



Unique Nepal Laghubitta Bittiya Sanstha Ltd.

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UNAUDITED FINANCIAL REPORT At the quarter ended Ashoj, 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) | 3,538,550.32 | 3,042,384.08 | 2,841,388.56 |
| 1.1 | Paid-up Capital | 96,820.00 | 96,820.00 | 96,820.00 |
| 1.2 | Reserves and Surplus | 218,123.33 | 188,908.79 | 131,608.66 |
| 1.3 | Debenture and Bond | - | - | - |
| 1.4 | Borrowings | 577,972.10 | 491,255.78 | 405,539.98 |
| 1.5 | Deposits (a+b) | 2,159,595.71 | 2,076,009.96 | 1,848,910.27 |
| | a. Domestic Currency | 2,159,595.71 | 2,076,009.96 | 1,848,910.27 |
| | b. Foreign Currency | - | - | - |
| 1.6 | Income Tax Liabilities | 13,872.66 | 3,658.06 | 3,523.11 |
| 1.7 | Other Liabilities | 472,166.53 | 185,731.50 | 354,986.54 |
| 2 | Total Assets (2.1 to 2.7) | 3,538,550.32 | 3,042,384.08 | 2,841,388.56 |
| 2.1 | Cash & Bank Balance | 85,314.88 | 218,212.14 | 144,333.06 |
| 2.2 | Money at call and short Notice | - | - | - |
| 2.3 | Investments | - | - | - |
| 2.4 | Loans & Advances (a+b+c+d+e+f) | 3,367,593.26 | 2,800,302.00 | 2,615,595.39 |
| | a. Real Estate Loan | - | - | - |
| | b. Personal Home Loan of Rs. 10 million or less | - | - | - |
| | c. Margin Type Loan | - | - | - |
| | d. Term Loan | - | - | - |
| | e. Overdraft Loan / TR Loan / WC Loan | - | - | - |
| | f. Others | 3,367,593.26 | 2,800,302.00 | 2,615,595.39 |
| 2.5 | Fixed Assets | 8,130.58 | 8,061.01 | 9,913.94 |
| 2.6 | Non Banking Assets | - | - | - |
| 2.7 | Other Assets | 77,511.60 | 15,808.93 | 71,546.17 |
| 3 | Profit and Loss Account | | | |
| 3.1 | Interest income | 122,293.27 | 426,908.95 | 109,628.64 |
| 3.2 | Interest Expense | 51,550.61 | 184,754.04 | 49,397.01 |
| A | Net Interest Income (3.1-3.2) | 70,742.66 | 242,154.91 | 60,231.63 |
| 3.3 | Fees Commission and Discount | 28,109.48 | 67,097.98 | 12,738.28 |
| 3.4 | Other Operating Income | - | - | - |
| 3.5 | Foreign Exchange Gain/Loss (Net) | - | - | - |
| B | Total Operating Income (A+3.3+3.4+3.5) | 98,852.14 | 309,252.89 | 72,969.91 |
| 3.6 | Staff Expenses | 23,130.20 | 76,263.00 | 18,768.24 |
| 3.7 | Other Operating Expenses | 5,883.24 | 34,234.96 | 5,955.56 |
| C | Operating profit Before Provision (B-3.6-3.7) | 69,838.69 | 198,754.92 | 48,246.12 |
| 3.8 | Provision for Possible Loss | 68,736.08 | 79,943.57 | 80,296.81 |
| D | Operating profit (C-3.8) | 1,102.61 | 118,811.35 | (32,050.69) |
| 3.9 | Non Operating Income/Expenses (Net) | - | - | (54.92) |
| 3.10 | Write Back of Provision for Possible Loss | 48,812.89 | 394.61 | 45,023.70 |
| E | Profit From Regular Activities (D+3.9+3.10) | 49,915.49 | 119,205.96 | 12,918.09 |
| 3.11 | Extraordinary Income/Expenses (Net) | 950.92 | - | - |
| F | Profit Before Bonus and Taxes (E+3.11) | 50,866.41 | 119,205.96 | 12,918.09 |
| 3.12 | Provision For Staff Bonus | 4,624.22 | 10,836.91 | 1,174.37 |
| 3.13 | Provision For Tax | 13,872.66 | 31,654.56 | 3,523.11 |
| G | Net Profit/Loss (F-3.12 -3.13) | 32,369.53 | 76,714.49 | 8,220.60 |
| 4 | Ratios | | | |
| 4.1 | Capital Fund to RWA | 9.68% | 9.89% | 8.55% |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 6.36% | 7.45% | 5.62% |
| 4.3 | Total Loan Loss Provision to total NPL | 86.12% | 80.39% | 103.92% |
| 4.4 | Cost of Funds | 7.77% | 7.29% | 7.94% |
| 4.5 | CD Ratio (Calculated as per NRB Directives) | 155.94% | 134.89% | 141.47% |

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:** 13.5% to 15%