

# United Finance Limited

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Unaudited Financial Results (Quarterly)

As at First Quarter (30/06/2069) of the Fiscal Year 2069/70

(Amounts in '000 NPR)

S.N.	Particulars	Quarter End	Upto Previous	Previous Year This
		2069/70	Quarter Ending	Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>3,114,979</b>	<b>3,100,742</b>	<b>2,944,198</b>
1.1	Paid up capital	350,801	350,801	350,801
1.2	Reserve and Surplus	79,859	92,581	55,554
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a.+ b.)	2,620,137	2,604,953	2,435,880
	a.Domestic Currency	2,620,137	2,604,953	2,435,880
	b.Foreign Currency			
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	64,181	52,407	101,963
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>3,114,979</b>	<b>3,100,742</b>	<b>2,944,198</b>
2.1	Cash and Bank Balance	888,728	905,793	390,647
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	62,744	62,744	62,745
2.4	Loans and Advances (a+b+c+d+e+f)	<b>2,062,738</b>	<b>2,038,727</b>	<b>2,382,299</b>
	<b>a. Real Estate Loan</b>	<b>54,665</b>	<b>66,428</b>	<b>95,514</b>
	1. Residential Real Estate Loan (Except Personal Home Loan upto <b>Rs.1 Crore</b> )	23,839	24,108	41,192
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	30,827	42,320	54,322
	<b>b. Personal Home Loan of Rs.1 Crore or less</b>	<b>505,335</b>	<b>530,026</b>	<b>631,608</b>
	c. Margin Type Loan	93,336	78,637	98,837
	d.Term Loan	869,449	868,600	1,049,658
	e. Overdraft Loan/TR Loan/WC Loan	146,908	135,007	132,368
	f. Others	393,045	360,029	374,313
2.5	Fixed Assets	78,383	79,714	78,894
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	22,386	13,764	29,613
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This</b>	<b>Upto Previous</b>	<b>Previous Year This</b>
		<b>Quarter</b>	<b>Quarter Ending</b>	<b>Quarter Ending</b>
3.1	Interest Income	<b>80,917</b>	424,681	106,778
3.2	Interest Expense	71,635	305,060	78,111
	<b>A.Net Interest Income(3.1-3.2)</b>	<b>9,282</b>	<b>119,622</b>	<b>28,667</b>
3.3	Fees,Commision and Discount	880	2,875	572
3.4	Other Operating Income	7,709	18,783	3,083

3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
<b>B.Total Operating Income(A+3.3+3.4+3.5)</b>		<b>17,871</b>	<b>141,280</b>	<b>32,321</b>
3.6	Staff Expenses	11,786	37,220	9,852
3.7	Other Operating Expenses	8,721	36,542	8,635
<b>C.Operating Profit Before Provision(B-3.6-3.7)</b>		<b>(2,636)</b>	<b>67,518</b>	<b>13,835</b>
3.8	Provision for Possible Losses	29,228	11,645	15,439
<b>D.Operating Profit(C-3.8)</b>		<b>(31,864)</b>	<b>55,873</b>	<b>(1,604)</b>
3.9	Non Operating Income/Expenses(Net)	-	238	-
3.10	Write back of Provision for Possible Loss	2,788	5,584	2,595
<b>E.Profit from Regular Activities(D+3.9+3.10)</b>		<b>(29,076)</b>	<b>61,696</b>	<b>991</b>
3.11	Extraordinary Income/Expenses(Net)	(119)	(1,779)	(21)
<b>F.Profit before Bonus and Taxes(E+3.11)</b>		<b>(29,195)</b>	<b>59,917</b>	<b>970</b>
3.12	Provision for Staff Bonus	-	5,447	88
3.13	Provision for Tax	-	16,476	265
<b>G.Net Profit/Loss(F-3.12-3.13)</b>		<b>(29,195)</b>	<b>37,994</b>	<b>617</b>
<b>4</b>	<b>Ratios</b>	<b>End of This</b>	<b>End of Previous</b>	<b>End of Previous Year</b>
		<b>Quarter</b>	<b>Quarter</b>	<b>This Quarter</b>
4.1	Capital Fund to RWA	19.04%	20.34%	16.72%
4.2	Non Performing Loan (NPL) To Total Loan	2.22%	1.12%	1.01%
4.3	Total Loan Loss Provision to Total NPL	143.97%	197.18%	198.20%
4.4	Cost of Funds	10.47%	11.67%	12.90%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	0.00%	68.29%	85.58%
<b>Note:-</b> 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.				
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<b>तपाईंको साथ आज पनि, भोलि पनि</b>				