

सेन्ट्रल फाईनान्स लिमिटेड
Central Finance Limited

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Unaudited Financial Results (Quarterly)

As at 4th Quarter 2072/3/31of Fiscal Year 2071/072

Rs in '000'

S.N.	Particulars	This Quarter Ending (Asadh 2072)	Previous Quarter Ending (Chaitra 2071)	Corresponding Prev. Year Quarter (Asadh 2071)
1	Total Capital and Liabilities (1.1 to 1.7)	2,174,614	2,093,243	1,904,687
1.1	Paid up Capital	185,377	185,377	185,191
1.2	Reserve and Surplus	132,853	91,268	72,814
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a.+b.)	1,754,406	1,689,240	1,529,889
	a) Domestic Currency	1,754,406	1,689,240	1,529,889
	b) Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	101,978	127,358	116,793
2	Total Assets (2.1 to 2.7)	2,174,614	2,093,243	1,904,687
2.1	Cash and Bank Balance	96,161	84,129	109,191
2.2	Money at call and Short Notice	572,404	659,257	471,803
2.3	Investment	60,003	61,899	44,114
2.4	Loans and Advances	1,341,166	1,171,076	1,184,469
	a) Real Estate Loan	42,222	50,652	144,276
	b) Home / Housing Loan	330,957	270,592	168,541
	c) Margin Type Loan	29,361	25,976	17,588
	d) Term Loan	45,013	47,647	20,424
	e) Overdraft Loan / TR Loan / WC Loan	795,806	697,381	793,154
	f) Others	97,807	78,829	40,486
2.5	Fixed Assets	45,180	48,696	46,802
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	59,700	68,186	48,308
3	Profit and Loss Account	Upto This Quarter Ending	Upto This Quarter Ending	Corresponding Prev. Year Quarter Ending
3.1	Interest Income	198,709	126,405	174,639
3.2	Interest Expenses	141,896	107,808	144,575
	A. Net Interest Income (3.1-3.2)	56,813	18,597	30,064
3.3	Fees, Commission and Discount	1,289	755	1,355
3.4	Other Operating Income	15,905	9,602	11,825
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	74,007	28,954	43,245
3.6	Staff Expenses	18,429	11,853	18,703
3.7	Other Operating Expenses	13,709	9,035	13,798
	C. Operating Profit Before Provision (B.-3.6-3.7)	41,869	8,066	10,744
3.8	Provision For Possible Losses	1,896	433	14,308
	D. Operating Profit (C.-3.8)	39,973	7,633	(3,565)
3.9	Non Operating Income/Expenses (Net)	2,586	2,920	7,129
3.10	Write Back of Provision for Possible Loss	34,409	17,192	4,716
	E. Profit From Regular Activities (D+3.9+3.10)	76,968	27,745	8,280
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E.+3.11)	76,968	27,745	8,280
3.12	Provision For Staff Bonus	6,997	2,522	753
3.13	Provision For Tax	9,891	7,567	5,241
	G. Net Profit/Loss(F.-3.12-3.13)	60,080	17,656	2,286
4	Ratios	At The End Of This Quarter	At The End of Previous Quarter	Cor. Prev. year Quarter
4.1	Capital Fund to RWA	21.45%	18.81%	19.09%
4.2	Non Performing Loan (NPL) to Total Loan	3.65%	5.81%	6.51%
4.3	Total Loan Loss Provision to Total NPL	126.43%	116.21%	114.35%
4.4	Cost of Fund	8.05%	8.43%	9.06%
4.5	CCD Ratio	64.32%	59.56%	66.24%

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