Expense 288,565.45 204,333.24 187,027.98 4. Net Interest Tincome (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 11,399.39 8. Total Operating Income (A-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 88,153.44 58,032.65 59,973.17 C. Operating Profit Before Provision (B-3.6-3.7) 31,596.79 212,714.24 240,859.10 3.8 Provision for Possible Losse 88,67.90 33,575.91 21,458.29 D. Operating Profit (C-3.8) 198,141.53 89,613.08 128,899.1 3.10 Write Back of Provision for Possible Losse E. Profit from Regular Activities (C-3.9) 196,611.77 89,613.08 128,683.91 3.10 Write Back of Provision for Possible Losse E. Profit from Regular Activities (C-3.9) 196,611.77 89,613.08 128,683.91 3.12 Provision for Staff Banus 17,873.80 8,146.64 12,868.39 3.13 Provision for Staff Banus 17,873.80 8,146.64 12,868.39 3.14 Provision for Staff Banus 17,873.80 8,146.64 12,868.39 3.15 Provision for Staff Banus 17,873.80 8,146.64 12,868.39 3.16 Note Profit Loss (F-3.12-3.13) 126,627.56 57,051.12 84,660.00 At the End of Previous Quarter Prev	1.6	Income Tax Liability	5,661.86	-11,415.97	873.99
Cash & Bank Balance Balance	1.7	Other Liabilities	101,855.34	117,439.84	76,827.33
2.2   Money at call and Short Notice	2	Total Assets (2.1 to 2.7)	9,046,270.80	7,674,937.64	6,456,460.82
2.2   Money at call and Short Notice	2.1	Cash & Bank Balance Balance	799,776.56	589,961.68	731,133.28
2.4   Loans and Advances(net)	2.2	Money at call and Short Notice	483,440.00		15,000.00
2.4   Loans and Advances(net)	2.3	Investments	1,426,400.92	526,977.58	468,612,17
2.5   Fixed Asserts	2.4	Loans and Advances(net)	6,068,913.29		5,061,433.06
2.6   Non Banking Assets   12,532.61   14,178.86   5,805.00		, ,			
2.7 Other Assets			,		
Profit and Loss Account   Up to This Quarter   Up to Previous Quarter   3.1   Interest Income   548,038.26   355,431.88   381,930.45   381,930.45   382,030.45				·	·
Quarter   Quarter   Quarter   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   187,027.98   288,565.45   204,333.24   187,027.98   255,671.66   21,391.06   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   8. 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			· ·	•	
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 (44.3.3+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         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 <t< th=""><th>3</th><th>Profit and Loss Account</th><th>Quarter</th><th>Quarter</th><th>Previous Year Quarter</th></t<>	3	Profit and Loss Account	Quarter	Quarter	Previous Year Quarter
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         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         -	3.1	Interest Income	548,038.26	355,431.88	381,930.45
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         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+3,91.10)         196,611.77         89,	3.2	Interest Expense	288,565.45	204,333.24	187,027.98
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 (C-3.9+3.10)   196,611.77   89,613.08   128,683.91     3.11   Extraordinary Income/Expenses (Net)		A. Net Interest Income (3.1 - 3.2)	259,472.80	151,098.64	194,902.47
3.5   Foreign Exchange Gain / Loss (Net)   35,152.38   25,472.38   11,359.39	3.3	Fee Commission and Discount	33,309.49	25,671.66	21,391.06
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   286.97   3.10   Write Back of Provision for Possible Loss	3.4	Other Operatiing income	13,662.12	10,471.55	13,206.19
(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	3.5	Foreign Exchange Gain / Loss (Net)	35,152.38	25,472.38	11,359.39
3.7   Other Operating Expense   86,153.44   58,032.65   59,973.17			341,596.79	212,714.24	240,859.10
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           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	3.6	Staff Expenses	43,385.13	31,492.61	29,581.86
3.6-3.7    212,058.22   123,188.99   151,304.07	3.7	· • • ·	86,153.44	58,032.65	59,973.17
Provision for Non Banking Assets   5,048.79   1,451.25			212,058.22	123,188.99	151,304.07
D. Operating Profit (C-3.8)   198,141.53   89,613.08   128,396.94	3.8	Provision for Possible Losses	8,867.90	33,575.91	21,455.88
3.9   Non Operating Income / Expenses (Net)   -1,529.76   -   286.97		Provision for Non Banking Assets	5,048.79		1,451.25
3.10 Write Back of Provision for Possible Loss  E. Profit from Regular Activities (b+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  F. Net Profit/ Loss (F-3.12-3.13)  4 Ratios  At the End of This Quarter  4.1 Capital Fund to RWA  4.2 Non Performing Loan To Total Loan		D. Operating Profit (C-3.8)	198,141.53	89,613.08	128,396.94
E. Profit from Regular Activities (D+3.9+3.10)   196,611.77   89,613.08   128,683.91	3.9	Non Operating Income / Expenses (Net)	-1,529.76	-	286.97
128,683.91   3.11   Extraordinary Income/Expenses (Net)   -   -   -   -     -	3.10		-	-	-
F. Profit Before Bonus and Taxes (E+3.11)  3.12 Provision for Staff Bonus  3.13 Provision For Tax  4 Ratios  F. Profit Before Bonus and Taxes (E+3.11)  196,611.772  89,613.08  128,683.91  17,873.80  8,146.64  12,868.39  3.13 Provision For Tax  53,110.42  24,415.32  30,945.49  At the End of Previous Quarter  At the End of Previous 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		1	196,611.77	89,613.08	128,683.91
Capital Fund to RWA   12.79   9.65   11.36   128,683.91	3.11	Extraordinary Income/Expenses (Net)	-	-	-
3.13         Provision For Tax         53,110.42         24,415.32         30,945.49           6. Net Profit/ Loss (F-3.12-3.13)         125,627.56         57,051.12         84,870.03           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			196,611.772	89,613.08	128,683.91
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	3.12	Provision for Staff Bonus	17,873.80	8,146.64	12,868.39
4.1 Capital Fund to RWA  At the End of Previous Quarter  At the End of Previous Quarter  At the End of Corresponding Previous Year Quarter  12.79  9.65  11.36  1.36  1.39	3.13	Provision For Tax	53,110.42	24,415.32	30,945.49
4.1 Capital Fund to RWA 12.79 Non Performing Loan To Total Loan Af the End of Previous Quarter Previous Quarter  Af the End of Previous Quarter  4.1 Capital Fund to RWA 12.79 9.65 11.36 0.39		G. Net Profit/ Loss (F-3.12-3.13)	125,627.56	57,051.12	84,870.03
4.2 Non Performing Loan To Total Loan 0.28 0.65 0.39	4	Ratios			Corresponding Previous
	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