

United Finance Limited

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Unaudited Financial Results (Quarterly)

As at Forth Quarter (31/03/2069) of the Fiscal Year 2068/69

(Amounts in '000 NPR)

S.N.	Particulars	4rth Quarter Ending	Upto Previous	Previous Year This
		2068/69	Quarter Ending	Quarter Ending
1	Total Capital and Liabilities (1.1 to1.7)	3,116,713	2,932,797	3,255,177
1.1	Paid up capital	350,801	350,801	350,801
1.2	Reserve and Surplus	114,500	78,586	100,921
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a.+ b.)	2,604,562	2,458,012	2,745,191
	a.Domestic Currency	2,604,562	2,458,012	2,745,191
	b.Foreign Currency			
1.6	Income Tax Liability	-	-	2,677
1.7	Other Liabilities	46,850	45,397	55,586
2	Total Assets (2.1 to 2.7)	3,116,713	2,932,797	3,255,177
2.1	Cash and Bank Balance	905,793	638,052	579,103
2.2	Money at Call and Short Notice	-	-	10,000
2.3	Investments	62,744	62,745	62,745
2.4	Loans and Advances (a+b+c+d+e+f)	2,038,727	2,119,554	2,509,559
	a. Real Estate Loan	173,711	67,985	95,756
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	24,108	24,292	41,434
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Ploting)	149,603	43,693	54,322
	b. Personal Home Loan of Rs.1 Crore or less	442,139	537,909	667,487
	c. Margin Type Loan	80,862	82,882	125,249
	d.Term Loan	868,600	904,171	1,094,578
	e. Overdraft Loan/TR Loan/WC Loan	135,007	134,592	124,025
	f. Others	338,407	392,015	402,464
2.5	Fixed Assets	79,714	78,943	81,859
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	29,736	33,502	11,911
3	Profit and Loss Account	Up to This	Upto Previous	Previous Year This
		Quarter	Quarter Ending	Quarter Ending
3.1	Interest Income	425,568	310,299	426,642
3.2	Interest Expense	305,060	227,517	279,194
	A.Net Interest Income(3.1-3.2)	120,508	82,782	147,449
3.3	Fees,Commision and Discount	2,875	2,125	5,361
3.4	Other Operating Income	18,783	12,885	22,229

3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
B.Total Operating Income(A+3.3+3.4+3.5)		142,167	97,792	175,038
3.6	Staff Expenses	38,208	28,084	37,642
3.7	Other Operating Expenses	36,401	25,066	37,773
C.Operating Profit Before Provision(B-3.6-3.7)		67,558	44,642	99,623
3.8	Provision for Possible Losses	11,644	24,256	9,808
D.Operating Profit(C-3.8)		55,914	20,386	89,815
3.9	Non Operating Income/Expenses(Net)	238	238	2,027
3.10	Write back of Provision for Possible Loss	5,584	3,958	9,460
E.Profit from Regular Activities(D+3.9+3.10)		61,737	24,582	101,302
3.11	Extraordinary Income/Expenses(Net)	(1,820)	(579)	(3,380)
F.Profit before Bonus and Taxes(E+3.11)		59,917	24,003	97,922
3.12	Provision for Staff Bonus	5,447	2,182	8,902
3.13	Provision for Tax	16,341	6,546	27,906
G.Net Profit/Loss(F-3.12-3.13)		38,129	15,275	61,114
4	Ratios	End of This	End of Previous	End of Previous Year
		Quarter	Quarter	This Quarter
4.1	Capital Fund to RWA	20.16%	18.73%	18.14%
4.2	Non Performing Loan (NPL) To Total Loan	1.02%	1.59%	0.41%
4.3	Total Loan Loss Provision to Total NPL	197.18%	161.85%	344.31%
4.4	Cost of Funds	11.67%	12.44%	12.69%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	68.31%	75.61%	79.63%
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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