



Unique Nepal Laghubitta Bittiya Sanstha Ltd

NRB Directive Form No. 9.5

Head office: Kohalpur, Banke.
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Unaudited Quarterly Financial Statement At the quarter ended Ashadh, 2078

(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)	3,285,513.13	3,236,508.93	2,756,549.35
1.1	Paid-up Capital	96,820.00	96,820.00	96,820.00
1.2	Reserves and Surplus	187,470.18	191,547.66	121,585.97
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	491,201.17	572,553.76	499,765.03
1.5	Deposits (a+b)	2,076,009.96	2,001,850.39	1,789,893.58
	a. Domestic Currency	2,076,009.96	2,001,850.39	1,789,893.58
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	3,844.98	5,386.07	-
1.7	Other Liabilities	430,166.84	368,351.05	248,484.77
2	Total Assets (2.1 to 2.7)	3,285,513.13	3,236,508.93	2,756,549.35
2.1	Cash & Bank Balance	39,831.98	36,467.65	97,638.01
2.2	Money at call and short Notice	178,119.00	67,748.07	125,891.48
2.3	Investments	-	-	5,136.62
2.4	Loans & Advances (a+b+c+d+e+f)	2,978,723.87	3,055,106.13	2,504,343.09
0	a. Real Estate Loan	-	-	-
0	f. Others	2,978,723.87	3,055,106.13	2,504,343.09
2.5	Fixed Assets	8,048.79	8,672.84	8,866.95
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	80,789.49	68,514.24	14,673.21
3	Profit and Loss Account			
3.1	Interest income	426,908.95	323,353.39	408,569.02
3.2	Interest Expense	185,098.73	136,453.16	217,017.55
A	Net Interest Income (3.1-3.2)	241,810.22	186,900.23	191,551.47
3.3	Fees Commission and Discount	779.02	572.29	837.33
3.4	Other Operating Income	64,558.97	54,130.33	37,122.94
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	307,148.20	241,602.86	229,511.74
3.6	Staff Expenses	76,497.39	58,903.02	72,058.97
3.7	Other Operating Expenses	32,570.63	17,482.11	38,885.84
C	Operating profit Before Provision (B-3.6-3.7)	198,080.19	165,217.73	118,566.93
3.8	Provision for Possible Loss	79,943.57	1,860,205.04	112,654.41
D	Operating profit (C-3.8)	118,136.61	(1,694,987.30)	5,912.53
3.9	Non Operating Income/Expenses (Net)	152.95	(506.17)	(7,438.36)
3.10	Write Back of Provision for Possible Loss	394.61	1,820,365.64	65,232.84
E	Profit From Regular Activities (D+3.9+3.10)	118,684.17	124,872.16	63,707.01
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	118,684.17	124,872.16	63,707.01
3.12	Provision For Staff Bonus	10,789.47	11,352.01	5,791.55
3.13	Provision For Tax	32,368.41	34,056.04	17,374.64
G	Net Profit/Loss (F-3.12 -3.13)	75,526.29	79,464.10	40,540.82
4	Ratios			
4.1	Capital Fund to RWA	9.69	9.18	8.51
4.2	Non Performing Loan (NPL) to Total Loan	7.45	4.26	2.55
4.3	Total Loan Loss Provision to total NPL	80.39	101.82	185.71
4.4	Cost of Funds	6.89	7.94	9.96
4.5	CD Ratio (Calculated as per NRB Directives)	143.48	152.61	139.92

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: 13.5% to 15%