



Unique Nepal Laghubitta Bittiya Sanstha Ltd

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Unaudited Quarterly Financial Statement At the quarter ended Ashwin, 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)	2,841,388.56	2,641,519.43	2,647,527.42
1.1	Paid-up Capital	96,820.00	96,820.00	63,000.00
1.2	Reserves and Surplus	131,608.66	124,616.63	145,892.50
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	405,539.98	499,765.03	577,999.51
1.5	Deposits (a+b)	1,848,910.27	1,789,893.57	1,617,916.21
	a. Domestic Currency	1,848,910.27	1,789,893.57	1,617,916.21
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	3,523.11	-	11,400.00
1.7	Other Liabilities	354,986.54	130,424.20	231,319.19
2	Total Assets (2.1 to 2.7)	2,841,388.56	2,641,519.43	2,647,527.42
2.1	Cash & Bank Balance	32,533.33	228,665.13	52,591.40
2.2	Money at call and short Notice	111,799.73	-	63,004.40
2.3	Investments	-	-	-
2.4	Loans & Advances (a+b+c+d+e+f)	2,615,595.39	2,385,530.82	2,472,089.38
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	2,615,595.39	2,385,530.82	2,472,089.38
2.5	Fixed Assets	9,913.94	9,339.88	10,840.02
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	71,546.17	17,983.61	49,002.22
3	Profit and Loss Account			
3.1	Interest income	109,628.64	408,375.45	141,198.27
3.2	Interest Expense	49,397.01	215,615.91	72,022.65
A	Net Interest Income (3.1-3.2)	60,231.63	192,759.53	69,175.62
3.3	Fees Commission and Discount	273.08	43,577.18	52.96
3.4	Other Operating Income	12,465.21	-	16,044.86
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	72,969.91	236,336.71	85,273.44
3.6	Staff Expenses	18,768.24	71,820.02	25,237.44
3.7	Other Operating Expenses	5,955.56	50,650.00	7,518.86
C	Operating profit Before Provision (B-3.6-3.7)	48,246.12	113,866.69	52,517.14
3.8	Provision for Possible Loss	80,296.81	112,654.41	31,068.58
D	Operating profit (C-3.8)	(32,050.69)	1,212.29	21,448.56
3.9	Non Operating Income/Expenses (Net)	(54.92)	-	(2,795.45)
3.10	Write Back of Provision for Possible Loss	45,023.70	65,232.84	22,298.44
E	Profit From Regular Activities (D+3.9+3.10)	12,918.09	66,445.13	40,951.56
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	12,918.09	66,445.13	40,951.56
3.12	Provision For Staff Bonus	1,174.37	6,040.47	4,200.00
3.13	Provision For Tax	3,523.11	16,995.29	11,400.00
G	Net Profit/Loss (F-3.12 -3.13)	8,220.60	43,409.37	25,351.56
4	Ratios			
4.1	Capital Fund to RWA	8.55	8.74	8.51
4.2	Non Performing Loan (NPL) to Total Loan	5.62	2.55	1.62
4.3	Total Loan Loss Provision to total NPL	103.92	185.71	200.23
4.4	Cost of Funds	7.94	9.88	8.51
4.5	CD Ratio (Calculated as per NRB Directives)	141.47	139.92	152.79

Note: Above Financial Figures are subjected to change if instructed by statutory audit and regulatory authority.
Interest on deposit and Loan & advance: **Deposit** : 6% to 13%, **Loan & Advance**: 14% to 15%