उन्नति सहकार्य लघुवित्त वित्तीय संस्था लि.
Unnati Sahakarya Laghubitta Bittiya Sanstha Limited
नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतपत्र प्राप्त संस्था (२५ जिल्ला कार्य क्षेत्र अधिकार)
दर्ता नं. : ११८१५२/२०७०/०७१

Central Office : Si.Na.Pa. 12, Rupandehi, Nepal Phone No. 071-521126, 521127

Unaudited Financial Result as on 4th Quarter (2077/03/31) of the Fiscal Year 2076/077

Rs. in '000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	**Total Capital and Liabilities (1.1 to1.7)**	**2766784.43**	**2125576.09**	**1873420.32**
1.1	Paid up Capital	149536.65	88275.00	88275.00
1.2	Reserve and Surples	52174.94	85955.92	57340.97
1.3	Debenture and Bond			
1.4	Borrowings	1734091.11	1195593.92	1108160.13
1.5	**Deposits (a+b)**	**773085.14**	**672339.95**	**556036.00**
	a. Member	773085.14	672339.95	556036.00
	b. Public			
1.6	Income tax Liability	13900.39	14345.07	17945.49
1.7	Other Liabilities	43996.20	69066.23	45662.73
2	**Total Assets (2.1 to 2.7)**	**2766784.43**	**2125576.09**	**1873420.32**
2.1	Cash and Bank Balance	428232.46	268790.00	361994.06
2.2	Money at Call and Short Notice			
2.3	Investments	1000.00	1000.00	1000.00
2.4	Loan and Advances	2286202.64	1814911.65	1459399.12
2.5	Fixed Assets	16844.23	15994.42	9060.32
2.6	Non Banking Assets			
2.7	Other Assets	34505.10	24880.02	41966.82
3	**Profit and Loss Account**	**Up to This Quarter**	**Up to Previous Quarter**	**Up to Corresponding Previous Year Quarter**
3.1	Interest Income	400888.91	220904.21	230911.56
3.2	Interest Expense	224636.80	120226.30	145800.00
	A. Net Interest Income(3.1-3.2)	**176252.11**	**100677.91**	**85111.56**
3.3	Fees, Commission and Discount	1592.68	1119.51	1242.04
3.4	Other Operating Income	49954.45	34307.16	71526.97
3.5	Foreign Exchange Gain/Loss(Net)	0.00	0.00	0.00
	B. Total Operating Income (A+3.3+3.4+3.5)	**227799.24**	**136104.58**	**157880.57**
3.6	Staff Expenses	85936.28	47694.85	50296.13
3.7	Other Operating Expenses	36412.99	20981.20	26307.31
	C. Operating Profit Before Provision (B-3.6-3.7)	**105449.97**	**67428.53**	**81277.13**
3.8	Provision For Possible Losses	59885.06	16280.64	16128.07
	D. Operating Profit (C-3.8)	**45564.92**	**51147.89**	**65149.06**
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provisicn for Possible Loss	5403.17	1450.70	1315.71
	E. Profit from Regular Activities (D+3.9+3.10)	**50968.09**	**52598.59**	**66464.77**
3.11	Extraordinary Income/expenses (Net)	0.00	0.00	0.00
	F. Profit before Bonus and Taxes (E+3.11)	**50968.09**	**52598.59**	**66464.77**
3.12	Provision for Staff Bonus	4633.46	4781.69	6646.48
3.13	Provision for Tax	13900.39	14345.07	17945.49
G.	***Net Profit / Loss (F-3.12-3.13)***	**32434.24**	**33471.83**	**41872.80**
4	**Ratios**	**At the End of This Quarter**	**At the End of Previous Quarter**	**At the End of Corresponding previous Year Quarter**
4.1	Capital fund to RWA	9.08%	9.55%	9.93%
4.2	Non Performing Loan (NPL) To Total Loan	1.81%	1.87%	1.63%
4.3	Total Loan Loss Provision to Total NPL	196.55%	119.1%	111.76%
4.4	Cost of Funds	10.25%	9.16%	10.28%
4.5	CD Ratio(Calculated as per NRB Directives)	306.67%	276.09%	267.34%

Note : Figures may change subject to instructions if any, from statutory regulatory authorities.

	Interest Rate	
1	**Deposit**	5 % - 8.5%
2	**Loan and Advance**	14 % - 16%