



## सिर्जना फाईनान्स लिमिटेड, विराटनगर

नेपाल राष्ट्र बैकबाट 'ग' वर्गको ईजाजत पत्र प्राप्त संस्था

### Unaudited Financial Result (Quarterly)

As at 4th Quarter (31/03/2072) of the Fiscal Year 2071/72 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>1,579,167.46</b>	<b>1,301,116.53</b>	<b>944,145.17</b>
1.1	Paid up capital	134,400.00	134,400.00	84,000.00
1.2	Reserve and Surplus	70,003.23	51,568.69	71,271.72
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposites (a + b)	<b>1,341,739.14</b>	<b>1,085,836.75</b>	<b>761,175.17</b>
	a. Domestic Currency	1,341,739.14	1,085,836.75	761,175.17
	B. Domestic Currency			
1.6	Incon tax Liab			
1.7	Other liabilities	33,025.10	29,311.09	27,698.28
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,579,167.47</b>	<b>1,301,116.53</b>	<b>944,145.17</b>
2.1	Cash and Bank Balance	45,090.43	43,295.72	34,502.89
2.2	Money at Call and Short Notice	362,933.36	200,502.94	161,036.53
2.3	Investments	262.00	262.00	262.00
2.4	Loans and Advances	1,122,647.04	1,006,773.74	719,194.01
2.5	Fixed Assets	11,437.22	8,538.75	4,338.88
2.6	Non Banking Assets			-
2.7	Other Assets	36,797.42	41,743.38	24,810.86
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
3.1	Interest Income	159,769.28	103,424.00	109,340.48
3.2	Interest Expense	72,633.95	51,546.00	58,513.54
<b>A. Net Interest Income (3.1 - 3.2)</b>		<b>87,135.33</b>	<b>51,878.00</b>	<b>50,826.94</b>
3.3	Fees, Commission and Discount	1,577.92	50.70	84.35
3.4	Other Operating Income	18,218.57	18,078.65	17,721.61
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>		<b>106,931.82</b>	<b>70,007.35</b>	<b>68,632.90</b>
3.6	Staff Expenses	8,353.25	6,311.98	5,398.04
3.7	Other Operating Expenses	15,340.00	8,706.78	9,423.39
<b>C. Operating Profit Before Provision (B -3.6 - 3.7)</b>		<b>83,238.57</b>	<b>54,988.59</b>	<b>53,811.47</b>
3.8	Provision for Possible Losses	3,810.02	4,528.59	5,303.48
<b>D. Operating Profit (C -3.8)</b>		<b>79,428.55</b>	<b>50,460.00</b>	<b>48,507.99</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
<b>E. Profit from Regular Activities (D+3.9+3.10)</b>		<b>79,428.55</b>	<b>50,460.00</b>	<b>48,507.99</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F. Profit before Bonus and Taxes (E +3.11 )</b>		<b>79,428.55</b>	<b>50,460.00</b>	<b>48,507.99</b>
3.12	3.12 Provision for Staff Bonus	7,220.78	4,587.27	4,409.82
3.13	3.13 Provision for Tax	21,662.33	13,761.82	13,229.45
<b>G. Net Profit/Loss (F - 3.12 - 3.13)</b>		<b>50,545.44</b>	<b>32,110.91</b>	<b>30,868.72</b>
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
4.1	Capital Fund to RWA	18.92	19.03	22.27
4.2	Non Performing Loan (NPL) to Total Loan	0.74	1.51	1.03
4.3	Total Loan Loss Provision to Total NPL	165.00	100.00	142.50
4.4	Cost of fund	7.11	7.24	8.25
4.5	CCD Ratio	72.61	79.16	78.48

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