

सिर्जना फाईनान्स लिमिटेड, विराटनगर

नेपाल राष्ट्र बैकबाट 'ग' बर्गको ईजाजत पत्र प्राप्त संस्था

Unaudited Financial Result (Quarterly) As at 3rd Quarter (31/12/2073) of the Fiscal Year 2073/74

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)	3,332,548.29	3,997,491.50	2,097,218.79
1.1	Paid up capital	302,400.00	302,400.00	190,525.00
1.2	Reserve and Surplus	133,690.15	108,776.90	103,712.44
1.3	Debenture and Bond			
1.4	Borrowings		800,000.00	
1.5	Deposites (a + b)	2,831,686.19	2,737,936.15	1,774,362.35
	a. Domestic Currency	2,831,686.19	2,737,936.15	1,774,362.35
	B. Foreign Currency			
1.6	Incon tax Liab			
1.7	Other liabilities	64,771.95	48,378.45	28,618.97
2	Total Assets (2.1 to 2.7)	3,332,548.29	3,997,491.50	2,097,218.79
2.1	Cash and Bank Balance	185,697.30	188,023.02	113,530.94
2.2	Money at Call and Short Notice	400,674.77	1,120,229.30	257,616.62
2.3	Investments	69,149.67	56,392.07	41,134.40
2.4	Loans and Advances	2,533,019.59	2,435,437.18	1,539,758.53
	a. Real Estate Loan			
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 crore)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land purchase & Plotting)	61,410.27	73,926.27	
	b. Personal Home Loan of Rs. 1 crore or Less	64,469.26	59,792.86	67,583.12
	c. Margin Type Loan	2,162.39	909.08	
	d. Term Loan	7,342.80	4,554.33	379,344.44
	e. Overdraft Loan/TR Loan/WC Loan	390,620.01	425,153.89	
	f. Others	2,007,014.86	1,871,100.75	1,092,830.97
2.5	Fixed Assets	64,856.52	39,278.34	14,480.37
2.6	Non Banking Assets			
2.7	Other Assets	79,150.44	158,131.59	130,697.93
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	323,114.44	189,376.94	149,696.05
3.2	Interest Expense	120,611.31	68,138.75	64,465.06
	A. Net Interest Income (3.1 - 3.2)	202,503.13	121,238.19	85,230.99
3.3	Fees, Commission and Discount			
3.4	Other Operating Income	22,541.16	14,285.59	12,569.28
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	225,044.29	135,523.78	97,800.27
3.6	Staff Expenses	18,117.11	10,968.71	9,554.71
3.7	Other Operating Expenses	47,937.90	17,214.31	9,512.26
	C. Operating Profit Before Provision (B - 3.6 - 3.7)	158,989.28	107,340.76	78,733.30
3.8	Provision for Possible Losses	28,623.50	16,124.37	12,022.51
	D. Operating Profit (C - 3.8)	130,365.78	91,216.39	66,710.79
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
	E. Profit from Regular Activities (D+3.9+3.10)	130,365.78	91,216.39	66,710.79
3.11	Extraordinary Income/Expenses (Net)			
	F. Profit before Bonus and Taxes (E + 3.11)	130,365.78	91,216.39	66,710.79
3.12	3.12 Provision for Staff Bonus	11,851.43	8,292.40	6,064.62
3.13	3.13 Provision for Tax	35,554.31	24,877.20	18,193.85
	G. Net Profit/Loss (F - 3.12 - 3.13)	82,960.04	58,046.79	42,452.32
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	17.57%	15.11%	18.20%
4.2	Non Performing Loan (NPL) to Total Loan	2.46	1.88	4.46
4.3	Total Loan Loss Provision to Total NPL	88.58	92.18	170.75
4.4	Cost of fund	7.72	6.80	4.78
4.5	CCD RATIO	77.52	77.34	74.43

Note: If the statutory and supervisory authority notify any remarks to change, the unaudited financial statement could be changed accordingly.