



MANJUSHREE FINANCIAL INSTITUTION LIMITED  
मञ्जुश्री फाइनेन्सियल इन्स्टिट्युसन लिमिटेड

*Behind your happiness*

नेपाल राष्ट्र बैंक बाट "ग" वर्गको इजाजतपत्र प्राप्त संस्था

## UNAUDITED FINANCIAL RESULTS (Quarterly)

As at Fourth Quarter (31/03/2066) of the Fiscal Year 2065/066

Rs. In'000

S.N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>622,927</b>	<b>459,783</b>	<b>587,611</b>
1.1	Paid up Capital	70,000	70,000	70,000
1.2	Calls-In-Advance	11,500	-	-
1.3	Reserve and Surplus	10,706	8,424	2,025
1.4	Debentures and Bond	-	-	-
1.5	Borrowings	90,000	30,000	35,000
1.6	Deposits (a+b)	<b>424,926</b>	<b>338,949</b>	<b>244,611</b>
	a) Domestic Currency	424,926	338,949	244,611
	b) Foreign Currency	-	-	-
1.7	Income Tax Liabilities	3,720	2,742	931
	Other Liabilities & Provisions	12,075	9,668	235,044
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>622,927</b>	<b>459,783</b>	<b>587,611</b>
2.1	Cash and Bank Balance	122,821	45,869	315,052
2.2	Money at Call and Short Notice	-	-	-
	Investments	-	-	10,000
2.4	Loans and Advances (Gross)	483,031	400,206	254,787
2.5	Fixed Assets	3,921	4,868	3,999
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	13,154	8,840	3,773
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Upto Corresponding Previous Year Quarter</b>
3.1	Interest Income	42,586	27,994	12,066
3.2	Interest Expenses	24,343	15,572	5,004
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>18,243</b>	<b>12,422</b>	<b>7,062</b>
3.3	Fees, commission and Discount	708	589	546
3.4	Other Operating Income	5,912	4,314	3,295
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>24,863</b>	<b>17,325</b>	<b>10,903</b>
3.6	Staff Expenses	3,383	2,233	1,488
3.7	Other Operating Expenses	5,582	3,537	3,590
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>15,898</b>	<b>11,555</b>	<b>5,825</b>
3.8	Provision for Possible Loan Losses	2,257	1,500	2,573
	<b>D. Operating Profit (C-3.8)</b>	<b>13,641</b>	<b>10,055</b>	<b>3,252</b>
3.9	Non Operating Income/Expenses (Net)	-	-	-
	Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>13,641</b>	<b>10,055</b>	<b>3,252</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit Before Bonus and Taxes (E+3.11)</b>	<b>13,641</b>	<b>10,055</b>	<b>3,252</b>
	Provision for Staff Bonus	1,240	914	296
3.13	Provision for Tax	3,720	2,742	931
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>8,681</b>	<b>6,399</b>	<b>2,025</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	18.85	22.63	22.80
4.2	Non Performing Loan (NPL) to Total Loan	0.00	0.00	0.00
4.3	Total Loan Loss Provision to Total NPL	0.00	0.00	0.00

Note: 1) Figures Regrouped wherever necessary

2) Above figures may vary with the audited figures if modified by the external auditors and regulators

Omkar Building, Nayabaswor, Kathmandu Tel:4782517 Fax:4782534, Website: www.manjushreefinance.com.np, Email: manjushree@manjushreefinance.com.np