



Unique Nepal Laghubitta Bittiya Sanshtha Ltd

NRB Directive Form No. 9.5

Head office: Kohalpur, Banke.

website : uniquenepalmicrofinance.com.np

Unaudited Quarterly Financial Statement At the quarter ended Asar, 2077

(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)	2,756,549.35	2,749,415.09	2,450,931.97
1.1	Paid-up Capital	96,820.00	96,820.00	95,370.00
1.2	Reserves and Surplus	121,585.97	127,093.71	86,269.97
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	499,765.03	561,971.92	580,660.41
1.5	Deposits (a+b)	1,789,893.57	1,731,879.02	1,524,281.42
	a. Domestic Currency	1,789,893.57	1,731,879.02	1,524,281.42
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	7,400.00	592.66
1.7	Other Liabilities	248,484.77	224,250.44	163,757.51
2	Total Assets (2.1 to 2.7)	2,756,549.35	2,749,415.09	2,450,931.97
2.1	Cash & Bank Balance	97,638.01	56,572.02	22,609.26
2.2	Money at call and short Notice	125,891.48	101,535.75	119,101.66
2.3	Investments	5,136.62	5,001.00	-
2.4	Loans & Advances (a+b+c+d+e+f)	2,504,343.09	2,558,896.44	2,289,863.11
	a. Real Estate Loan	-	-	-
	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	2,504,343.09	2,558,896.44	2,289,863.11
2.5	Fixed Assets	8,866.95	12,068.47	9,879.00
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	14,673.21	15,341.41	9,478.94
3	Profit and Loss Account			
3.1	Interest income	408,569.02	297,520.19	218,943.56
3.2	Interest Expense	217,017.55	160,502.76	114,802.07
A	Net Interest Income (3.1-3.2)	191,551.47	137,017.43	104,141.49
3.3	Fees Commission and Discount	837.33	312.01	-
3.4	Other Operating Income	37,122.94	33,128.11	27,353.39
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	229,511.74	170,457.55	131,494.88
3.6	Staff Expenses	72,058.97	53,536.35	33,264.90
3.7	Other Operating Expenses	38,885.84	17,899.95	21,985.11
C	Operating profit Before Provision (B-3.6-3.7)	118,566.93	99,021.26	76,244.87
3.8	Provision for Possible Loss	112,654.41	21,513.44	17,574.24
D	Operating profit (C-3.8)	5,912.52	77,507.82	58,670.63
3.9	Non Operating Income/Expenses (Net)	(7,438.36)	(6,541.31)	-
3.10	Write Back of Provision for Possible Loss	65,232.84	-	3,569.91
E	Profit From Regular Activities (D+3.9+3.10)	63,707.01	70,966.51	62,240.54
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	63,707.01	70,966.51	62,240.54
3.12	Provision For Staff Bonus	5,791.55	6,442.00	5,658.23
3.13	Provision For Tax	17,374.64	19,400.00	16,140.09
G	Net Profit/Loss (F-3.12 -3.13)	40,540.82	45,124.51	40,442.22
4	Ratios			
4.1	Capital Fund to RWA	8.51	8.59	7.84
4.2	Non Performing Loan (NPL) to Total Loan	2.55	2.36	1.48
4.3	Total Loan Loss Provision to total NPL	185.71	154.08	210.10
4.4	Cost of Funds	9.96	9.96	9.78
4.5	CD Ratio (Calculated as per NRB Directives)	139.92	147.75	152.07

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%