

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 Forth Quarter (31/03/2070) of the Fiscal Year 2069/70

(Amounts in '000 NPR)

S.N.	Particulars	4rth Quarter Ending	Upto Previous	Previous Year This
		2069/70	Quarter Ending	Quarter Ending
1	Total Capital and Liabilities (1.1 to1.7)	3,497,021	3,147,357	3,100,742
1.1	Paid up capital	350,801	350,801	350,801
1.2	Reserve and Surplus	145,686	96,245	92,581
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a.+ b.)	2,974,807	2,648,257	2,604,953
	a.Domestic Currency	2,974,807	2,648,257	2,604,953
	b.Foreign Currency			
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	25,726	52,054	52,407
2	Total Assets (2.1 to 2.7)	3,497,021	3,147,357	3,100,742
2.1	Cash and Bank Balance	745,040	599,188	905,793
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	71,716	69,850	62,744
2.4	Loans and Advances (a+b+c+d+e+f)	2,564,744	2,355,207	2,038,727
	a. Real Estate Loan	191,084	201,064	173,711
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	11,036	23,344	24,108
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Ploting)	180,048	177,720	149,603
	b. Personal Home Loan of Rs.1 Crore or less	368,096	365,362	442,139
	c. Margin Type Loan	271,601	222,991	80,862
	d.Term Loan	894,760	897,858	868,600
	e. Overdraft Loan/TR Loan/WC Loan	252,878	207,335	135,007
	f. Others	586,325	460,596	338,407
2.5	Fixed Assets	75,376	77,060	79,714
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	40,145	46,052	13,764
3	Profit and Loss Account	Up to This	Upto Previous	Previous Year This
		Quarter	Quarter Ending	Quarter Ending
3.1	Interest Income	390,590	280,319	424,681
3.2	Interest Expense	251,161	189,316	305,060
	A.Net Interest Income(3.1-3.2)	139,429	91,003	119,622
3.3	Fees,Commision and Discount	3,588	2,761	2,875
3.4	Other Operating Income	31,160	23,519	18,783
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-

B.Total Operating Income(A+3.3+3.4+3.5)		174,177	117,283	141,280
3.6	Staff Expenses	41,699	31,772	37,220
3.7	Other Operating Expenses	36,768	26,691	36,542
C.Operating Profit Before Provision(B-3.6-3.7)		95,711	58,821	67,518
3.8	Provision for Possible Losses	16,436	27,973	11,645
D.Operating Profit(C-3.8)		79,275	30,848	55,873
3.9	Non Operating Income/Expenses(Net)	664	-	238
3.10	Write back of Provision for Possible Loss	12,297	8,463	5,584
E.Profit from Regular Activities(D+3.9+3.10)		92,236	39,311	61,696
3.11	Extraordinary Income/Expenses(Net)	(4,048)	(564)	(1,779)
F.Profit before Bonus and Taxes(E+3.11)		88,188	38,747	59,917
3.12	Provision for Staff Bonus	8,017	3,522	5,447
3.13	Provision for Tax	24,051	10,567	16,476
G.Net Profit/Loss(F-3.12-3.13)		56,120	24,657	37,994
4	Ratios	End of This	End of Previous	End of Previous Year
		Quarter	Quarter	This Quarter
4.1	Capital Fund to RWA	17.31%	17.71%	20.34%
4.2	Non Performing Loan (NPL) To Total Loan	0.77%	1.55%	1.12%
4.3	Total Loan Loss Provision to Total NPL	229.43%	163.43%	197.18%
4.4	Cost of Funds	9.12%	9.06%	11.67%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	75.93%	78.45%	68.29%
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.				
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				
तपाईंको साथ आज पनि, भोलि पनि				