



MANJUSHREE FINANCIAL INSTITUTION LIMITED
मञ्जुश्री फाइनेन्सियल इन्स्टिट्युसन लिमिटेड

Behind your happiness

नेपाल राष्ट्र बैंकबाट "म" वर्गको इजाजतपत्र प्राप्त बराल

UNAUDITED FINANCIAL RESULTS (Quarterly)

As at Third Quarter (31/12/2066) of the Fiscal Year 2066/067

Rs. In '000

S.N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	670,938	792,243	459,783
1.1	Paid up Capital	70,000	70,000	70,000
1.2	Calls-in-Advance	19,100	16,600	-
1.3	Reserve and Surplus	18,619	16,683	8,424
1.4	Debentures and Bond	-	-	-
1.5	Borrowings	40,000	160,000	30,000
1.6	Deposits (a+b)	500,785	508,497	338,949
	a) Domestic Currency	500,785	508,497	338,949
	b) Foreign Currency	-	-	-
1.7	Income Tax Liabilities	-	-	2,742
1.8	Other Liabilities & Provisions	22,434	20,463	9,668
2	Total Assets (2.1 to 2.7)	670,938	792,243	459,783
2.1	Cash and Bank Balance	94,940	216,007	45,869
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	9,000	9,000	-
2.4	Loans and Advances (Gross)	539,314	548,864	400,206
	a. Real Estate Loan	127,274	160,212	-
	b. Home/Housing Loan	87,925	91,331	-
	c. Margin Type Loan	47,565	51,141	-
	d. Term Loan	44,186	42,895	-
	e. Overdraft Loan/TR Loan/WC Loan	153,823	186,208	-
	f. Others	78,541	17,077	-
2.5	Fixed Assets	7,865	7,465	4,868
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	19,819	10,907	8,840
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	53,890	34,724	27,994
3.2	Interest Expenses	35,507	22,102	15,572
	A. Net Interest Income (3.1 - 3.2) NIM	18,383	12,622	12,422
3.3	Fees, commission and Discount	52	40	589
3.4	Other Operating Income	3,309	2,773	4,314
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	21,744	15,435	17,325
3.6	Staff Expenses	3,031	1,983	2,233
3.7	Other Operating Expenses	5,350	3,131	3,537
	C. Operating Profit Before Provision (B-3.6-3.7)	13,363	10,321	11,555
3.8	Provision for Possible Loan Losses	658	658	1,500
	D. Operating Profit (C-3.8)	12,705	9,663	10,055
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	12,705	9,663	10,055
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	12,705	9,663	10,055
3.12	Provision for Staff Bonus	1,155	878	914
3.13	Provision for Tax	3,465	2,635	2,742
	G. Net Profit/Loss (F-3.12-3.13)	8,085	6,150	6,399
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	19.61	18.71	20.63
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
4.4	Cost of Fund	9.97	9.47	0.00
4.5	Credit to Deposit Ratio	88.63	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

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