



युनिक नेपाल

लघुवित वित्तीय संस्था लि.

“नेपाल राष्ट्र बैंकवाट “घ” वर्गको इजाजतपत्र प्राप्त संस्था (१० जिल्ला कार्य क्षेत्र भएको) ”

केन्द्रीय कार्यालयः

कोहलपुर नगरपालिका वडा नं. ११, बाँके

लम्बिनी प्रदेश, नेपाल

फोन नं. ०८१-५४०२१२

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Interim Financial Statement

Condensed Statement of Financial position as on 29th Push, 2081

Amount in NPR

Assets	This Quarter Ending	Immediate Previous Year Ending
Cash and cash equivalents	311,385,190	344,590,693
Statutory Balance and due from Nepal Rastra Bank	17,764,900	17,764,900
Placement with Bank and Financial Institutions	-	18,623,908
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loans and advances to MFIs & Cooperatives	-	-
Loans and advances to customers	2,979,960,846	3,031,503,124
Investment securities	-	-
Current tax assets	-	23,741,420
Investment property	-	-
Property and Equipment	29,109,052	28,614,433
Goodwill and Intangible assets	-	-
Deferred Tax Assets	7,165,342	7,165,342
Other assets	178,228,373	8,326,908
Total Assets	3,523,613,704	3,480,330,729
Liabilities		
Due to Bank and Financial Institutions	248,543,560	325,830,996
Due to Nepal Rastra Bank	-	-
Derivative Financial Instrument	-	-
Deposits from customers	2,543,774,070	2,483,221,915
Borrowings	30,000,000	30,000,000
Current Tax Liabilities	11,747,448	-
Provisions	-	-
Deferred Tax Liabilities	-	-
Other liabilities	301,851,702	280,896,608
Debt securities issued	-	-
Subordinated Liabilities	-	-
Total Liabilities	3,135,916,781	3,119,949,519
Equity		
Share Capital	148,575,000	148,575,000
Share Premium	-	-
Retained Earnings	53,978,025	53,978,025
Reserves	185,143,898	157,828,186
Total Equity	387,696,923	360,381,210
Total Liabilities and Equity	3,523,613,704	3,480,330,729

Condensed Statement of Profit or Loss For the quarter ended 29th Push 2081

Amount in NPR

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Interest income	110,403,044	234,716,009	103,313,132	261,403,186
Interest expense	59,110,888	121,789,594	68,615,795	143,225,779
Net interest income	51,292,156	112,926,415	34,697,337	118,177,407
Fees and commission income	9,330,385	16,305,848	9,768,979	19,351,511
Fees and commission expense	1,760	3,525	3,113	3,113
Net fee and commission income	9,328,625	16,302,323	9,765,866	19,348,398
Net interest, fee and commission income	60,620,781	129,228,738	44,463,203	137,525,805
Net trading income	-	-	-	-
Other operating income	2,903,879	6,595,828	9,352,472	15,199,102
Total operating income	63,524,660	135,824,566	53,815,675	152,724,907
Impairment charge/(reversal) for loans and other losses	(3,612,076)	25,275,270	19,315,552	39,973,824
Net operating income	67,136,736	110,549,296	34,500,123	112,751,083
Operating expense	40,760,745	73,855,978	33,164,190	66,753,275
Personnel expenses	28,768,517	54,188,563	27,033,062	53,734,359
Other Operating expenses	11,397,705	18,519,619	5,523,764	11,761,327
Depreciation and Amortisation	594,522	1,147,796	607,363	1,257,589
Operating Profit	26,375,991	36,693,318	1,335,934	45,997,808
Non operating Income	1,385,654	2,464,843	777,398	1,469,012
Non operating expense	-	-	-	-
Profit before income tax	27,761,645	39,158,161	2,113,332	47,466,820
Income tax expense	8,328,493	11,747,448	634,000	14,240,046
Current tax	8,328,493	11,747,448	634,000	14,240,046
Deferred Tax	-	-	-	-
Profit for the period	19,433,151	27,410,713	1,479,332	33,226,774

Condensed Statement of Comprehensive Income

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto this Quarter	This Quarter	Upto this Quarter
Profit for the period	19,433,151	27,410,713	1,479,332	33,226,774
Other Comprehensive Income	-	-	-	-
Total Comprehensive Income	19,433,151	27,410,713	1,479,332	33,226,774
Basic Earning Per Share (Annualized)	13.08	36.90	10.83	44.73
Diluted Earning per Share	13.08	36.90	10.83	44.73

Ratios as per NRB Directive

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto this Quarter	This Quarter	Upto this Quarter
Capital Fund to RWA		8.89%		10.90%
Non Performing Loan (NPL) to total Loan		16.00%		9.92%
Total loan loss provision to Total NPL		102.62%		73.47%
Cost of funds		8.51%		9.03%
Credit to Deposits and Borrowing Ratio	126.32%		121.55%	
Base rate	14.98%		13.46%	
Interest Rate Spread		5.77%		5.93%

Statement of Distributable Profit or Loss

Net Profit for the period end 29th Push 2081	27,410,713
1.1 Profit required to be appropriated to:	6,030,357
a. General Reserve	5,482,143
b. Capital redemption reserve	-

c. Exchange Fluctuation reserve	-
d. Corporate social responsibility fund	274,107
e. Employees training fund	-
f. Client protection fund	274,107
g. Other	-
1.2 Profit required to be transferred to Regulatory Reserve:	12,188,772
a. Transferred to Regulatory Reserve	12,188,772
b. Transferred from Regulatory Reserve	
Statement of Distributable Profit or Loss	9,191,584
Opening Retained Earnings as of Shrawan 01 2081	53,978,025
Adjustment (+/-)	
Distribution:	
Bonus Share Issued -	
Cash Dividend Paid -	
Total Distributable Profit or (loss) as on Qtr end date 2081 Push	63,169,608
Annualized Distributable Profit/(loss) per Share	42.52

Notes :

1. Above financial statements are prepared in accordance with Nepal Financial Reporting Standards (NFRS).
2. Loan and advances are stated at net of impairment charge and included interest receivable on loan.
3. Above figures may vary upon otherwise direction made by Statutory auditor and Regulators.
4. Figures has been regrouped/rearranged/restated wherever necessary.
5. The interim financial statements has been uploaded in the website <https://uniquenepalmicrofinance.com.np>
6. Interest on deposit and Loan & Advance: Deposit: 7.5% to 13 % Loan & Advance: 14% to 15%

धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को अनुसूची नं. ९४

नियम २६ को उपनियम १ संग सम्बन्धित

आ.त. २०८१/०८२ को दोस्रो त्रैमासिक प्रतिवेदन

१. वित्तीय विवरण :

क) आ.व. २०८१/०८२ को दोस्रो त्रैमास (२०८०/०९/०१ - २०८०/१०/२२) को वासलात, नाफा नोक्सान सम्बन्धी विवरण यस लघुवित संस्थाको

वेभसाइटमा गालुका साथै यसे साथ प्रकाशित गरिएको छ ।

२. प्रमुख वित्तीय अव्यापकहरू :

प्रति शेयर आमानी रु.	मूल्य आमानी वनुपात (P/E Ratio)	प्रति शेयर नेटवर्चर रु.	प्रति शेयर कुल सम्पत्तिको मूल्य रु.	तरलता अनुपात
३६.१०	३७.१३	२६०.९४	२.३७६.६१	१२.०४

३. व्यवस्थापकीय विवेषण :

क) त्रैमासिक अव्यापक संस्थाको मौजूदा आवश्यक विवरण यस लघुवित विवरणमा जरूरी विवरणमा वर्णित गरिएको प्रमुख विवरण :

यस लघुवित वित्तीय संस्थाको मौजूदा आवश्यक विवरण यस लघुवित विवरणमा जरूरी विवरणमा वर्णित गरिएको प्रमुख विवरण :

४. संगठित संस्थाको विवरण :

क) त्रैमासिक अव्यापक संगठित संस्थाको विवरण यस लघुवित विवरणमा जरूरी विवरण :

क) त्रैमासिक अव्यापक संगठित संस्थाको विवरण यस लघुवित विवरणमा जरूरी विवरण :

५. संगठित संस्थाको विवरण :

क) त्रैमासिक अव्यापक संगठित संस्थाको विवरण यस लघुवित विवरणमा जरूरी विवरण :

क) त्रैमासिक अव्यापक संगठित संस्थाको विवरण यस लघुवित विवरणमा जरूरी विवरण :

६. संस्थागत सुधूलालाई विवरण :

क) संस्थागत सुधूलालाई विवरण यस लघुवित विवरणमा जरूरी विवरण :

क) संस्थागत सुधूलालाई विवरण यस लघुवित विवरणमा जरूरी विवरण :

७. संस्थागत सुधूलालाई विवरण :

क) संस्थागत सुधूलालाई विवरण यस लघुवित विवरणमा जरूरी विवरण :

क) संस्थागत सुधूलालाई विवरण यस लघुवित विवरणमा जरूरी विवरण :

८. सत्यता संस्थागत सम्बन्धित विवरण :

आजाको मितिसमान यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरूको शुद्धाता सम्बन्धमा भएरो विवरण यस लघुवित विवरणमा जरूरी विवरण :