

**Shree Investment and Finance Co. Ltd. (Bittiya Sanstha)**  
**Dillibazar Kathmandu**  
**Unaudited Financial Results ( Quarterly)**  
**As at 3rd Quarter (Chaitra, 31st) 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>1,352,706.70</b>	<b>1,159,404.78</b>	<b>1,060,990.73</b>
1.1	Paid Up Capital	100,800.00	100,800.00	67,200.00
1.2	Reserve and Surplus	52,846.53	44,962.14	39,105.01
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	110,203.40	34,830.27	43,619.18
1.5	Deposit (a+b)	1,043,904.76	938,227.40	815,664.93
	a. Domestic Currency	1,043,904.76	938,227.40	815,664.93
	b. Foreign Currency	-	-	-
1.6	Income Tax liability	-	-	-
1.7	Other Liabilities	44,952.01	40,584.95	95,401.61
<b>2</b>	<b>Total Assets ( 2.1 to 2.7)</b>	<b>1,352,706.70</b>	<b>1,159,404.78</b>	<b>1,060,990.73</b>
2.1	Cash and Bank Balance	165,148.74	87,434.89	42,929.85
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	52,101.00	49,501.00	36,400.00
2.4	Loans and Advances	999,699.38	887,419.21	834,113.48
2.5	Fixed Assets	114,223.64	113,863.19	112,513.75
2.6	Non Banking Assets	4,392.48	7,312.48	10,478.48
2.7	Other Assets	17,141.47	13,874.01	24,555.17
<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	75,780.97	48,307.64	55,870.82
3.2	Interest Expense	50,217.61	31,787.98	40,091.31
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>25,563.36</b>	<b>16,519.65</b>	<b>15,779.50</b>
3.3	Fees, Commission and Discount	-	-	-
3.4	Other Operating Income	10,182.72	6,227.20	6,161.12
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>35,746.09</b>	<b>22,746.85</b>	<b>21,940.62</b>
3.6	Staff expenses	5,386.22	3,756.65	5,024.49
3.7	Other Operating Expenses	6,297.72	4,347.68	5,333.10
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>24,062.15</b>	<b>14,642.52</b>	<b>11,583.03</b>
3.8	Provision for Possible Losses	6,353.97	2,052.03	847.19
	<b>D. Operating Profit ( C.-3.8)</b>	<b>17,708.18</b>	<b>12,590.49</b>	<b>10,735.84</b>
3.9	Non Operating Income / Expenses (Net)	152.95	-	10.40
3.10	Write back of Provision for Possible loss	2,613.75	-	3,491
	<b>E. Profit from Regular Activities ( D.+3.9+3.10)</b>	<b>20,474.87</b>	<b>12,590.49</b>	<b>14,237.65</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes ( E+3.11)</b>	<b>20,474.87</b>	<b>12,590.49</b>	<b>14,237.65</b>
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision For Tax	-	-	-
	<b>G. Net Profit/Loss ( F.-3.12-3.13)</b>	<b>20,474.87</b>	<b>12,590.49</b>	<b>14,237.65</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	14.25	15.09	12.02
4.2	Non Performing Loan (NPL) To Total Loan	0.87	0.62	1.07
4.3	Total Loan Loss Provision to Total NPL	214.53	261.62	193.21