



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 First Quarter (30/06/2069) of the Fiscal Year 2069/070

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>1,369,426</b>	<b>1,099,550</b>	<b>806,493</b>
1.1	Paid up Capital	225,000	225,000	140,000
1.1.1	Calls-In-Advance	-	-	-
1.2	Reserve and Surplus	42,452	31,146	40,828
1.3	Debentures and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	1,069,926	813,294	598,479
	a. Domestic Currency	1,069,926	813,294	598,479
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	32,048	30,110	27,186
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,369,426</b>	<b>1,099,550</b>	<b>806,493</b>
2.1	Cash and Bank Balance	395,589	313,559	95,069
2.2	Money at call and short Notice	-	-	-
2.3	Investment	30,000	36,301	-
2.4	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>875,059</b>	<b>703,743</b>	<b>659,343</b>
	a. Real Estate Loan	107,436	103,628	116,324
	1. Residential Real Estate Loan (Except personal Home Loan upto Rs. One crore)	37,984	32,915	42,697
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Coplex Loan	2,626	2,630	2,822
	4. Other Real Estate (Including Land Purchase and Plotting)	66,826	68,083	70,805
	b. personal Home Loan of Rs. One Crore or less	19,000	19,000	52,862
	c. Margin Type Loan	143,827	52,539	46,839
	d. Term Loan	91,648	71,882	58,018
	e. Overdraft Loan/TR Loan/WC Loan	485,711	431,063	342,252
	f. Others	27,438	25,630	43,048
2.5	Fixed Assets	11,645	11,922	13,385
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	57,132	34,025	38,696
<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	32,671	125,962	27,013
3.2	Interest Expenses	25,213	79,616	19,788
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>7,458</b>	<b>46,346</b>	<b>7,225</b>
3.3	Fees, Commission and Discount	-	-	478
3.4	Other Operating Income	2,977	4,716	582
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B.Total Operating Income (A.+3.3+3.4++3.5)</b>	<b>10,436</b>	<b>51,062</b>	<b>8,285</b>
3.6	Staff Expenses	2,203	7,329	1,948
3.7	Other Operating Expenses	3,579	14,540	3,251
	<b>C.Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>4,653</b>	<b>29,193</b>	<b>3,086</b>
3.8	Provision for Possible Losses	2,049	2,659	621
	<b>D. Operating Profit (C.-3.8)</b>	<b>2,604</b>	<b>26,534</b>	<b>2,465</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>2,604</b>	<b>26,534</b>	<b>2,465</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>2,604</b>	<b>26,534</b>	<b>2,465</b>
3.12	Provision for Staff Bonus	237	2,412	224
3.13	Provision for Tax	710	7,237	672
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>1,658</b>	<b>16,885</b>	<b>1,569</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	29.85	33.85	26.23
4.2	Non Performing Loan (NPL) to Total Loan	0.63	0.70	0.66
4.3	Total Loan Loss Provision to Total NPL	262.87	248.27	238.00
4.4	Cost of Fund	10.00	10.84	12.23
4.5	" Credit to Deposit Ratio (Calculated as per NRB Directives) "	65.43	65.80	84.61

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