

United Finance Limited

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Unaudited Financial Results (Quarterly)

As at 1st Quarter (31/06/2071) of the Fiscal Year 2071/72

(Amounts in '000 NPR)

S.N.	Particulars	This Quarter Ending (17.10.2014)	Previous Quarter Ending (16.07.2014)	Corresponding Previous Year Quarter Ending (17.10.2013)
1	Total Capital and Liabilities (1.1 to 1.7)	4,268,648	4,371,073	3,561,458
1.1	Paid up capital *	350,801	350,801	350,801
1.2	Reserve and Surplus	152,812	153,805	115,526
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	150,000	-	-
1.5	Deposits (a.+ b.)	3,511,373	3,781,621	3,021,227
	a.Domestic Currency	3,511,373	3,781,621	3,021,227
	b.Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	103,662	84,846	73,903
2	Total Assets (2.1 to 2.7)	4,268,648	4,371,073	3,561,458
2.1	Cash and Bank Balance	751,075	792,024	598,644
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	281,375	240,434	86,740
2.4	Loans and Advances (a+b+c+d+e+f)	3,072,211	3,163,030	2,737,823
	a. Real Estate Loan	217,556	251,097	218,229
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	39,305	40,139	20,815
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	178,251	210,958	197,413
	b. Personal Home Loan of Rs.1 Crore or less	443,196	433,048	373,292
	c. Margin Type Loan	342,105	350,211	303,285
	d.Term Loan	843,687	873,209	868,469
	e. Overdraft Loan/TR Loan/WC Loan	324,330	356,447	289,611
	f. Others	901,336	899,017	684,937
2.5	Fixed Assets	82,543	79,169	78,567
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	81,443	96,417	59,685
3	Profit and Loss Account	Up to This Quarter	Upto Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	102,271	431,702	96,588
3.2	Interest Expense	69,039	269,396	65,162
	A.Net Interest Income(3.1-3.2)	33,232	162,306	31,426
3.3	Fees,Commission and Discount	585	3,103	710
3.4	Other Operating Income	7,529	31,667	7,427
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B.Total Operating Income(A+3.3+3.4+3.5)	41,345	197,076	39,563
3.6	Staff Expenses	14,138	50,721	13,759
3.7	Other Operating Expenses	12,027	47,087	10,066
	C.Operating Profit Before Provision(B-3.6-3.7)	15,180	99,268	15,738
3.8	Provision for Possible Losses	18,612	16,552	20,264
	D.Operating Profit(C-3.8)	(3,432)	82,715	(4,526)
3.9	Non Operating Income/Expenses(Net)	397	39,971	1,759
3.10	Write back of Provision for Posssible Loss	3,055	12,846	5,179
	E.Profit from Regular Activities(D+3.9+3.10)	20	135,532	2,412
3.11	Extraordinary Income/Expenses(Net)	-	(1,893)	-
	F.Profit before Bonus and Taxes(E+3.11)	20	133,639	2,412
3.12	Provision for Staff Bonus	2	12,149	219
3.13	Provision for Tax	6	36,807	658
	G.Net Profit/Loss(F-3.12-3.13)	13	84,683	1,535
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	14.82%	14.52%	17.25%
4.2	Non Performing Loan (NPL) To Total Loan	1.02%	0.54%	1.19%
4.3	Total Loan Loss Provision to Total NPL	202.69%	283.81%	182.92%
4.4	Cost of Funds	6.71%	7.77%	8.50%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.22%	75.35%	79.55%
4.6	Interest Spread	6.40%	5.06%	-
4.7	Base Rate	10.34%	11.37%	-

* The Paid up Capital of the Finance has reached to Rs. 403,421,380/- as at Ashad 32, 2071 after declaration of Bonus Shares of Rs. 52,620,180/- as approved by Nepal Rastra Bank for which AGM approval is yet to be obtained.

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.

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