



MANJUSHREE FINANCIAL INSTITUTION LIMITED

मञ्जुश्री फाईनान्सियल इन्स्टिट्युसन लिमिटेड

Behind your happiness

नेपाल राष्ट्र बैंक बाट "ग" वर्गको इजाजतपत्र प्राप्त संस्था

UNAUDITED FINANCIAL RESULTS (Quarterly)

As at 2nd Quarter at Paush 30,2068 (January 14, 2012) of the fiscal year 2068/69 Rs. In'000'

S.N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital And Liabilities (1.1 to 1.7)	865,922	806,493	1,012,984
1.1	Paid up Capital	140,000	140,000	70,000
1.2	Calls-In-Advance	-	-	52,030
1.3	Reserve and Surplus	43,487	40,828	27,977
1.4	Debentures and Bond	-	-	-
1.5	Borrowings	-	-	20,000
1.6	Deposits (a+b)	652,899	598,479	816,445
	a. Domestic Currency	652,899	598,479	816,445
	b. Foreign Currency	-	-	-
1.7	Income Tax Liabilities	-	-	-
1.8	Other Liabilities and Provisions	29,536	27,186	26,532
2	Total Assets (2.1 to 2.7)	865,922	806,493	1,012,984
2.1	Cash and Bank Balance	182,701	95,069	232,296
2.2	Money at call and short Notice	-	-	-
2.3	Investment	-	-	90,000
2.4	Loans and Advances (Gross)	642,987	659,343	650,004
	a. Real Estate Loan	102,429	116,324	204,278
	1. Residential Real Estate Loan (except personal home loan upto Rs. One Crore)	32,528	42,697	96,373
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Coplex Loan	2,760	2,822	2,980
	4. Other Real Estate (Including Land Purchase and Plotting)	67,141	70,805	104,925
	b. Personal home loan of Rs One Crore or less	44,156	52,862	-
	c. Margin Type Loan	53,009	46,839	46,795
	d. Term Loan	60,425	58,018	80,816
	e. Overdraft Loan/TR Loan/WC Loan	357,655	342,252	175,438
	f. Others	25,313	43,048	142,677
2.5	Fixed Assets	12,690	13,385	9,005
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	27,544	38,696	31,679
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	54,278	27,013	53,761
3.2	Interest Expenses	38,364	19,788	39,390
	A. Net Interest Income (3.1-3.2)	15,914	7,225	14,371
3.3	Fees, Commission and Discount	492	478	119
3.4	Other Operating Income	1,966	582	2,072
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4++3.5)	18,372	8,285	16,562
3.6	Staff Expenses	3,433	1,948	2,858
3.7	Other Operating Expenses	6,276	3,251	5,410
	C. Operating Profit Before Provision (B.-3.6-3.7)	8,663	3,086	8,294
3.8	Provision for Possible Loan Losses	2,021	621	1,093
	D. Operating Profit (C.-3.8)	6,642	2,465	7,201
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)	6,642	2,465	7,201
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	6,642	2,465	7,201
3.12	Provision for Staff Bonus	604	224	654
3.13	Provision for Tax	1,812	672	1,963
	G. Net Profit/Loss (F-3.12-3.13)	4,226	1,569	4,584
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	26.76	26.23	21.28
4.2	Non Performing Loan (NPL) to Total Loan	0.72	0.66	0.17
4.3	Total Loan Loss Provision to Total NPL	252.60	238.00	704.62
4.4	Cost of Fund	12.63	12.23	12.21
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.88	85	67.26

Note: Above figures may vary with the audited figures if modified by the external auditors and regulators

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