



Unique Nepal Laghubitta Bittiya Sanstha Ltd

NRB Directive Form No. 9.5

Head office: Kohalpur, Banke.
website : uniquenepalmicrofinance.com.np

Unaudited Quarterly Financial Statement At the quarter ended Poush, 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) | 3,091,428.12 | 2,841,388.56 | 2,683,646.41 |
| 1.1 | Paid-up Capital | 96,820.00 | 96,820.00 | 96,020.00 |
| 1.2 | Reserves and Surplus | 152,430.11 | 131,608.66 | 123,732.38 |
| 1.3 | Debenture and Bond | - | - | - |
| 1.4 | Borrowings | 515,254.71 | 405,539.98 | 577,844.05 |
| 1.5 | Deposits (a+b) | 1,930,516.25 | 1,848,910.27 | 1,678,274.37 |
| | a. Domestic Currency | 1,930,516.25 | 1,848,910.27 | 1,678,274.37 |
| | b. Foreign Currency | - | - | - |
| 1.6 | Income Tax Liabilities | 6,138.12 | 3,523.11 | 5,453.00 |
| 1.7 | Other Liabilities | 390,268.93 | 354,986.54 | 202,322.62 |
| 2 | Total Assets (2.1 to 2.7) | 3,091,428.12 | 2,841,388.56 | 2,683,646.41 |
| 2.1 | Cash & Bank Balance | 36,030.14 | 32,533.33 | 56,503.17 |
| 2.2 | Money at call and short Notice | 67,821.11 | 111,799.73 | 87,395.12 |
| 2.3 | Investments | - | - | - |
| 2.4 | Loans & Advances (a+b+c+d+e+f) | 2,907,075.87 | 2,615,595.39 | 2,514,082.38 |
| 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 | 2,907,075.87 | 2,615,595.39 | 2,514,082.38 |
| 2.5 | Fixed Assets | 10,363.96 | 9,913.94 | 11,436.50 |
| 2.6 | Non Banking Assets | - | - | - |
| 2.7 | Other Assets | 70,137.06 | 71,546.17 | 14,229.24 |
| 3 | Profit and Loss Account | | | |
| 3.1 | Interest income | 217,234.68 | 109,628.64 | 214,125.11 |
| 3.2 | Interest Expense | 91,869.13 | 49,397.01 | 106,453.72 |
| A | Net Interest Income (3.1-3.2) | 125,365.55 | 60,231.63 | 107,671.39 |
| 3.3 | Fees Commission and Discount | 409.38 | 273.08 | 35.24 |
| 3.4 | Other Operating Income | 35,249.26 | 12,465.21 | 23,941.95 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | - | - | - |
| B | Total Operating Income (A+3.3+3.4+3.5) | 161,024.20 | 72,969.91 | 131,648.57 |
| 3.6 | Staff Expenses | 40,281.53 | 18,768.24 | 37,047.95 |
| 3.7 | Other Operating Expenses | 11,286.81 | 5,955.56 | 12,020.58 |
| C | Operating profit Before Provision (B-3.6-3.7) | 109,455.86 | 48,246.12 | 82,580.05 |
| 3.8 | Provision for Possible Loss | 80,050.22 | 80,296.81 | 18,242.08 |
| D | Operating profit (C-3.8) | 29,405.64 | (32,050.69) | 64,337.96 |
| 3.9 | Non Operating Income/Expenses (Net) | (433.35) | (54.92) | (5,561.89) |
| 3.10 | Write Back of Provision for Possible Loss | 24,700.83 | 45,023.70 | 5,863.84 |
| E | Profit From Regular Activities (D+3.9+3.10) | 53,673.12 | 12,918.09 | 64,639.92 |
| 3.11 | Extraordinary Income/Expenses (Net) | - | - | - |
| F | Profit Before Bonus and Taxes (E+3.11) | 53,673.12 | 12,918.09 | 64,639.92 |
| 3.12 | Provision For Staff Bonus | 4,879.37 | 1,174.37 | 6,464.00 |
| 3.13 | Provision For Tax | 14,638.12 | 3,523.11 | 17,453.00 |
| G | Net Profit/Loss (F-3.12 -3.13) | 34,155.62 | 8,220.60 | 40,722.92 |
| 4 | Ratios | | | |
| 4.1 | Capital Fund to RWA | 8.63 | 8.55 | 8.85 |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 10.32 | 5.62 | 1.92 |
| 4.3 | Total Loan Loss Provision to total NPL | 58.05 | 103.92 | 173.96 |
| 4.4 | Cost of Funds | 7.94 | 7.94 | 9.80 |
| 4.5 | CD Ratio (Calculated as per NRB Directives) | 150.59 | 141.47 | 149.80 |

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%