



समता लघुवित्त वित्तीय संस्था लिमिटेड

Samata Laghubitta Bittiya Sanstha Limited

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(नेपाल राष्ट्र बैकबाट इजाजत प्राप्त "घ" वर्गका वित्तीय संस्था)

URL: www.samata.org.np

केन्द्रीय कार्यालय: जीतपुरसिमरा उमपा -२, बारा, नेपाल, फोन नः ०५३-५२९२२९

Boosting Agriculture..... Thinking Food Security & Poverty Reduction

UNAUDITED FINANCIAL RESULT (1st Quarter)

Fiscal Year: 2076/77

Quarter: 1st

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	1,604,800.15	1,495,595.56	916,669.42
1.1	Paid-up Capital	60,672.00	60,672.00	37,920.00
1.2	Reserves and Surplus	80,318.04	84,256.45	23,894.44
1.3	Debenture and Bond		-	
	Borrowings	803,659.95	801,297.71	476,082.74
1.5	Deposits (a+b)	560,651.57	495,909.22	307,254.51
	a. Domestic Currency	560,651.57	495,909.22	307,254.51
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	99,498.59	53,460.17	71,517.73
2	Total Assets (2.1 to 2.7)	1,604,800.15	1,495,595.56	916,669.42
2.1	Cash & Bank Balance	115,878.73	146,328.04	61,553.19
2.2	Money at call and short Notice		-	
2.3	Investments	500.00	500.00	500.00
2.4	Loans & Advances	1,423,396.61	1,309,705.80	827,423.35
2.5	Fixed Assets	10,769.70	10,700.61	9,757.03
2.6	Non Banking Assets		-	
2.7	Other Assets	54,255.11	28,361.11	17,435.85
3	Profit and Loss Account			
3.1	Interest income	58,777.82	176,092.36	32,437.92
3.2	Interest Expense	35,425.93	105,362.46	20,734.80
A	Net Interest Income (3.1-3.2)	23,351.89	70,729.90	11,703.11
3.3	Fees Commission and Discount			
3.4	Other Operating Income	11,606.45	45,751.42	8,274.06
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	34,958.34	116,481.32	19,977.17
3.6	Staff Expenses	11,831.22	39,505.99	9,886.71
3.7	Other Operating Expenses	3,725.34	18,385.00	3,825.75
C	Operating profit Before Provision (B-3.6-3.7)	19,401.78	58,590.33	6,264.71
3.8	Provision for Possible Loss	17,974.01	25,983.18	3,390.43
D	Operating profit (C-3.8)	1,427.77	32,607.15	2,874.28
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	3,029.57	7,932.39	400.26
E	Profit From Regular Activities (D+3.9+3.10)	4,457.34	40,539.54	3,274.54
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	4,457.34	40,539.54	3,274.54
3.12	Provision For Staff Bonus	405.21	3,685.45	297.69
3.13	Provision For Tax	1,215.64	11,056.23	893.05
G	Net Profit/Loss (F-3.12 -3.13)	2,836.49	25,797.86	2,083.79
4	Ratios			
4.1	Capital Fund to RWA	10.49%	10.17%	10.02%
4.2	Non Performing Loan (NPL) to Total Loan	2.22%	1.29%	0.41%
4.3	Total Loan Loss Provision to total NPL	130.69%	153.04%	330.63%

4.4	Cost of Funds	11.28%	12.20%	10.62%
4.5	CD Ratio (Calculated as per NRB Directives)	202.99%	235.96%	214.66%
5	Additional Information (Optional)			
5.1	Average Yield (Local Currency)	18%	18%	15.62%
5.2	Net Interest Spread (Local Currency)	6.74%	8.54%	7.82%
5.3	Return on Equity	10.04%	17.80%	13.48%
5.4	Return on Assets	0.71%	1.72%	0.91%