

**Shree Investment and Finance Co. Ltd. (Bittiya Sanstha)**  
**Dillibazar Kathmandu**  
**Unaudited Financial Results ( Quarterly)**  
**As at 2nd Quarter (Poush, 29th) of the Fiscal Year 2065/66**

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>1,159,404.78</b>	<b>1,102,277.45</b>	<b>1,009,499.25</b>
1.1	Paid Up Capital	100,800.00	84,000.00	67,200.00
1.2	Reserve and Surplus	44,962.14	35,080.22	35,750.77
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	34,830.27	32,026.74	63,502.52
1.5	Deposit (a+b)	938,227.40	873,358.02	775,369.52
	a. Domestic Currency	938,227.40	873,358.02	775,369.52
	b. Foreign Currency	-	-	-
1.6	Income Tax liability	-	-	-
1.7	Other Liabilities	40,584.95	77,812.46	67,676.44
<b>2</b>	<b>Total Assets ( 2.1 to 2.7)</b>	<b>1,159,404.78</b>	<b>1,102,277.45</b>	<b>1,009,499.25</b>
2.1	Cash and Bank Balance	87,434.89	86,946.36	65,499.84
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	49,501.00	59,501.00	35,800.00
2.4	Loans and Advances	887,419.21	810,659.52	765,220.79
2.5	Fixed Assets	113,863.19	111,846.78	112,369.25
2.6	Non Banking Assets	7,312.48	6,912.48	15,563.65
2.7	Other Assets	13,874.01	26,411.31	15,045.72
<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	48,307.64	19,110.20	40,695.77
3.2	Interest Expense	31,787.98	14,966.86	26,519.49
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>16,519.65</b>	<b>4,143.34</b>	<b>14,176.29</b>
3.3	Fees, Comission and Discount	-	-	-
3.4	Other Operating Income	6,227.20	2,853.77	4,160.00
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>22,746.85</b>	<b>6,997.11</b>	<b>18,336.29</b>
3.6	Staff expenses	3,756.65	2,128.09	3,539.32
3.7	Other Operating Expenses	4,347.68	1,896.34	3,102.76
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>14,642.52</b>	<b>2,972.69</b>	<b>11,694.21</b>
3.8	Provision for Possible Losses	2,052.03	264.12	821.20
	<b>D. Operating Profit ( C.-3.8)</b>	<b>12,590.49</b>	<b>2,708.56</b>	<b>10,873.01</b>
3.9	Non Operating Income / Expenses (Net)	-	-	10.40
3.10	Write back of Provision for Possible loss	-	-	-
	<b>E. Profit from Regular Activities ( D.+3.9+3.10)</b>	<b>12,590.49</b>	<b>2,708.56</b>	<b>10,883.41</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes ( E+3.11)</b>	<b>12,590.49</b>	<b>2,708.56</b>	<b>10,883.41</b>
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision For Tax	-	-	-
	<b>G. Net Profit/Loss ( F.-3.12-3.13)</b>	<b>12,590.49</b>	<b>2,708.56</b>	<b>10,883.41</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	15.09	13.31	12.31
4.2	Non Performing Loan (NPL) To Total Loan	0.62	0.59	1.30
4.3	Total Loan Loss Provision to Total NPL	261.62	270.24	176.33