

MANJUSHREE FINANCIAL INSTITUTION LIMITED मञ्जूश्री फाईनान्सियल ईन्स्टिच्युसन लिमिटेड

नेपाल राष्ट बैंक बाट ग बर्गको इजाजतपत्र प्राप्त संस्था

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Unaudited Financial Results (Quarterly)

	As at 3rd Quarter Cl	naitra 30, 2072 (April 12, 2	016) of the year 2072/73	(in '000')
S.N.	Particulars	This Quarter	Previous Quarter	Corresponding Previous
		Ending	Ending	Year Quarter Ending
1	Total Capital And Liabilities (1.1 to 1.7)	2,524,348	2,536,009	2,343,868
1.1	Paid up Capital	250,650	250,650	225,000
1.2	Reserve and Surplus	65,193	51,360	51,500
1.3	Debentures and Bond			
1.4	Borrowings	50,000	37,900	135,000
1.5	Deposits (a+b)	2,049,207	2,093,200	1,837,957
	a. Domestic Currency	2,049,207	2,093,200	1,837,957
	b. Foreign Currency			
1.6		-	-	
1.7	Other Liabilities	109,297	102,899	94,411
2	Total Assets (2.1 to 2.7)	2,524,348	2,536,009	2,343,868
2.1	Cash and Bank Balance	559,934	558,975	551,663
2.2	Money at call and short Notice	-	-	
2.3	Investment	2,896	40,000	55,000
2.4	Loans and Advances $(a+b+c+d+e+f)$	1,872,170	1,760,395	1,670,841
	a. Real Estate Loan	120,535	139,347	41,408
	1. Residential Real Estate Loan (Except			,
	personal Home Loan upto Rs. One crore)	19,000	19,000	19,000
		17,000	17,000	17,000
	2. Business Complex & Residential Apartment			
	Construction Loan			
	3. Income generating Commercial Coplex Loan	2,626	2,626	2,626
	4. Other Real Estate (Including Land Purchase			
	and Plotting)	98,909	117,721	19,782
	b. personal Home Loan of Rs. One Crore or less	448,799	376,350	336,812
	c. Margin Type Loan	275,611	233,157	257,406
	d. Term Loan	461,257	391,456	309,390
	e. Overdraft Loan/TR Loan/WC Loan	245,214	257,663	292,170
	f. Others	320,754	362,422	433,655
2.5	Fixed Assets	11,804	12,251	12,942
2.6	Non Banking Assets	-	-	
2.7	Other Assets	77,543	164,389	53,422
3	Profit And Loss Account	Up to	Up to	Upto Corresponding
		This Quarter	Previous Quarter	Previous Year Quarter
3.1	Interest Income	185,163	122,066	140,745
3.2	Interest Expenses	115,584	79,898	98,765
	A No.4 Later and Later and a (2.1.2.2.)			41,980
	A. Net Interest Income (3.1-3.2)	69,579	42,169	
3.3		69,579 1,371	42,169 1,081	1,376
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3.4	Fees, Commission and Discount	1,371	1,081	1,376
3.4	Fees, Commission and Discount Other Operating Income	1,371	1,081	1,376
3.4 3.5	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	1,371 6,988 -	1,081 4,068	1,376 12,948
3.4 3.5	Fees, Commission and DiscountOther Operating IncomeForeign Exchange Gain/Loss (Net)B. Total Operating Income (A.+3.3+3.4++3.5)Staff Expenses	1,371 6,988 - 77,938	1,081 4,068 - 47,318	1,376 12,948 56,304
3.4 3.5 3.6	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses	1,371 6,988 - 77,938 12,081	1,081 4,068 	1,376 12,948 56,304 9,986
3.4 3.5 3.6 3.7	Fees, Commission and DiscountOther Operating IncomeForeign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff ExpensesOther Operating Expenses C. Operating Profit Before Provision (B3.6-3.7)	1,371 6,988 - - 77,938 12,081 12,608	1,081 4,068 47,318 8,350 8,214	1,376 12,948 56,304 9,986 12,179
3.4 3.5 3.6 3.7	Fees, Commission and DiscountOther Operating IncomeForeign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff ExpensesOther Operating Expenses C. Operating Profit Before Provision (B3.6-3.7)	1,371 6,988 - - 77,938 12,081 12,608	1,081 4,068 47,318 8,350 8,214	1,376 12,948 56,304 9,986 12,179 34,139
3.4 3.5 3.6 3.7 3.8	Fees, Commission and DiscountOther Operating IncomeForeign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff ExpensesOther Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8)	1,371 6,988 - 77,938 12,081 12,608 53,250	1,081 4,068 - 47,318 8,350 8,214 30,755	1,376 12,948 56,304 9,986 12,179 34,139 14,881
3.4 3.5 3.6 3.7 3.8 3.8 3.9	Fees, Commission and DiscountOther Operating IncomeForeign Exchange Gain/Loss (Net)B. Total Operating Income (A.+3.3+3.4++3.5)Staff ExpensesOther Operating ExpensesC. Operating Profit Before Provision (B3.6-3.7)Provision for Possible LossesD. Operating Profit (C3.8)Non Operating Income / Expenses (Net)	1,371 6,988 77,938 12,081 12,608 53,250 53,250	1,081 4,068 - 47,318 8,350 8,214 30,755 -	1,376 12,948 56,304 9,986 12,179 34,139 14,881
3.4 3.5 3.6 3.7 3.8 3.8 3.9	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss	1,371 6,988 - 77,938 12,081 12,608 53,250 - 53,250 - 4,649	1,081 4,068 - 47,318 8,350 8,214 30,755 - 5,400	1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258
3.4 3.5 3.6 3.7 3.8 3.8 3.9	Fees, Commission and DiscountOther Operating IncomeForeign Exchange Gain/Loss (Net)B. Total Operating Income (A.+3.3+3.4++3.5)Staff ExpensesOther Operating ExpensesC. Operating Profit Before Provision (B3.6-3.7)Provision for Possible LossesD. Operating Profit (C3.8)Non Operating Income / Expenses (Net)Write Back of provision for possible LossE. Profit From Regular Activities (D +3.9+3.10)	1,371 6,988 77,938 12,081 12,608 53,250 53,250	1,081 4,068 - 47,318 8,350 8,214 30,755 -	1,376 12,948 56,304 9,986 12,179 34,139 14,881
3.4 3.5 3.6 3.7 3.8 3.8 3.9 3.10	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss E. Profit From Regular Activities (D +3.9+3.10) Extraordinary Income / Expenses (Net)	1,371 6,988 - 77,938 12,081 12,608 53,250 - 4,649 57,899 (6,009)	1,081 4,068 - 47,318 8,350 8,214 30,755 - 5,400 36,154 (6,009)	1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss E. Profit From Regular Activities (D +3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11)	1,371 6,988 - 77,938 12,081 12,608 53,250 - 4,649 57,899 (6,009) 51,890	1,081 4,068 - 47,318 8,350 8,214 30,755 - 5,400 36,154 (6,009) 30,145	1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - 19,258 - 19,258
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.11	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss E. Profit From Regular Activities (D +3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus	1,371 6,988 - 77,938 12,081 12,608 53,250 53,250 - 4,649 57,899 (6,009) 51,890 4,717	1,081 4,068 - 47,318 8,350 8,214 30,755 - 5,400 36,154 (6,009) 30,145 2,740	1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - - - 19,258 - - 19,258 - - 19,258 - -
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.11	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss E. Profit From Regular Activities (D +3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11)	1,371 6,988 - 77,938 12,081 12,608 53,250 - 4,649 57,899 (6,009) 51,890	1,081 4,068 - 47,318 8,350 8,214 30,755 - 5,400 36,154 (6,009) 30,145	1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - 19,258 - 19,258
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.11	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss E. Profit From Regular Activities (D +3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus	1,371 6,988 - 77,938 12,081 12,608 53,250 53,250 - 4,649 57,899 (6,009) 51,890 4,717	1,081 4,068 - 47,318 8,350 8,214 30,755 - 5,400 36,154 (6,009) 30,145 2,740 8,221 19,182	1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - - - - - - - - - - - - - - - - -
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.11	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss E. Profit From Regular Activities (D +3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Tax	1,371 6,988 - 77,938 12,081 12,608 53,250 - 4,649 57,899 (6,009) 51,890 4,717 14,152 33,020 At the End of	1,081 4,068 - 47,318 8,350 8,214 30,755 - 5,400 36,154 (6,009) 30,145 2,740 8,221 19,182 At the End of	1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - - - - - - - - - - - - - - - - -
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4	Fees, Commission and DiscountOther Operating IncomeForeign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff ExpensesOther Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net)Write Back of provision for possible Loss E. Profit From Regular Activities (D +3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios	1,371 6,988 - 77,938 12,081 12,608 53,250 - 4,649 57,899 (6,009) 51,890 4,717 14,152 33,020 At the End of this Quarter	1,081 4,068 - 47,318 8,350 8,214 30,755 - 5,400 36,154 (6,009) 30,145 2,740 8,221 19,182 At the End of Previous Quarter	1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - - - - - - - - - - - - - - - - -
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss E. Profit From Regular Activities (D +3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA	1,371 6,988 - 12,081 12,608 53,250 - 4,649 57,899 (6,009) 51,890 4,717 14,152 33,020 At the End of this Quarter 15,49	1,081 4,068 - 47,318 8,350 8,214 30,755 - 5,400 36,154 (6,009) 30,145 2,740 8,221 19,182 19,182 At the End of Previous Quarter 15.26	1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - - - - 19,258 1,751 5,252 12,255 At the End of Corresponding Previous Year Quarter 14.90
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4 4.1 4.2	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss E. Profit From Regular Activities (D +3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan	1,371 6,988 - 12,081 12,608 53,250 - 4,649 57,899 (6,009) 51,890 4,717 14,152 33,020 At the End of this Quarter 15.49 4,25	1,081 4,068 - 47,318 8,350 8,214 30,755 - 5,400 36,154 (6,009) 30,145 2,740 8,221 19,182 19,182 At the End of Previous Quarter 15.26 4.57	1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - - - - - - - - - - - - - - - - -
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4 4.1 4.2 4.3	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss E. Profit From Regular Activities (D +3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	1,371 6,988 - 12,081 12,608 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 53,250 51,890 51,890 51,890 51,890 51,890 51,890 51,890 51,890 51,890 51,890 51,890 51,890 51,890 51,2 ,50 51,2 ,50 51,5 ,50 515 ,50 5	1,081 4,068 - 47,318 8,350 8,214 30,755 - 5,400 30,755 - 5,400 36,154 (6,009) 30,145 2,740 8,221 19,182 19,182 15,26 4,57 94,32	1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - - - - - - - - - - - - - - - - -
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 3.12 3.13 4.1 4.2 4.3 4.4	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss E. Profit From Regular Activities (D +3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund	1,371 6,988 - 77,938 12,081 12,608 53,250 - 4,649 53,250 - 4,649 57,899 (6,009) 51,890 (6,009) 51,890 4,717 14,152 33,020 At the End of this Quarter 15.49 4.25 95.97 6.97	1,081 4,068 - 47,318 8,350 8,214 30,755 - - - - - - - - - - - - - - - - - -	1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - - - - - - - - - - - - - - - - -
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 3.12 3.13 4.1 4.2 4.3 4.4 4.5	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss E. Profit From Regular Activities (D +3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund CD Ratio	1,371 6,988 - 77,938 12,081 12,608 53,250 - 4,649 57,899 (6,009) 51,890 4,717 14,152 33,020 At the End of this Quarter 15.49 4.25 95.97 6.97 79.16	1,081 4,068 - 47,318 8,350 8,214 30,755 - 5,400 36,154 (6,009) 30,145 2,740 8,221 19,182 19,182 19,182 15,26 4,57 94,32 7,20 71.91	1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - - - - - - - - - - - - - - - - -
3.4 3.5 3.6 3.7 3.8 3.9 3.9 3.10 3.11 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss E. Profit From Regular Activities (D +3.9+3.10) Extraordinary Income / Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund	1,371 6,988 - 77,938 12,081 12,608 53,250 - 4,649 53,250 - 4,649 57,899 (6,009) 51,890 (6,009) 51,890 4,717 14,152 33,020 At the End of this Quarter 15.49 4.25 95.97 6.97	1,081 4,068 - 47,318 8,350 8,214 30,755 - - - - - - - - - - - - - - - - - -	1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - - - - - - - - - - - - - - - - -

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