

# United Finance Limited

Unaudited Financial Results (Quarterly)

As at Fourth Quarter (32/03/2068) of the Fiscal Year 2067/68

(Amounts in '000 NPR)

S.N.	Particulars	4rth Quarter Ending 2067/68	Upto Previous Quarter Ending	Previous Year This Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>3,301,447</b>	<b>3,116,594</b>	<b>2,723,391</b>
1.1	Paid up capital	350,801	350,801	348,758
1.2	Reserve and Surplus	137,416	88,091	84,475
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	30,000	-
1.5	Deposits (a.+ b.)	2,744,840	2,539,394	2,239,684
	a.Domestic Currency	2,744,840	2,539,394	2,239,684
	b.Foreign Currency			
1.6	Income Tax Liability	-	-	(959)
1.7	Other Liabilities	68,389	108,307	51,434
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>3,301,447</b>	<b>3,116,594</b>	<b>2,723,391</b>
2.1	Cash and Bank Balance	579,103	323,391	489,898
2.2	Money at Call and Short Notice	10,000	-	-
2.3	Investments	62,745	62,742	12,742
2.4	Loans and Advances (a+b+c+d+e+f)	<b>2,509,559</b>	<b>2,571,409</b>	<b>2,124,472</b>
	<b>a. Real Estate Loan</b>	<b>128,813</b>	<b>131,396</b>	<b>123,415</b>
	1. Residential Real Estate Loan (Except Personal Home Loan upto <b>Rs.80 Lacs</b> )	74,491	75,723	51,306
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Ploting)	54,322	55,673	72,109
	<b>b. Personal Home Loan of Rs.80 Lacs or less</b>	<b>634,430</b>	<b>653,332</b>	<b>590,964</b>
	c. Margin Type Loan	125,249	155,530	127,255
	d.Term Loan	1,094,578	1,128,882	984,668
	e. Overdraft Loan/TR Loan/WC Loan	124,025	125,732	68,195
	f. Others	402,464	376,537	229,975
2.5	Fixed Assets	81,859	82,228	84,878
2.6	Non Banking Assets	-	5,470	315
2.7	Other Assets	58,181	71,353	11,085
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Upto Previous Quarter Ending</b>	<b>Previous Year This Quarter Ending</b>
3.1	Interest Income	<b>426,351</b>	298,723	277,626
3.2	Interest Expense	279,194	197,548	169,587
	<b>A.Net Interest Income(3.1-3.2)</b>	<b>147,157</b>	<b>101,175</b>	<b>108,039</b>
3.3	Fees,Commision and Discount	5,361	4,607	6,187
3.4	Other Operating Income	22,520	18,674	26,402
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	<b>B.Total Operating Income(A+3.3+3.4+3.5)</b>	<b>175,038</b>	<b>124,455</b>	<b>140,627</b>
3.6	Staff Expenses	37,760	28,545	33,841

3.7	Other Operating Expenses	37,927	27,452	30,563
<b>C.Operating Profit Before Provision(B-3.6-3.7)</b>		<b>99,351</b>	<b>68,458</b>	<b>76,223</b>
3.8	Provision for Possible Losses	962	27,198	11,014
<b>D.Operating Profit(C-3.8)</b>		<b>98,389</b>	<b>41,261</b>	<b>65,209</b>
3.9	Non Operating Income/Expenses(Net)	2,334	1,193	-
3.10	Write back of Provision for Possible Loss	307	6,273	1,494
<b>E.Profit from Regular Activities(D+3.9+3.10)</b>		<b>101,030</b>	<b>48,727</b>	<b>66,703</b>
3.11	Extraordinary Income/Expenses(Net)	(3,421)	(442)	(129)
<b>F.Profit before Bonus and Taxes(E+3.11)</b>		<b>97,610</b>	<b>48,285</b>	<b>66,573</b>
3.12	Provision for Staff Bonus	8,874	4,390	6,052
3.13	Provision for Tax	26,621	13,169	18,243
<b>G.Net Profit/Loss(F-3.12-3.13)</b>		<b>62,115</b>	<b>30,727</b>	<b>42,278</b>
<b>4</b>	<b>Ratios</b>	<b>End of This Quarter</b>	<b>End of Previous Quarter</b>	<b>End of Previous Year This Quarter</b>
4.1	Capital Fund to RWA	13.84%	16.35%	20.78%
4.2	Non Performing Loan (NPL) To Total Loan	0.41%	0.95%	0.63%
4.3	Total Loan Loss Provision to Total NPL	344.30%	204.45%	257.66%
4.4	Cost of Funds	12.69%	12.37%	10.94%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.60%	88.57%	80.14%

**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 income includes interest income on loans and advances realised up to Ashadh 32, 2068(16 July 2011)

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