

# Shree Investment and Finance Co. Ltd. (Bittiya Sanstha)

Dillibazar Kathmandu

## Unaudited Financial Results ( Quarterly)

As at 1st Quarter (Ashwin, 31st) of the Fiscal Year 2066/67

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>1,284,066.32</b>	<b>1,370,969.76</b>	<b>1,102,277.45</b>
1.1	Paid Up Capital	100,800.00	100,800.00	84,000.00
1.2	Reserve and Surplus	64,363.94	61,124.55	35,080.22
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	-	80,000.00	32,026.74
1.5	Deposit (a+b)	1,059,251.31	1,079,898.12	873,358.02
	a. Domestic Currency	1,059,251.31	1,079,898.12	873,358.02
	b. Foreign Currency	-	-	-
1.6	Income Tax liability	-	-	-
1.7	Other Liabilities	59,651.07	49,147.09	77,812.46
<b>2</b>	<b>Total Assets ( 2.1 to 2.7)</b>	<b>1,284,066.32</b>	<b>1,370,969.76</b>	<b>1,102,277.45</b>
2.1	Cash and Bank Balance	85,705.62	189,306.35	86,946.36
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	40,301.00	40,301.00	59,501.00
2.4	Loans and Advances	1,015,051.08	1,008,070.55	810,659.52
2.5	Fixed Assets	113,104.33	112,630.70	111,846.78
2.6	Non Banking Assets	4,392.48	4,392.48	6,912.48
2.7	Other Assets	25,511.82	16,268.68	26,411.31
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	28,034.43	117,452.09	19,110.20
3.2	Interest Expense	19,814.43	70,874.28	14,966.86
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>8,220.00</b>	<b>46,577.81</b>	<b>4,143.34</b>
3.3	Fees, Comission and Discount	-	-	-
3.4	Other Operating Income	2,591.73	13,156.95	2,853.77
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>10,811.73</b>	<b>59,734.76</b>	<b>6,997.11</b>
3.6	Staff expenses	2,782.22	7,980.35	2,128.09
3.7	Other Operating Expenses	2,351.01	9,824.96	1,896.34
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>5,678.49</b>	<b>41,929.46</b>	<b>2,972.69</b>
3.8	Provision for Possible Losses	415.10	2,025.05	264.12
	<b>D. Operating Profit ( C.-3.8)</b>	<b>5,263.40</b>	<b>39,904.40</b>	<b>2,708.56</b>
3.9	Non Operating Income / Expenses (Net)	-	153.31	-
3.10	Write back of Provision for Possible loss	-	5,139.41	-
	<b>E. Profit from Regular Activities ( D.+3.9+3.10)</b>	<b>5,263.40</b>	<b>45,197.12</b>	<b>2,708.56</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes ( E+3.11)</b>	<b>5,263.40</b>	<b>45,197.12</b>	<b>2,708.56</b>
3.12	Provision for Staff Bonus	478.49	4,108.83	-
3.13	Provision For Tax	1,435.47	12,335.40	-
	<b>G. Net Profit/Loss ( F.-3.12-3.13)</b>	<b>3,349.43</b>	<b>28,752.90</b>	<b>2,708.56</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	17.84	15.33	13.31
4.2	Non Performing Loan (NPL) To Total Loan	0.20	0.17	0.59
4.3	Total Loan Loss Provision to Total NPL	597.95	696.58	270.24