



# Shree Investment and Finance Co. Ltd.

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## Unaudited Financial Results ( Quarterly)

As at 1st Quarter (Aswin, 31st) of the Fiscal Year 2075/76

ने. रा. बैंक निर्देशन फा. नं. ९.१४

Rs. In '000'

S.N.	Particulars	Up to This Quarter Ending	Up to Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>5,570,656.77</b>	<b>5,162,969.38</b>	<b>4,284,163.46</b>
1.1	Paid Up Capital	800,150.00	800,150.00	345,448.87
1.2	Reserve and Surplus	195,553.05	240,841.42	317,952.70
1.3	Calls in Advance	-	-	-
1.4	Debenture and Bond	-	-	-
1.5	Borrowing	100,000.00	100,000.00	-
1.6	<b>Deposit (a+b)</b>	<b>4,076,082.61</b>	<b>3,719,476.53</b>	<b>3,362,864.45</b>
	a. Domestic Currency	4,076,082.61	3,719,476.53	3,362,864.45
	b. Foreign Currency	-	-	-
1.7	Income Tax liability	-	-	-
1.8	Other Liabilities	398,871.11	302,501.44	257,897.43
2	<b>Total Assets ( 2.1 to 2.7)</b>	<b>5,570,656.77</b>	<b>5,162,969.38</b>	<b>4,284,163.46</b>
2.1	Cash and Bank Balance	1,175,263.94	1,099,057.25	1,075,145.33
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	191,697.14	191,697.14	162,290.05
2.4	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>3,878,050.43</b>	<b>3,562,177.61</b>	<b>2,795,684.33</b>
	a. Real Estate Loan	546,075.23	459,009.70	335,022.78
	1. Residential Real Estate Loan (Except personal home loan upto 150 lacs)	207,681.83	139,615.61	115,150.86
	2. Business Complex & Residential Apartment Contruction Loan	-	-	-
	3. Income generating commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land purchase & Ploting)	338,393.40	319,394.09	219,871.92
	b. Personal Home Loan of Rs. 150 lacs or less	760,328.13	709,383.11	551,322.27
	c. Margin Type Loan	97,510.22	81,357.68	72,430.25
	d. Term Loan	886,338.03	820,856.05	534,613.81
	e. Overdraft/TR Loan/WC Loan	450,442.23	426,428.06	400,945.43
	f. Others	1,137,356.59	1,065,143.01	901,349.79
2.5	Fixed Assets	107,853.71	101,215.73	97,761.10
2.6	Non Banking Assets	1,001.25	1,001.25	1,001.25
2.7	Other Assets	216,790.29	207,820.41	152,281.39
3	<b>Profit and Loss Account</b>	<b>Up to This Quarter Ending</b>	<b>Up to Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
3.1	Interest Income	148,262.74	507,621.39	106,970.04
3.2	Interest Expense	95,867.02	319,900.84	79,646.42
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>52,395.72</b>	<b>187,720.56</b>	<b>27,323.62</b>
3.3	Fees, Comission and Discount	249.11	1,331.11	305.75
3.4	Other Operating Income	10,156.56	41,771.70	4,972.52
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>62,801.39</b>	<b>230,823.36</b>	<b>32,601.89</b>
3.6	Staff expenses	10,755.20	38,830.73	10,705.68
3.7	Other Operating Expenses	6,643.15	37,059.35	5,936.61
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>45,403.05</b>	<b>154,933.28</b>	<b>15,959.60</b>
3.8	Provision for Possible Losses	5,358.33	14,207.69	916.29
	<b>D. Operating Profit ( C.-3.8)</b>	<b>40,044.71</b>	<b>140,725.59</b>	<b>15,043.30</b>
3.9	Non Operating Income / Expenses (Net)	-	1,628.05	510.00
3.10	Write back of Provision for Possible loss	-	2,380.38	198.10
	<b>E. Profit from Regular Activities ( D.+3.9+3.10)</b>	<b>40,044.71</b>	<b>144,734.02</b>	<b>15,751.41</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes ( E+3.11)</b>	<b>40,044.71</b>	<b>144,734.02</b>	<b>15,751.41</b>
3.12	Provision for Staff Bonus	4,004.47	13,157.64	1,431.95
3.13	Provision For Tax	10,812.07	39,472.91	4,295.84
	<b>G. Net Profit/Loss ( F.-3.12-3.13)</b>	<b>25,228.17</b>	<b>92,103.47</b>	<b>10,023.62</b>
4.	<b>Ratios (%)</b>	<b>Up to This Quarter Ending</b>	<b>Up to Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
4.1	Capital Fund to RWA	21.39%	24.25%	18.96%
4.2	Non Performing Loan (NPL) To Total Loan	0.12%	0.17%	0.25%
4.3	Total Loan Loss Provision to Total NPL	1038.97%	684.65%	506.34%
4.4	Cost of Funds	9.09%	9.43%	7.20%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	77.57%	75.93%	72.69%
4.6	Interest Spread Rate	4.97	4.94	4.97
4.7	Base Rate	12.16%	12.04%	9.65%

**Note:** The above figures are subject to change with the audited figures if instructed by the statutory and Supervising authority. Data have been regrouped wherever necessary.