



Unique Nepal Laghubitta Bittiya Sanstha Limited

Head Office: Kohalpur-11, Banke'

Unaudited Financial Report

At the quarter ended Chaitra, 2075

(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)	2323129.47	2212364.80	0.00
1.1	Paid-up Capital	63000.00	63000.00	
1.2	Reserves and Surplus	49990.92	27007.74	
1.3	Debenture and Bond	0.00	0.00	
1.4	Borrowings	617616.84	655839.26	
1.5	Deposits (a+b)	1395004.17	1290024.22	0.00
a.	Domestic Currency	1395004.17	1290024.22	
b.	Foreign Currency	0.00	0.00	
1.6	Income Tax Liabilities	0.00	0.00	
1.7	Other Liabilities	197517.54	176493.57	
2	Total Assets (2.1 to 2.7)	2323129.47	2212364.80	0.00
2.1	Cash & Bank Balance	48514.38	62404.04	
2.2	Money at call and short Notice	96582.31	140580.67	
2.3	Investments	0.00	0.00	
2.4	Loans & Advances (a+b+c+d+e+f)	2121341.44	1958361.77	0.00
a.	Real Estate Loan	0.00	0.00	0.00
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
2.	Business Complex & Residential Apartment Construction Loan			
3.	Income generating Commercial Complex Loan			
4.	Other Real Estate Loan (Including Land Purchase & Plotting)			
b.	Personal Home Loan of Rs. 10 million or less			
c.	Margin Type Loan			
d.	Term Loan			
e.	Overdraft Loan / TR Loan / WC Loan			
f.	Others	2121341.44	1958361.77	
2.5	Fixed Assets	15709.95	15243.97	
2.6	Non Banking Assets	0.00	0.00	
2.7	Other Assets	40981.40	35774.35	
3	Profit and Loss Account			
3.1	Interest income	118294.24	30891.21	
3.2	Interest Expense	63171.05	16336.85	
A	Net Interest Income (3.1-3.2)	55123.19	14554.36	0.00
3.3	Fees Commission and Discount	88.91	5.79	
3.4	Other Operating Income	14562.12	3196.73	
3.5	Foreign Exchange Gain/Loss (Net)	0.00	0.00	
B	Total Operating Income (A+3.3+3.4+3.5)	69774.22	17756.88	0.00
3.6	Staff Expenses	16994.08	4447.00	
3.7	Other Operating Expenses	10443.12	3001.40	
C	Operating profit Before Provision (B-3.6-3.7)	42337.02	10308.48	0.00
3.8	Provision for Possible Loss	10663.60	3560.51	
D	Operating profit (C-3.8)	31673.42	6747.97	0.00
3.9	Non Operating Income/Expenses (Net)	-3284.95	-538.32	
3.10	Write Back of Provision for Possible Loss	1944.24	1139.88	
E	Profit From Regular Activities (D+3.9+3.10)	30332.71	7349.52	0.00
3.11	Extraordinary Income/Expenses (Net)	0.00		
F	Profit Before Bonus and Taxes (E+3.11)	30332.71	7349.52	0.00
3.12	Provision For Staff Bonus	0.00		
3.13	Provision For Tax	0.00		
G	Net Profit/Loss (F-3.12 -3.13)	30332.71	7349.52	0.00
4	Ratios			
4.1	Capital Fund to RWA	6.44%	5.65%	
4.2	Non Performing Loan (NPL) to Total Loan	1.67%	1.63%	
4.3	Total Loan Loss Provision to total NPL	186.07%	186.87%	
4.4	Cost of Funds	10.71%	11.25%	
4.5	CD Ratio (Calculated as per NRB Directives)	152.07%	151.81%	

Note: Above financial Figures are subjected to change if instructed by statutory audit and regularity authority

Interest on deposit and Loan & Advance: Deposit: 6% to 13 % Loan & Advance: 16% to 18%