

(Amounts in '000 NPR)

Particulars	1st Quarter Ending 2067/68	Upto Previous Quarter Ending	Previous Year This Quarter Ending
<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>2,742,847</b>	<b>2,723,391</b>	<b>2,007,724</b>
Paid up capital	350,801	348,758	165,000
Reserve and Surplus	107,013	84,475	85,842
Debenture and Bond	-	-	-
Borrowings	110,000	-	122,121
Deposits (a.+ b.)	2,094,663	2,239,684	1,523,004
a.Domestic Currency	2,094,663	2,239,684	1,523,004
b.Foreign Currency			
Income Tax Liability	-	(959)	-
Other Liabilities	80,370	51,434	111,758
<b>Total Assets (2.1 to 2.7)</b>	<b>2,742,847</b>	<b>2,723,391</b>	<b>2,007,724</b>
Cash and Bank Balance	304,014	489,898	304,757
Money at Call and Short Notice	-	-	-
Investments(Net)	12,742	12,742	32,742
Loans and Advances(Net) (a+b+c+d+e)	2,268,115	2,124,472	1,556,501
a. Real Estate Loan	891,035	824,851	595,217
1. Residential Real Estate Loan	86,039	84,729	66,711
2. Business Complex & Residential Apartment Construction Loan	732,888	668,014	521,047
3. Income generating Commercial Complex Loan	-	-	-
4. Other Real Estate Loan (Including Land Purchase & Ploting)	72,109	72,109	7,459
b. Margin Type Loan	182,930	127,255	68,545
c.Term Loan	991,722	984,668	781,231
d. Overdraft Loan/TR Loan/WC Loan	79,404	68,195	39,101
e. Others	123,024	119,504	72,407
Fixed Assets	83,985	84,878	25,427
Non Banking Assets(Gross)	315	315	-
Other Assets	73,676	11,085	88,297
<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Upto Previous Quarter Ending</b>	<b>Previous Year This Quarter Ending</b>
Interest Income	92,279	277,626	48,598
Interest Expense	60,899	169,587	33,202
	31,380	108,039	15,397
Fees,Commision and Discount	5,078	6,187	2,904
Other Operating Income	1,651	26,402	3,252
Foreign Exchange Gain/Loss(Net)	-	-	-
	38,109	140,627	21,553
Staff Expenses	9,858	33,841	7,053
Other Operating Expenses	8,527	30,563	5,909
	19,723	76,223	8,591
Provision for Possible Losses	21,298	11,014	13,273
	(1,575)	65,209	(4,683)
Non Operating Income/Expenses(Net)	-	-	-

Write back of Provision for Possible Loss	4,392	1,494	-
	<b>2,817</b>	<b>66,703</b>	<b>(4,683)</b>
Extraordinary Income/Expenses(Net)	(11)	(129)	(18)
	<b>2,806</b>	<b>66,573</b>	<b>(4,700)</b>
Provision for Staff Bonus	255	6,052	-
Provision for Tax	765	18,243	-
	<b>1,785</b>	<b>42,278</b>	<b>(4,700)</b>
<b>Ratios</b>	<b>End of This Quarter</b>	<b>End of Previous Quarter</b>	<b>End of Previous Year This Quarter</b>
Capital Fund to RWA	19.74%	20.78%	13.87%
Non Performing Loan(NPL) To Total Loan	1.25%	0.63%	1.43%
Total Loan Loss Provision to Total NPL	178.82%	257.66%	228.35%
Cost of Funds	11.34%	10.94%	8.50%
Credit to Deposit Ratio	90.90%	80.14%	89.97%

#### INTEREST RATES

<b>Saving Deposits</b>	<b>Interest Rate</b>	<b>Interest Basis</b>	
Normal Saving	6.00%	On Daily Balance	
New Special Saving	5.50%	On Daily Balance	
Corporate Deposit A/C	7% to 10%	On Daily Balance	
Shareholder Saving A/C	8.00%	On Daily Balance	
Special Deposit A/C	10.50% to 12.50%	On Daily Balance	
Share Investment A/C	6.00%	On Daily Balance	
United Salary A/C	8.00%	On Daily Balance	
United Flexi Saving Deposit	5.50% to 8.00%	On Daily Balance	
United Nawa Nari Bachat Khata	8.00%	On Daily Balance	
United Anubhavi Jiwan Bachat Khata	8.00%	On Daily Balance	
United Saving A/C	9.00%	On Daily Balance	
<b>Fixed Deposit</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Maturity</b>
3 Months	-	-	10.00%
6 Months	-	-	10.50%
9 Months	-	-	11.00%
1 Years	11.00%	11.50%	12.00%
2 Years	11.50%	12.00%	12.50%
3 Years	12.00%	12.50%	13.00%
4 Years	12.25%	12.75%	13.50%
5 Years	12.50%	13.00%	14.00%
Above Five Years	Mutually Negotiable		
Anubhavi Fixed Deposit	NA	12%	NA
Corporate Fixed Deposit (1 Year)	NA	13.00%	13.50%
Prime Deposit	Additional upto 1%		
<b>On Loans and Advances</b>	<b>Interest Rate</b>		
Housing Loan	17.50%-18.50%		
Real Estate Loan	17.50%-18.50%		
Personal & Educational	17.50%-19.00%		
Loan Against Share	18.00%-18.50%		

4 Wheelers Loan/Heavy Equipment Loan	15.50%-19.00%
2 Wheelers Loan	15.50%-17.50%
SME Loan	17.00%-18.00%

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