



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 3<sup>rd</sup> Quarter at Chaitra 30, 2068 (April 12, 2012) of the fiscal year 2068/69 Rs. In'000'

S.N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital And Liabilities (1.1 to 1.7)</b>	<b>950,328</b>	<b>865,922</b>	<b>1,033,836</b>
1.1	Paid up Capital	200,000	140,000	70,000
1.2	Calls-In-Advance	-	-	55,880
1.3	Reserve and Surplus	46,417	43,487	32,813
1.4	Debentures and Bond	-	-	-
1.5	Borrowings	-	-	80,000
1.6	Deposits (a+b)	<b>668,124</b>	<b>652,899</b>	<b>760,474</b>
	a. Domestic Currency	668,124	652,899	760,474
	b. Foreign Currency	-	-	-
1.7	Income Tax Liabilities	-	-	-
1.8	Other Liabilities and Provisions	35,787	29,536	34,669
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>950,328</b>	<b>865,922</b>	<b>1,033,836</b>
2.1	Cash and Bank Balance	214,691	182,701	198,486
2.2	Money at call and short Notice	-	-	-
2.3	Investment	10,000	-	70,000
2.4	Loans and Advances (Gross)	<b>678,110</b>	<b>642,987</b>	<b>728,212</b>
	a. Real Estate Loan	107,369	102,429	125,445
	1. Residential Real Estate Loan (except personal home loan upto Rs. One Crore)	32,157	32,528	38,516
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	2,686	2,760	2,934
	4. Other Real Estate (Including Land Purchase and Plotting)	72,526	67,141	83,995
	b. Personal home loan of Rs One Crore or less	29,000	44,156	57,163
	c. Margin Type Loan	52,752	53,009	48,473
	d. Term Loan	68,944	60,425	89,148
	e. Overdraft Loan/TR Loan/WC Loan	391,484	357,655	250,449
	f. Others	28,561	25,313	157,534
2.5	Fixed Assets	11,983	12,690	14,038
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	35,544	27,544	23,100
<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	84,261	54,278	89,384
3.2	Interest Expenses	58,416	38,364	61,380
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>25,845</b>	<b>15,914</b>	<b>28,004</b>
3.3	Fees, Commission and Discount	499	492	151
3.4	Other Operating Income	2,801	1,966	4,929
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>29,146</b>	<b>18,372</b>	<b>33,084</b>
3.6	Staff Expenses	5,054	3,433	4,334
3.7	Other Operating Expenses	9,823	6,276	10,271
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>14,268</b>	<b>8,663</b>	<b>18,479</b>
3.8	Provision for Possible Loan Losses	3,021	2,021	3,677
	<b>D. Operating Profit (C.-3.8)</b>	<b>11,247</b>	<b>6,642</b>	<b>14,802</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>11,247</b>	<b>6,642</b>	<b>14,802</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>11,247</b>	<b>6,642</b>	<b>14,802</b>
3.12	Provision for Staff Bonus	1,022	604	1,346
3.13	Provision for Tax	3,067	1,812	4,036
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>7,158</b>	<b>4,226</b>	<b>9,420</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	33.40	26.76	20.80
4.2	Non Performing Loan (NPL) to Total Loan	0.86	0.72	0.30
4.3	Total Loan Loss Provision to Total NPL	215.43	252.60	441.72
4.4	Cost of Fund	11.98	12.63	12.23
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.15	76.88	79.23

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

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