



Email: samata@samata.org.np  
URL: www.samata.org.np

## समता लघुवित्त वित्तीय संस्था लिमिटेड Samata Laghubitta Bittiya Sanstha Limited

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

केन्द्रीय कार्यालय: जीतपुरसिमरा उमपा -२, बारा, नेपाल, फोन नं: ०५३-५२१९२१

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

### UNAUDITED FINANCIAL RESULT (2nd Quarter)

Fiscal Year: 2076/77

Quarter: 2nd Qtr

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>1,825,281.66</b>	<b>1,604,800.15</b>	<b>1,094,049.63</b>
1.1	Paid-up Capital	191116.80	60,672.00	56,880.00
1.2	Reserves and Surplus	91501.14	80,318.04	37,808.70
1.3	Debenture and Bond			
1.4	Borrowings	842289.24	803,659.95	584,196.26
1.5	Deposits (a+b)	<b>602,332.04</b>	<b>560,651.57</b>	<b>367,187.19</b>
	a. Domestic Currency	602332.04	560,651.57	367,187.19
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	98042.45	99,498.59	47,977.47
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,825,281.66</b>	<b>1,604,800.15</b>	<b>1,094,049.63</b>
2.1	Cash & Bank Balance	91,722.25	115,878.73	41,753.86
2.2	Money at call and short Notice			
2.3	Investments	500.00	500.00	500.00
2.4	Loans & Advances	1,534,340.40	1,423,396.61	1,025,181.85
2.5	Fixed Assets	11,227.07	10,769.70	9,991.34
2.6	Non Banking Assets			
2.7	Other Assets	187,491.95	54,255.11	16,622.58
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	127,414.64	58,777.82	71,897.72
3.2	Interest Expense	72,606.55	35,425.93	43,528.78
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>54,808.10</b>	<b>23,351.89</b>	<b>28,368.94</b>
3.3	Fees Commission and Discount			
3.4	Other Operating Income	25,433.15	11,606.45	19,302.64
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>80,241.25</b>	<b>34,958.34</b>	<b>47,671.58</b>
3.6	Staff Expenses	22,304.93	11,831.22	18,995.58
3.7	Other Operating Expenses	8,143.62	3,725.34	8,748.44
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>49,792.70</b>	<b>19,401.78</b>	<b>19,927.57</b>
3.8	Provision for Possible Loss	35,162.20	17,974.01	9,926.70
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>14,630.49</b>	<b>1,427.77</b>	<b>10,000.86</b>
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	25,953.99	3,029.57	1,341.71
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>40,584.49</b>	<b>4,457.34</b>	<b>11,342.57</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>40,584.49</b>	<b>4,457.34</b>	<b>11,342.57</b>
3.12	Provision For Staff Bonus	3,689.50	405.21	1,031.14
3.13	Provision For Tax	11,068.50	1,215.64	3,093.44
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>25,826.49</b>	<b>2,836.49</b>	<b>7,217.99</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	17.12%	10.49%	9.94%
4.2	Non Performing Loan (NPL) to Total Loan	1.68%	2.22%	1.79%
4.3	Total Loan Loss Provision to total NPL	83.41%	130.69%	92.00%
4.4	Cost of Funds	12.38%	11.28%	10.82%
4.5	CD Ratio (Calculated as per NRB Directives)	173.59%	202.99%	279.20%
<b>5</b>	<b>Additional Information (Optional)</b>			
5.1	Average Yield (Local Currency)	18%	18%	18%
5.2	Net Interest Spread (Local Currency)	5.64%	6.74%	7.20%
5.3	Return on Equity	18.28%	10.04%	15.24%
5.4	Return on Assets	2.83%	0.71%	1.31%

**Note:**

- 1 Company Interest rate on deposit 5% to 10.25% and on loan & Advance is 18%.
- 2 The above figure may change if directed by Regulatory Authorities or as required by Accounting Standards.