

# UNYC Nepal

Central Project Office Gulariya -6, Bardiya

## Unaudited Financial Results(Quarterly)

As on 31th Ashoj , 2074 of the Fiscal Year 2074/075

S.N	Particulars	This Quarter Ending (2074/6/31)	Previous Quarter Ending (2073/3/31)	Corresponding previous Quarter year Ending (2073/6/31)
<b>1</b>	<b>Total Capital and Liabilities(1.1 to 1.7)</b>	<b>1907407.92</b>	<b>1846144.47</b>	<b>1508437.75</b>
<b>1.1</b>	<b>Capital</b>	<b>0</b>	<b>0</b>	<b>0</b>
	a. Paid up Capital	0	0	0
	b. Calls in Advance/Bonus Share	0	0	0
<b>1.2</b>	<b>Reserve and Surplus</b>	<b>221623.58</b>	<b>218587.74</b>	<b>147757.19</b>
<b>1.3</b>	<b>Debenture and Bond</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>1.4</b>	<b>Borrowings</b>	<b>737397.59</b>	<b>780762.08</b>	<b>790204.41</b>
<b>1.5</b>	<b>Deposits(a+b)</b>	<b>821060.45</b>	<b>755105.52</b>	<b>499323.70</b>
	a. Domestic Currency	821060.45	755105.52	499323.70
	b. Foreign Currency	0	0	0
<b>1.6</b>	<b>Income Tax Liability</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>1.7</b>	<b>Other Liabilities</b>	<b>127326.30</b>	<b>91689.13</b>	<b>71152.45</b>
<b>2</b>	<b>Total Assets(2.1 to 2.6)</b>	<b>1907407.92</b>	<b>1846144.47</b>	<b>1508437.75</b>
<b>2.1</b>	<b>Cash and Bank Balance</b>	<b>212784.74</b>	<b>189124.66</b>	<b>177599.27</b>
<b>2.2</b>	<b>Money at call and short notice</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>2.3</b>	<b>Investments</b>	<b>17.20</b>	<b>17.20</b>	<b>17.20</b>
<b>2.4</b>	<b>Loan and Advances</b>	<b>1640699.84</b>	<b>1613043.73</b>	<b>1291056.49</b>
<b>2.5</b>	<b>Fixed Assets</b>	<b>27679.41</b>	<b>27519.09</b>	<b>19291.26</b>
<b>2.6</b>	<b>Other Assets</b>	<b>26226.72</b>	<b>16439.79</b>	<b>20473.52</b>
<b>3</b>	<b>Profit and Loss Account</b>	This Quarter Ending	This Quarter Ending	This Quarter Ending
3.1	Interest Income	77896.06	286968.82	61109.00
3.2	Interest Expenses	39410.91	115663.01	22434.31
<b>A. Net Interest Income(3.1-3.2)</b>		<b>38485.15</b>	<b>171305.81</b>	<b>38674.69</b>
3.3	Fee commision and Discount	0	0.00	0
3.4	Other Operating Income	854.68	16956.44	2511.37
3.5	Foreign Exchange Gain/Loss (Net)	0	0	0
<b>B. Total Operating Income( A+3.3+3.4+3.5)</b>		<b>39339.82</b>	<b>188262.25</b>	<b>41186.05</b>
3.6	Staff Expenses	15788.67	48523.69	11952.861
3.7	Other Operating Expenses	8136.32	39874.548	9224.40
<b>C. Operating Profit before Provision ( B-3.6-3.7)</b>		<b>15414.84</b>	<b>99864.01</b>	<b>20008.79</b>
3.8	Provision for Possible Losses	2456.32	11604.81	2630.68
<b>D. Operating Profit (C-3.8)</b>		<b>12958.52</b>	<b>88259.21</b>	<b>17378.11</b>
3.9	Non Operating Income/Expenses	-7691.28	5148.93543	2685.16805
3.10	Write Back of Provision	0	0	0
<b>E. Profit From Regular Activities (D+3.9+3.10)</b>		<b>5267.24</b>	<b>93408.14</b>	<b>20063.28</b>
3.11	Extra Ordinary Income/Expenses (Net)			
<b>F. Profit Before Bonus and Taxes (E+3.11)</b>		<b>5267.24</b>	<b>93408.14</b>	<b>20063.28</b>
3.12	Provision for Staff Bonus	0	0	0
3.13	Provision for Tax	0	0	0
<b>G. Net Profit/Loss (F-3.12-3.13)</b>		<b>5267.24</b>	<b>93408.14</b>	<b>20063.28</b>
<b>4</b>	<b>Ratios</b>	This Quarter Ending	This Quarter Ending	This Quarter Ending
<b>4.1</b>	<b>Capital Fund to RWA</b>			
<b>4.2</b>	<b>Non Performing Loan(NPL) to Total Loan</b>	<b>0.86</b>	<b>0.49</b>	<b>0.20</b>
<b>4.3</b>	<b>Total loan loss Provision to Total NPL</b>	<b>268.39</b>	<b>453.44</b>	<b>1067.75</b>
<b>4.4</b>	<b>Cost of Fund</b>	<b>2.53</b>	<b>7.53</b>	<b>1.74</b>

नोट: सुपरीवेक्षण गर्ने निकाय तथा बाह्य लेखापरीक्षकले थपघट गर्न निर्देशन दिएमा परिष्कृत वित्तीय विवरणमा फरक पर्न सक्नेछ ।