



Unique Nepal Laghubitta Bittiya Sanstha Ltd.

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Unaudited Quarterly Financial Statement At the quarter ended Ashadh, 2076

(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)	2,478,651.04	2,323,129.47	-
1.1	Paid-up Capital	95,370.00	63,000.00	-
1.2	Reserves and Surplus	63,865.58	49,990.92	-
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	586,128.61	617,616.84	-
1.5	Deposits (a+b)	1,524,263.69	1,395,004.17	-
	a. Domestic Currency	1,524,263.69	1,395,004.17	-
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	209,023.15	197,517.54	-
2	Total Assets (2.1 to 2.7)	2,478,651.04	2,323,129.47	-
2.1	Cash & Bank Balance	58,280.12	48,514.38	-
2.2	Money at call and short Notice	83,397.03	96,582.31	-
2.3	Investments	-	-	-
2.4	Loans & Advances (a+b+c+d+e+f)	2,289,849.19	2,121,341.44	-
0	a. Real Estate Loan	-	-	-
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	2,289,849.19	2,121,341.44	-
2.5	Fixed Assets	14,041.81	15,709.95	-
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	33,082.90	40,981.40	-
3	Profit and Loss Account			
3.1	Interest income	218,903.87	118,294.24	-
3.2	Interest Expense	115,568.70	63,171.05	-
A	Net Interest Income (3.1-3.2)	103,335.17	55,123.19	-
3.3	Fees Commission and Discount	282.83	88.91	-
3.4	Other Operating Income	23,515.11	14,562.12	-
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	127,133.11	69,774.22	-
3.6	Staff Expenses	31,151.94	16,994.08	-
3.7	Other Operating Expenses	16,896.76	10,443.12	-
C	Operating profit Before Provision (B-3.6-3.7)	79,084.41	42,337.02	-
3.8	Provision for Possible Loss	30,788.35	10,663.60	-
D	Operating profit (C-3.8)	48,296.06	31,673.42	-
3.9	Non Operating Income/Expenses (Net)	(1,926.98)	(3,284.95)	-
3.10	Write Back of Provision for Possible Loss	16,784.29	1,944.24	-
E	Profit From Regular Activities (D+3.9+3.10)	63,153.38	30,332.71	-
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	63,153.38	30,332.71	-
3.12	Provision For Staff Bonus	-	-	-
3.13	Provision For Tax	18,946.01	-	-
G	Net Profit/Loss (F-3.12 -3.13)	44,207.36	30,332.71	-
4	Ratios			
4.1	Capital Fund to RWA	8.05%	6.44%	-
4.2	Non Performing Loan (NPL) to Total Loan	1.48%	1.67%	-
4.3	Total Loan Loss Provision to total NPL	210.10%	186.07%	-
4.4	Cost of Funds	9.78%	10.71%	-
4.5	CD Ratio (Calculated as per NRB Directives)	150.23%	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%