



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 Third Quarter (31/12/2065) of the Fiscal Year 2065/066

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)	459,783	455,083	277,558
1.1	Paid up Capital	70,000	70,000	70,000
1.2	Reserve and Surplus	8,424	8,085	833
1.3	Debentures and Bond	-	-	-
1.4	Borrowings	30,000	-	98,000
1.5	Deposits (a+b)	338,949	369,695	104,554
	a) Domestic Currency	338,949	369,695	104,554
	b) Foreign Currency	-	-	-
1.6	Income Tax Liabilities	2,742	-	-
1.7	Other Liabilities & Provisions	9,668	7,303	4,171
2	Total Assets (2.1 to 2.7)	459,783	455,083	277,558
2.1	Cash and Bank Balance	45,869	154,511	65,375
	Money at Call and Short Notice	-	-	-
2.3	Investments	-	10,000	-
2.4	Loans and Advances	400,206	280,122	205,778
2.5	Fixed Assets	4,868	4,620	4,910
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	8,840	5,830	1,495
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	27,994	17,913	5,046
3.2	Interest Expenses	15,572	9,740	1,138
	A. Net Interest Income (3.1 - 3.2)	12,422	8,173	3,908
3.3	Fees, commission and Discount	589	353	5
3.4	Other Operating Income	4,314	1,610	1,418
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	17,325	10,136	5,331
3.6	Staff Expenses	2,233	1,502	885
3.7	Other Operating Expenses	3,537	2,346	1,555
	C. Operating Profit Before Provision (B-3.6-3.7)	11,555	6,288	2,891
3.8	Provision for Possible Loan Losses	1,500	228	2,058
	D. Operating Profit (C-3.8)	10,055	6,060	833
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)	10,055	6,060	833
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	10,055	6,060	833
3.12	Provision for Staff Bonus	914	-	-
3.13	Provision for Tax	2,742	-	-
	G. Net Profit/Loss (F-3.12-3.13)	6,399	6,060	833
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	20.63	22.58	31.92
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