



# Unique Nepal Laghubitta Bittiya Sanshtha Limited

Central 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
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>2,323,129.47</b>	<b>2,212,364.80</b>	-
1.1	Paid-up Capital	63,000.00	63,000.00	
1.2	Reserves and Surplus	49,990.92	27,007.74	
1.3	Debenture and Bond	-	-	
1.4	Borrowings	617,616.84	655,839.26	
1.5	Deposits (a+b)	<b>1,395,004.17</b>	<b>1,290,024.22</b>	-
	a. Domestic Currency	1,395,004.17	1,290,024.22	
	b. Foreign Currency	-	-	
1.6	Income Tax Liabilities	-	-	
1.7	Other Liabilities	197,517.54	176,493.57	
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>2,323,129.47</b>	<b>2,212,364.80</b>	-
2.1	Cash & Bank Balance	48,514.38	62,404.04	
2.2	Money at call and short Notice	96,582.31	140,580.67	
2.3	Investments	-	-	
2.4	Loans & Advances (a+b+c+d+e+f)	<b>2,121,341.44</b>	<b>1,958,361.77</b>	-
0	a. Real Estate Loan	-	-	-
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
0	2. Business Complex & Residential Apartment Construction Loan			
0	3. Income generating Commercial Complex Loan			
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan			
0	e. Overdraft Loan / TR Loan / WC Loan			
0	f. Others	2,121,341.44	1,958,361.77	
2.5	Fixed Assets	15,709.95	15,243.97	
2.6	Non Banking Assets	-	-	
2.7	Other Assets	40,981.40	35,774.35	
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	118,294.24	30,891.21	
3.2	Interest Expense	63,171.05	16,336.85	
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>55,123.19</b>	<b>14,554.36</b>	-
3.3	Fees Commission and Discount	88.91	5.79	
3.4	Other Operating Income	14,562.12	3,196.73	
3.5	Foreign Exchange Gain/Loss (Net)	-	-	
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>69,774.22</b>	<b>17,756.88</b>	-
3.6	Staff Expenses	16,994.08	4,447.00	
3.7	Other Operating Expenses	10,443.12	3,001.40	
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>42,337.02</b>	<b>10,308.48</b>	-
3.8	Provision for Possible Loss	10,663.60	3,560.51	

<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>31,673.42</b>	<b>6,747.97</b>	<b>-</b>
3.9	Non Operating Income/Expenses (Net)	(3,284.95)	(538.32)	
3.10	Write Back of Provision for Possible Loss	1,944.24	1,139.88	
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>30,332.71</b>	<b>7,349.52</b>	<b>-</b>
3.11	Extraordinary Income/Expenses (Net)	-		
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>30,332.71</b>	<b>7,349.52</b>	<b>-</b>
3.12	Provision For Staff Bonus	-		
3.13	Provision For Tax	-		
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>30,332.71</b>	<b>7,349.52</b>	<b>-</b>
<b>4</b>	<b>Ratios</b>			
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%