

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 Second Quarter (30/09/2068) of the Fiscal Year 2068/69

(Rs in '000)

S.N.	Particulars	This Quarter Ending Poush End 2068	Previous Quarter Ending Aswin End 2068	Corresponding Quarter Previous Year Ending Poush End 2067
1	Total Capital and Liabilities (1.1 to 1.7)	3,021,718	2,944,198	2,906,541
1.1	Paid up capital	350,801	350,801	350,801
1.2	Reserve and Surplus	67,256	55,554	73,101
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	90,000
1.5	Deposits (a.+ b.)	2,549,704	2,435,880	2,309,315
	a.Domestic Currency	2,549,704	2,435,880	2,309,315
	b.Foreign Currency			
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	53,957	101,963	83,324
2	Total Assets (2.1 to 2.7)	3,021,718	2,944,198	2,906,541
2.1	Cash and Bank Balance	655,986	390,647	256,026
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	62,745	62,745	62,742
2.4	Loans and Advances (a+b+c+d+e+f)	2,200,677	2,382,299	2,442,307
	a. Real Estate Loan	68,858	95,514	97,612
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	24,478	41,192	41,939
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	44,380	54,322	55,673
	b. Personal Home Loan of Rs.1 Crore or less	575,739	631,608	673,468
	c. Margin Type Loan	85,215	98,837	167,027
	d.Term Loan	949,036	1,049,658	1,078,028
	e. Overdraft Loan/TR Loan/WC Loan	122,149	132,368	95,672
	f. Others	399,680	374,313	330,500
2.5	Fixed Assets	77,987	78,894	83,098
2.6	Non Banking Assets	-	-	315
2.7	Other Assets	24,323	29,613	62,053
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous year Quarter
3.1	Interest Income	213,976	106,778	191,636
3.2	Interest Expense	153,557	78,111	124,420
	A.Net Interest Income(3.1-3.2)	60,419	28,667	67,217
3.3	Fees,Commision and Discount	1,227	572	2,952
3.4	Other Operating Income	6,845	3,083	11,702

3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
B.Total Operating Income(A+3.3+3.4+3.5)		68,491	32,321	81,870
3.6	Staff Expenses	19,355	9,852	17,162
3.7	Other Operating Expenses	16,229	8,635	18,601
C.Operating Profit Before Provision(B-3.6-3.7)		32,907	13,835	46,107
3.8	Provision for Possible Losses	23,914	15,439	19,609
D.Operating Profit(C-3.8)		8,993	(1,604)	26,498
3.9	Non Operating Income/Expenses(Net)	-	-	1,193
3.10	Write back of Provision for Possible Loss	3,767	2,595	5,918
E.Profit from Regular Activities(D+3.9+3.10)		12,760	991	33,609
3.11	Extraordinary Income/Expenses(Net)	(88)	(21)	(314)
F.Profit before Bonus and Taxes(E+3.11)		12,672	970	33,295
3.12	Provision for Staff Bonus	1,152	88	3,027
3.13	Provision for Tax	3,456	265	9,080
G.Net Profit/Loss(F-3.12-3.13)		8,064	617	21,187
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	18.23%	16.72%	17.31%
4.2	Non Performing Loan (NPL) To Total Loan	1.49%	1.01%	0.97%
4.3	Total Loan Loss Provision to Total NPL	166.07%	198.20%	202.40%
4.4	Cost of Funds	12.21%	12.90%	11.87%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.19%	85.57%	91.14%
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.				
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: 071-438521, Newroad: Tel: 4242482, Pokhara: Tel: 061-536214, Narayanghat: Tel: 056-571520				
तपाईंको साथ आज पनि, भोलि पनि				