



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 (32/03/2067) of the Fiscal Year 2066/067

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>842,001</b>	<b>670,938</b>	<b>622,927</b>
1.1	Paid up Capital	70,000	70,000	70,000
1.2	Calls-In-Advance	26,500	19,100	11,500
1.3	Reserve and Surplus	23,207	18,619	10,706
1.4	Debentures and Bond	-	-	-
1.5	Borrowings	-	40,000	90,000
1.6	Deposits (a+b)	<b>709,352</b>	<b>500,785</b>	<b>424,926</b>
	a) Domestic Currency	709,352	500,785	424,926
	b) Foreign Currency	-	-	-
1.7	Income Tax Liabilities	321	-	3,720
1.8	Other Liabilities & Provisions	12,621	22,434	12,075
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>842,001</b>	<b>670,938</b>	<b>622,927</b>
2.1	Cash and Bank Balance	262,360	94,940	122,821
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	12,000	9,000	-
2.4	Loans and Advances (Gross)	<b>547,527</b>	<b>539,315</b>	<b>483,031</b>
	a. Real Estate Loan	135,177	127,274	-
	b. Home/Housing Loan	85,536	87,925	-
	c. Margin Type Loan	37,585	47,565	-
	d. Term Loan	44,077	44,186	-
	e. Overdraft Laon/TR Loan/WC Loan	168,768	153,823	-
	f. Others	76,384	78,542	-
2.5	Fixed Assets	6,763	7,865	3,921
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	13,351	19,818	13,154
<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	81,013	53,890	42,586
3.2	Interest Expenses	52,257	35,507	24,343
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>28,756</b>	<b>18,383</b>	<b>18,243</b>
3.3	Fees, commission and Discount	92	52	708
3.4	Other Operating Income	4,322	3,309	5,912
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>33,170</b>	<b>21,744</b>	<b>24,863</b>
3.6	Staff Expenses	4,298	3,031	3,383
3.7	Other Operating Expenses	7,952	5,350	5,582
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>20,920</b>	<b>13,363</b>	<b>15,898</b>
3.8	Provision for Possible Loan Losses	1,007	658	2,257
	<b>D. Operating Profit (C-3.8)</b>	<b>19,913</b>	<b>12,705</b>	<b>13,641</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>19,913</b>	<b>12,705</b>	<b>13,641</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit Before Bonus and Taxes (E+3.11)</b>	<b>19,913</b>	<b>12,705</b>	<b>13,641</b>
3.12	Provision for Staff Bonus	1,810	1,155	1,240
3.13	Provision for Tax	5,431	3,465	3,720
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>12,672</b>	<b>8,085</b>	<b>8,681</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	20.88	19.61	18.85
4.2	Non Performing Loan (NPL) to Total Loan	0.19	-	-
4.3	Total Loan Loss Provision to Total NPL	573.94	-	-
4.4	Cost of Fund	9.28	9.97	9.47
4.5	Credit to Deposit Ratio	66.04	88.63	93.41

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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