

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

Dillibazar Kathmandu

Unaudited Financial Results (Quarterly)

As at 4th Quarter (Ashad, 31st) of the Fiscal Year 2065/66

Rs.In '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	1,370,969.76	1,352,706.70	1,031,690.14
1.1	Paid Up Capital	100,800.00	100,800.00	84,000.00
1.2	Reserve and Surplus	61,124.55	52,846.53	50,055.87
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	80,000.00	110,203.40	66,635.61
1.5	Deposit (a+b)	1,079,898.12	1,043,904.76	777,953.04
	a. Domestic Currency	1,079,898.12	1,043,904.76	777,953.04
	b. Foreign Currency	-	-	-
1.6	Income Tax liability	-	-	-
1.7	Other Liabilities	49,147.09	44,952.01	53,045.62
2	Total Assets (2.1 to 2.7)	1,370,969.76	1,352,706.70	1,031,389.14
2.1	Cash and Bank Balance	189,306.35	165,148.74	46,565.02
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	40,301.00	52,101.00	49,200.00
2.4	Loans and Advances	1,008,070.55	999,699.38	800,134.26
2.5	Fixed Assets	112,630.70	114,223.64	111,806.57
2.6	Non Banking Assets	4,392.48	4,392.48	6,912.48
2.7	Other Assets	16,268.68	17,141.47	16,770.81
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	117,626.26	75,780.97	93,702.48
3.2	Interest Expense	70,874.28	50,217.61	56,072.12
	A. Net Interest Income (3.1 - 3.2)	46,751.98	25,563.36	37,630.36
3.3	Fees, Comission and Discount	-	-	-
3.4	Other Operating Income	13,156.95	10,182.72	7,950.37
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	59,908.93	35,746.09	45,580.74
3.6	Staff expenses	7,980.35	5,386.22	7,566.16
3.7	Other Operating Expenses	9,999.12	6,297.72	8,788.24
	C. Operating Profit Before Provision (B.-3.6-3.7)	41,929.46	24,062.15	29,226.34
3.8	Provision for Possible Losses	2,025.05	6,353.97	-
	D. Operating Profit (C.-3.8)	39,904.40	17,708.18	29,226.34
3.9	Non Operating Income / Expenses (Net)	153.31	152.95	411.40
3.10	Write back of Provision for Possible loss	5,139.41	2,613.75	10,811
	E. Profit from Regular Activities (D.+3.9+3.10)	45,197.12	20,474.87	40,448.71
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	45,197.12	20,474.87	40,448.71
3.12	Provision for Staff Bonus	4,108.83	-	3,677.16
3.13	Provision For Tax	12,335.40	-	11,583.04
	G. Net Profit/Loss (F.-3.12-3.13)	28,752.90	20,474.87	25,188.51
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	15.33	14.25	15.37
4.2	Non Performing Loan (NPL) To Total Loan	0.17	0.87	0.58
4.3	Total Loan Loss Provision to Total NPL	696.58	214.53	271.09