

United Finance Limited

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Unaudited Financial Results (Quarterly)

As at Forth Quarter (31/03/2015) of the Fiscal Year 2014/15

(Amounts in '000 NPR)

S.N.	Particulars	This Quarter Ending (16.07.2015)	Previous Quarter Ending (13.04.2015)	Corresponding Previous Year Quarter Ending (16.07.2014)
1	Total Capital and Liabilities (1.1 to 1.7)	5,083,238	4,801,027	4,371,073
1.1	Paid up capital	403,421	403,421	350,801
1.2	Reserve and Surplus	188,836	160,081	153,805
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	150,000	300,000	-
1.5	Deposits (a.+ b.)	4,268,533	3,842,278	3,781,621
	a.Domestic Currency	4,268,533	3,842,278	3,781,621
	b.Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	72,448	95,247	84,846
2	Total Assets (2.1 to 2.7)	5,083,238	4,801,027	4,371,073
2.1	Cash and Bank Balance	991,388	788,357	792,024
2.2	Money at Call and Short Notice	-	150,000	-
2.3	Investments	281,873	289,550	240,434
2.4	Loans and Advances (a+b+c+d+e+f)	3,650,064	3,408,456	3,163,030
	a. Real Estate Loan	273,830	272,946	251,097
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	43,451	43,768	40,139
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	230,380	229,178	210,958
	b. Personal Home Loan of Rs.1 Crore or less	433,808	441,402	433,048
	c. Margin Type Loan	274,479	221,143	350,211
	d.Term Loan	1,325,404	1,156,656	873,209
	e. Overdraft Loan/TR Loan/WC Loan	367,145	368,155	356,447
	f. Others	975,399	948,154	899,017
2.5	Fixed Assets	86,804	86,271	79,169
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	73,110	78,393	96,417
3	Profit and Loss Account	Up to This Quarter	Upto Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	453,089	332,402	431,702
3.2	Interest Expense	255,038	185,205	269,396
	A.Net Interest Income(3.1-3.2)	198,051	147,197	162,306
3.3	Fees,Commission and Discount	3,902	1,812	3,103
3.4	Other Operating Income	37,938	30,066	31,667
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B.Total Operating Income(A+3.3+3.4+3.5)	239,891	179,076	197,076
3.6	Staff Expenses	50,990	38,668	50,721
3.7	Other Operating Expenses	52,967	37,495	47,087
	C.Operating Profit Before Provision(B-3.6-3.7)	135,935	102,912	99,268
3.8	Provision for Possible Losses	16,296	11,131	16,552
	D.Operating Profit(C-3.8)	119,638	91,781	82,715
3.9	Non Operating Income/Expenses(Net)	16,860	4,718	39,971
3.10	Write back of Provision for Possible Loss	10,867	2,072	12,846
	E.Profit from Regular Activities(D+3.9+3.10)	147,365	98,570	135,532
3.11	Extraordinary Income/Expenses(Net)	(1,278)	(811)	(1,893)
	F.Profit before Bonus and Taxes(E+3.11)	146,087	97,759	133,639
3.12	Provision for Staff Bonus	13,281	8,887	12,149
3.13	Provision for Tax	41,842	26,662	36,807
	G.Net Profit/Loss(F-3.12-3.13)	90,965	62,210	84,683
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	14.88%	15.75%	14.52%
4.2	Non Performing Loan (NPL) To Total Loan	0.53%	0.67%	0.54%
4.3	Total Loan Loss Provision to Total NPL	281.23%	247.63%	283.81%
4.4	Cost of Funds	6.95%	6.59%	7.77%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.26%	78.08%	75.35%
4.6	Interest Spread	4.64%	5.94%	5.06%
4.7	Base Rate	10.25%	9.93%	11.37%

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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