

## 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 1st Quarter (30/06/2072) of the Fiscal Year 2072/73

(Amounts in '000 NPR)

S.N.	Particulars	This Quarter Ending (17.10.2015)	Previous Quarter Ending (16.07.2015)	Corresponding Previous Year Quarter Ending (17.10.2014)
1	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>5,043,565</b>	<b>5,084,264</b>	<b>4,268,648</b>
1.1	Paid up capital	463,935	463,935	350,801
1.2	Reserve and Surplus	129,179	124,772	152,812
1.3	Debiture and Bond	-	-	-
1.4	Borrowings	-	150,000	150,000
1.5	Deposits (a + b)	4,348,516	4,268,533	3,511,373
	a.Domestic Currency	4,348,516	4,268,533	3,511,373
	b.Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	101,935	77,025	103,662
2	<b>Total Assets (2.1 to 2.7)</b>	<b>5,043,565</b>	<b>5,084,264</b>	<b>4,268,648</b>
2.1	Cash and Bank Balance	909,781	991,388	751,075
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	268,912	281,873	281,375
2.4	Loans and Advances (a+b+c+d+e+f)	3,677,139	3,649,489	3,072,211
	a. Real Estate Loan	302,491	273,830	217,556
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	43,128	43,451	39,305
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	-	-	-
		259,363	230,380	178,251
	b. Personal Home Loan of Rs.1 Crore or less	418,267	433,808	443,196
	c. Margin Type Loan	389,490	274,479	342,105
	d. Term Loan	1,338,489	1,325,404	843,687
	e. Overdraft Loan/TR Loan/WC Loan	292,281	367,145	324,330
	f. Others	936,121	974,824	901,336
2.5	Fixed Assets	86,223	86,802	82,543
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	101,510	74,712	81,443
3	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Upto Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	116,746	453,089	102,271
3.2	Interest Expense	74,539	255,068	69,039
	<b>A.Net Interest Income(3.1-3.2)</b>	<b>42,207</b>	<b>198,021</b>	<b>33,232</b>
3.3	Fees, Commission and Discount	308	3,902	585
3.4	Other Operating Income	7,239	37,938	7,529
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	<b>B.Total Operating Income(A+3.3+3.4+3.5)</b>	<b>49,754</b>	<b>239,862</b>	<b>41,345</b>
3.6	Staff Expenses	13,871	52,690	14,138
3.7	Other Operating Expenses	11,288	51,828	12,027
	<b>C.Operating Profit Before Provision(B-3.6-3.7)</b>	<b>24,596</b>	<b>135,344</b>	<b>15,180</b>
3.8	Provision for Possible Losses	28,427	16,871	18,612
	<b>D.Operating Profit(C-3.8)</b>	<b>(3,831)</b>	<b>118,473</b>	<b>(3,432)</b>
3.9	Non Operating Income/Expenses(Net)	6,654	16,860	397
3.10	Write back of Provision for Posssible Loss	3,485	10,867	3,055
	<b>E.Profit from Regular Activities(D+3.9+3.10)</b>	<b>6,308</b>	<b>146,199</b>	<b>20</b>
3.11	Extraordinary Income/Expenses(Net)	(81)	(1,278)	-
	<b>F.Profit before Bonus and Taxes(E+3.11)</b>	<b>6,228</b>	<b>144,921</b>	<b>20</b>
3.12	Provision for Staff Bonus	566	13,175	2
3.13	Provision for Tax	1,699	41,148	6
	<b>G.Net Profit/Loss(F-3.12-3.13)</b>	<b>3,963</b>	<b>90,599</b>	<b>13</b>
4	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	14.64%	14.88%	14.82%
4.2	Non Performing Loan (NPL) To Total Loan	1.48%	0.53%	1.02%
4.3	Total Loan Loss Provision to Total NPL	144.16%	281.23%	202.69%
4.4	Cost of Funds	6.24%	6.95%	6.71%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.08%	76.26%	78.22%
4.6	Interest Spread	6.13%	4.64%	6.40%
4.7	Base Rate	9.57%	10.25%	10.34%

Note:- Due interest as of Aswin end 2072 that is recovered by the end of kartik end 2072 has been recognized as interest income for the period of 1st Quarter of FY 2072/73 as per NRB Circular. 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

Head office: I.J.Plaza,Durbar Marg ,Kathmandu. Tel: 4241648, Fax:01-4241645, Email : info@ufl.com.np  
 Branch Office: 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, Dang: Tel: 082-563183, Birgunj: Tel: 051-520914

तपाईंको साथ आज पनि, भोलि पनि