



साना किसान विकास लघुवित वित्तीय संस्था लिमिटेड
Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited
 (Class "D" Microfinance Financial Institution Licensed by Nepal Rastra Bank
 Central Office, Babarmahal, Po.Box: 21956, Kathmandu, Nepal
 Tel: +977-01-5320913, 5909612; Email info@skbbl.com.np; Web: www.skbbl.com.np

Interim Financial Statements
Condensed Statement of Financial Position
As on Quarter Ended 30 Poush 2082

Particular	This Quarter Ending	Immediate Previous Year Ending
Cash & Cash Equivalent	5,839,524,134.73	4,443,271,199.57
Statutory Balances and Due from Nepal Rastra Bank	208,994,041.76	208,994,041.76
Placement with Banks & Financial Institutions	2,276,800,000.00	1,986,800,000.00
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loan and Advances to MFIs & Cooperatives	31,165,496,857.11	34,301,447,827.08
Loan & advances to customers	81,501,635.09	62,380,147.84
Investment Securities	27,634,813.35	27,634,813.35
Current Tax Assets	7,179,055.45	10,433,921.70
Investment Property	-	-
Property and Equipment	258,450,328.11	262,450,069.59
Goodwill and Intangible assets	94,916,774.48	94,683,605.55
Deferred tax assets	26,814,103.93	26,814,103.92
Other assets	104,869,148.12	80,063,572.59
Total Assets	40,092,180,892.14	41,504,973,302.96
Liabilities		
Due to Bank & Financial Institutions	4,203,226,155.09	6,031,813,614.55
Due to Nepal Rastra Bank	118,247,541.54	118,247,541.54
Derivative Financial Instrument	-	-
Deposits from Customers	4,761,865,915.93	4,040,859,444.40
Borrowing	19,884,848,191.00	20,586,038,667.00
Current Tax Liabilities	-	-
Provisions	-	-
Deferred Tax Liabilities	-	-
Other Liabilities	457,537,817.81	404,388,962.99
Total Liabilities	29,425,725,621.37	31,181,348,230.48
Equity		
Share Capital	4,927,170,079.47	4,312,621,513.78
Share Premium	18,269,713.60	18,269,713.60
Retained Earnings	1,467,895,530.83	1,849,111,820.83
Reserves	4,253,119,946.87	4,143,622,024.27
Total Equity	10,666,455,270.77	10,323,625,072.48
Total Liabilities & Equity	40,092,180,892.14	41,504,973,302.96

Condensed Statement of Profit or Loss
For the period from 1st Shrawan 2082 to 30 Poush 2082

Particular	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter(YTD)	This Quarter	Upto This Quarter(YTD)
Interest Income	507,887,587.10	1,074,472,056.49	731,758,237.85	1,564,378,307.47
Interest Expense	(195,265,601.12)	(420,137,044.94)	(256,101,609.96)	(596,226,973.41)
Net Interest Income	312,621,985.98	654,335,011.55	475,656,627.89	968,151,334.06
Fees & Commission Income	-	-	900,000.00	2,130,000.00
Fees & Commission Expense	-	-	-	-
Net Fee & Commission Income	-	-	900,000.00	2,130,000.00
Net Interest, Fee & Commission Income	312,621,985.98	654,335,011.55	476,556,627.89	970,281,334.06
Net Trading Income	-	-	0.00	0.00
Other Operating Income	68,676.15	138,426.66	913,059.40	4,224,256.72
Total Operating Income	312,690,662.13	654,473,438.21	477,469,687.29	974,505,590.78
Impairment (Charge)/ reversal for loans & other losses	(9,318,183.51)	70,816,249.89	(111,886,614.84)	(30,590,544.09)
Net Operating Income	303,372,478.62	725,289,688.10	365,583,072.45	943,915,046.69
Personnel Expenses	(64,172,356.30)	(141,043,726.74)	(54,734,882.83)	(146,389,867.99)
Other Operating expenses	(17,707,633.89)	(32,328,845.45)	(17,374,624.67)	(36,681,450.71)
Depreciation & Amortization	(3,696,036.54)	(7,694,425.76)	(4,013,275.97)	(8,084,151.08)
Operating Profit	217,796,451.89	544,222,690.15	289,460,288.97	752,759,576.91
Non Operating Income	-	-	-	-
Non Operating Expense	-	-	-	-
Profit before Income Tax	217,796,451.89	544,222,690.15	289,460,288.97	752,759,576.91
Income Tax Expense	(65,338,935.57)	(163,266,807.05)	(93,519,382.84)	(235,004,169.22)
Current tax	(65,338,935.57)	(163,266,807.05)	(93,519,382.84)	(235,004,169.22)
Deferred tax	-	-	-	-
Profit for the period	152,457,516.32	380,955,883.11	195,940,906.13	517,755,407.69
Condensed Statement Of Comprehensive Income				
Profit For the Period	152,457,516.32	380,955,883.11	195,940,906.13	517,755,407.69
Other Comprehensive Income	-	-	-	-
Total Comprehensive Income	152,457,516.32	380,955,883.11	195,940,906.13	517,755,407.69
Basic Earning Per Share		15.46		24.01
Diluted Earning Per Share		15.46		24.01
Profit For the Period	152,457,516.32	380,955,883.11	195,940,906.13	517,755,407.69
Total	152,457,516.32	380,955,883.11	195,940,906.13	517,755,407.69

Ratio As Per NRB Directive
For the Quarter Ended 30 Poush 2082

Ratios	Current Year		Previous Year Corresponding	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Capital Fund to RWA		18.83%		14.66%
Non-Performing Loan (NPL) to Total Loan		4.00%		2.27%
Total loan Loss Provision to Total NPL		117.26%		193.06%
Cost of Funds		2.72%		3.71%
Credit to Deposit and Borrowing Ratio		112.88%		117.11%
Base Rate		3.58%		4.52%
Interest Rate Spread		3.29%		4.63%

Statement of Distributable Profit or Loss
For the Quarter Ended 30 Poush 2082 As per NRB Regulation

Particulars	Current Year (Upto This Qtr)	Previous Year (Corresponding Quarter)
Net Profit for the period end 2nd Quarter	380,955,883.11	517,755,407.69
Appropriations		
a. General Reserve	(76,191,176.62)	(103,551,081.54)
b. Foreign exchange fluctuation fund		
c. Capital redemption reserve		
d. Corporate Social Responsibility	(3,809,558.83)	(5,177,554.08)
e. Employee training fund		
f. Client Protection fund	(7,619,117.66)	(5,177,554.08)
g. Other	(26,666,911.82)	(87,282,459.45)
Staff Welfare Fund	-	-
RSRF Loan Loss Provision Reserve	-	-
Institutional Strengthening Fund	(7,619,117.66)	(15,532,662.23)
Reconstruction Fund	(19,047,794.16)	(25,887,770.38)
Refund From CSR	-	-
Restructuring Reserve	-	(45,862,026.84)
Other	-	-

Profit or Loss before Regulatory Adjustment	266,669,118.18	316,566,758.54
Regulatory Adjustment	(992,181.13)	-
a. Interest receivable (-)/ previous accrued interest received (+)	(992,181.13)	-
b. Short loan loss provision in accounts (-)/ reversal (+)		
c. Short provision for possible losses on investment (-)/ reversal (+)		
d. Short loan loss provision on Non Banking Assets (-)/ reversal (+)		
e. Deferred tax assets recognized (-)/ reversal (+)		
f. Goodwill recognized (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognized (-)/ reversal (+)		
h. Actuarial loss recognized (-)/ reversal (+)		
i. Other (+/-)		
Net Profit for the period end 2nd Quarter available for distribution	265,676,937.05	316,566,758.54
Opening Retained Earning	1,849,111,820.83	1,757,955,758.41
Adjustment(+/-)		
Distribution:	(646,893,227.05)	(532,892,331.81)
Bonus Share Issued	(614,548,565.69)	(506,247,715.21)
Cash Dividend Paid	(32,344,661.36)	(26,644,616.59)
Total Distributable Profit or (Loss) as on Qtr End Date	1,467,895,530.83	1,541,630,185.14
Annualised Distributable Profit/Loss Per Share	29.79	35.75

Notes to interim Financial Statements:

1. The above figures are subject to change as per the direction of the Regulators and/or External Auditors.
2. The interim financial statements have been prepared in accordance with Nepal Financial Reporting Standards as issued by the Accounting Standards Board, Nepal and the carved out issued by ICAN.
3. Loan and advance to MFIs and Co-operatives are presented net amount of impairment allowances.
4. Impairment (Charges) of loan and advances is calculated as per NFRS 9 along with guidelines issued by Nepal Rastra Bank. Provision as per NFRS 9 is higher by NPR. 2,45,69,976.07 than the loan loss provision calculated as per the directive issued by Nepal Rastra Bank.
5. Loan and advance to Customers are loans to employees, which are measured at amortized