

# 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 (31/06/2070) of the Fiscal Year 2070/71

(Amounts in '000 NPR)

| S.N.     | Particulars   | 1st Quarter Ending | Upto Previous         | Previous Year This        |
|----------|---|--------------------|-----------------------|---------------------------|
|          |   | 2070/71            | Quarter Ending        | Quarter Ending            |
| <b>1</b> | <b>Total Capital and Liabilities (1.1 to 1.7)</b>                                   | <b>3,561,458</b>   | <b>3,504,288</b>      | <b>3,114,979</b>          |
| 1.1      | Paid up capital   | 350,801            | 350,801               | 350,801                   |
| 1.2      | Reserve and Surplus   | 115,526            | 113,114               | 79,859                    |
| 1.3      | Debenture and Bond  | -                  | -                     | -                         |
| 1.4      | Borrowings  | -                  | -                     | -                         |
| 1.5      | Deposits (a.+ b.)   | 3,021,227          | 2,975,088             | 2,620,137                 |
|          | a.Domestic Currency   | 3,021,227          | 2,975,088             | 2,620,137                 |
|          | b.Foreign Currency  | -                  | -                     | -                         |
| 1.6      | Income Tax Liability  | -                  | -                     | -                         |
| 1.7      | Other Liabilities   | 73,903             | 65,284                | 64,181                    |
| <b>2</b> | <b>Total Assets (2.1 to 2.7)</b>  | <b>3,561,458</b>   | <b>3,504,288</b>      | <b>3,114,979</b>          |
| 2.1      | Cash and Bank Balance   | 598,644            | 745,040               | 888,728                   |
| 2.2      | Money at Call and Short Notice  | -                  | -                     | -                         |
| 2.3      | Investments   | 86,740             | 71,716                | 62,744                    |
| 2.4      | Loans and Advances (a+b+c+d+e+f)  | <b>2,737,823</b>   | <b>2,564,744</b>      | <b>2,062,738</b>          |
|          | <b>a. Real Estate Loan</b>  | <b>218,229</b>     | <b>191,084</b>        | <b>54,665</b>             |
|          | 1. Residential Real Estate Loan (Except Personal Home Loan upto <b>Rs.1 Crore</b> ) | 20,815             | 11,036                | 23,839                    |
|          | 2. Business Complex & Residential Apartment Construction Loan                       | -                  | -                     | -                         |
|          | 3. Income generating Commercial Complex Loan  | -                  | -                     | -                         |
|          | 4. Other Real Estate Loan (Including Land Purchase & Plotting)                      | 197,413            | 180,048               | 30,827                    |
|          | <b>b. Personal Home Loan of Rs.1 Crore or less</b>                                  | <b>373,292</b>     | <b>368,096</b>        | <b>505,335</b>            |
|          | c. Margin Type Loan   | 303,285            | 271,601               | 93,336                    |
|          | d.Term Loan   | 868,469            | 894,760               | 869,449                   |
|          | e. Overdraft Loan/TR Loan/WC Loan   | 289,611            | 252,878               | 146,908                   |
|          | f. Others   | 684,937            | 586,325               | 393,045                   |
| 2.5      | Fixed Assets  | 78,567             | 75,291                | 78,383                    |
| 2.6      | Non Banking Assets  | -                  | -                     | -                         |
| 2.7      | Other Assets  | 59,685             | 47,496                | 22,386                    |
| <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   | 96,588             | 389,773               | 80,917                    |
| 3.2      | Interest Expense  | 65,162             | 251,161               | 71,635                    |
|          | <b>A.Net Interest Income(3.1-3.2)</b>   | <b>31,426</b>      | <b>138,612</b>        | <b>9,282</b>              |
| 3.3      | Fees,Commision and Discount   | 710                | 3,873                 | 880                       |
| 3.4      | Other Operating Income  | 7,427              | 30,875                | 7,709                     |
| 3.5      | Foreign Exchange Gain/Loss(Net)   | -                  | -                     | -                         |

|  |  |                |                 |                      |
|--|--|----------------|-----------------|----------------------|
| <b>B.Total Operating Income(A+3.3+3.4+3.5)</b>   |  | <b>39,563</b>  | <b>173,360</b>  | <b>17,871</b>        |
| 3.6  | Staff Expenses   | 13,759         | 41,167          | 11,786               |
| 3.7  | Other Operating Expenses                                   | 10,066         | 37,008          | 8,721                |
| <b>C.Operating Profit Before Provision(B-3.6-3.7)</b>  |  | <b>15,738</b>  | <b>95,185</b>   | <b>(2,636)</b>       |
| 3.8  | Provision for Possible Losses                              | 20,264         | 16,910          | 29,228               |
| <b>D.Operating Profit(C-3.8)</b>   |  | <b>(4,526)</b> | <b>78,275</b>   | <b>(31,864)</b>      |
| 3.9  | Non Operating Income/Expenses(Net)                         | 1,759          | 1,132           | -                    |
| 3.10   | Write back of Provision for Posssible Loss                 | 5,179          | 12,297          | 2,788                |
| <b>E.Profit from Regular Activities(D+3.9+3.10)</b>  |  | <b>2,412</b>   | <b>91,704</b>   | <b>(29,076)</b>      |
| 3.11   | Extraordinary Income/Expenses(Net)                         | -              | (3,890)         | (119)                |
| <b>F.Profit before Bonus and Taxes(E+3.11)</b>   |  | <b>2,412</b>   | <b>87,814</b>   | <b>(29,195)</b>      |
| 3.12   | Provision for Staff Bonus                                  | 219            | 7,983           | -                    |
| 3.13   | Provision for Tax  | 658            | 24,645          | -                    |
| <b>G.Net Profit/Loss(F-3.12-3.13)</b>  |  | <b>1,535</b>   | <b>55,186</b>   | <b>(29,195)</b>      |
| 4  | Ratios   | End of This    | End of Previous | End of Previous Year |
|  |  | Quarter        | Quarter         | This Quarter         |
| 4.1  | Capital Fund to RWA  | 17.25%         | 17.26%          | 19.04%               |
| 4.2  | Non Performing Loan (NPL) To Total Loan                    | 1.19%          | 0.77%           | 2.22%                |
| 4.3  | Total Loan Loss Provision to Total NPL                     | 182.92%        | 229.43%         | 143.97%              |
| 4.4  | Cost of Funds  | 8.50%          | 9.08%           | 10.47%               |
| 4.5  | Credit to Deposit Ratio (Calculated as per NRB Directives) | 79.55%         | 75.94%          | 70.01%               |
| <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.   |  |                |                 |                      |
| <b>Head office: I.J.Plaza,Durbar Marg ,Kathmandu.</b> Tel: 4241648, Fax:01-4241645, Email : info@ufl.com.np  |  |                |                 |                      |
| <b>Branch Office:</b> Biratnagar :Tel: 021-440447, Nepalgunj: Tel: 081-521081, Butwal: Tel: 071-542621, Newroad: Tel: 4242482, Pokhara: Tel: 061-536214, Narayanghat: Tel: 056-571520, Kalimati: Tel: 01-4280601, Thimi: Tel: 01-6635731 |  |                |                 |                      |
| तपाईंको साथ आज पनि, भोलि पनि   |  |                |                 |                      |