

United Finance Limited

Head office: I.J.Plaza,Durbar Marg ,Kathmandu. Tel: 4241648, Fax:01-4241645, Email : info@ufl.com.np

Unaudited Financial Results (Quarterly)

As at First Quarter (30/06/2068) of the Fiscal Year 2068/69

(Amounts in '000 NPR)

S.N.	Particulars	1st Quarter Ending 2068/69	Upto Previous Quarter Ending	Previous Year This Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	2,944,198	3,255,177	2,742,847
1.1	Paid up capital	350,801	350,801	350,801
1.2	Reserve and Surplus	55,554	100,921	107,013
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	110,000
1.5	Deposits (a.+ b.)	2,435,880	2,745,191	2,094,663
	a.Domestic Currency	2,435,880	2,745,191	2,094,663
	b.Foreign Currency			
1.6	Income Tax Liability	-	2,677	-
1.7	Other Liabilities	101,963	55,586	80,370
2	Total Assets (2.1 to 2.7)	2,944,198	3,255,177	2,742,847
2.1	Cash and Bank Balance	390,647	579,103	304,014
2.2	Money at Call and Short Notice	-	10,000	-
2.3	Investments	62,745	62,745	12,742
2.4	Loans and Advances (a+b+c+d+e+f)	2,382,299	2,509,559	2,268,115
	a. Real Estate Loan	112,365	121,085	140,564
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs)	58,043	66,763	68,455
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Ploting)	54,322	54,322	72,109
	b. Personal Home Loan of Rs.80 Lacs or less	614,757	642,158	614,518
	c. Margin Type Loan	98,837	125,249	182,930
	d.Term Loan	1,049,658	1,094,578	991,722
	e. Overdraft Loan/TR Loan/WC Loan	132,368	124,025	79,404
	f. Others	374,313	402,464	258,976
2.5	Fixed Assets	78,894	81,859	83,985
2.6	Non Banking Assets	-	-	315
2.7	Other Assets	29,613	11,911	73,676
3	Profit and Loss Account	Up to This Quarter	Upto Previous Quarter Ending	Previous Year This Quarter Ending
3.1	Interest Income	106,778	426,642	92,279
3.2	Interest Expense	78,111	279,194	60,899
	A.Net Interest Income(3.1-3.2)	28,667	147,449	31,380
3.3	Fees,Commision and Discount	572	5,361	5,078
3.4	Other Operating Income	3,083	22,229	1,651
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-

B.Total Operating Income(A+3.3+3.4+3.5)		32,321	175,038	38,109
3.6	Staff Expenses	9,852	37,642	9,858
3.7	Other Operating Expenses	8,635	37,773	8,527
C.Operating Profit Before Provision(B-3.6-3.7)		13,835	99,623	19,723
3.8	Provision for Possible Losses	15,439	9,808	21,298
D.Operating Profit(C-3.8)		(1,604)	89,815	(1,575)
3.9	Non Operating Income/Expenses(Net)	-	2,027	-
3.10	Write back of Provision for Possible Loss	2,595	9,460	4,392
E.Profit from Regular Activities(D+3.9+3.10)		991	101,302	2,817
3.11	Extraordinary Income/Expenses(Net)	(21)	(3,380)	(11)
F.Profit before Bonus and Taxes(E+3.11)		970	97,922	2,806
3.12	Provision for Staff Bonus	88	8,902	255
3.13	Provision for Tax	265	27,906	765
G.Net Profit/Loss(F-3.12-3.13)		617	61,114	1,785
4	Ratios	End of This Quarter	End of Previous Quarter	End of Previous Year This Quarter
4.1	Capital Fund to RWA	16.73%	18.14%	19.74%
4.2	Non Performing Loan (NPL) To Total Loan	1.01%	0.41%	1.25%
4.3	Total Loan Loss Provision to Total NPL	198.20%	344.31%	178.82%
4.4	Cost of Funds	12.90%	12.69%	11.34%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	85.57%	79.63%	90.90%
Note:- Figures of the previous quarter has been regrouped in alignment with our accounting policy.				
Unaudited Financial Figures are subject to change upon instructions, if any, from Supervisory/ Regulatory authorities. Interest/Realised in the month of kartik 2068 has been included in the above figure vide NRB Circular No-13/068/69.				
Branch Office: Biratnagar :Tel: 021-440447, Nepalgunj: Tel: 081-521081, Butwal: Tel: 071-438521, Newroad: Tel: 4242482, Pokhara: Tel: 061-536214, Narayanghat: Tel: 056-571520				
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