

United Finance Limited

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Unaudited Financial Results (Quarterly)

As at Second Quarter (29/09/2069) of the Fiscal Year 2069/70

(Amounts in '000 NPR)

S.N.	Particulars	2nd Quarter Ending	Upto Previous	Previous Year This
		2069/70	Quarter Ending	Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	2,987,579	3,114,979	3,021,718
1.1	Paid up capital	350,801	350,801	350,801
1.2	Reserve and Surplus	75,074	79,859	67,256
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a.+ b.)	2,495,322	2,620,137	2,549,704
	a.Domestic Currency	2,495,322	2,620,137	2,549,704
	b.Foreign Currency			
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	66,382	64,181	53,957
2	Total Assets (2.1 to 2.7)	2,987,579	3,114,979	3,021,718
2.1	Cash and Bank Balance	591,077	888,728	655,986
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	67,397	62,744	62,745
2.4	Loans and Advances (a+b+c+d+e+f)	2,223,773	2,062,738	2,200,677
	a. Real Estate Loan	63,704	54,665	68,858
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	43,421	23,839	24,478
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Ploting)	20,283	30,827	44,380
	b. Personal Home Loan of Rs.1 Crore or less	468,100	505,335	575,739
	c. Margin Type Loan	116,799	93,336	85,215
	d.Term Loan	923,286	869,449	949,036
	e. Overdraft Loan/TR Loan/WC Loan	214,150	146,908	122,149
	f. Others	437,734	393,045	399,680
2.5	Fixed Assets	78,437	78,383	77,987
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	26,895	22,386	24,323
3	Profit and Loss Account	Up to This	Upto Previous	Previous Year This
		Quarter	Quarter Ending	Quarter Ending
3.1	Interest Income	185,598	80,917	213,976
3.2	Interest Expense	132,541	71,635	153,557
	A.Net Interest Income(3.1-3.2)	53,057	9,282	60,419
3.3	Fees,Commission and Discount	1,779	880	1,227
3.4	Other Operating Income	15,648	7,709	6,845
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-

B.Total Operating Income(A+3.3+3.4+3.5)		70,484	17,871	68,491
3.6	Staff Expenses	21,824	11,786	19,355
3.7	Other Operating Expenses	17,893	8,721	16,229
C.Operating Profit Before Provision(B-3.6-3.7)		30,767	(2,636)	32,907
3.8	Provision for Possible Losses	20,026	29,228	23,914
D.Operating Profit(C-3.8)		10,740	(31,864)	8,993
3.9	Non Operating Income/Expenses(Net)	-	-	-
3.10	Write back of Provision for Possible Loss	7,257	2,788	3,767
E.Profit from Regular Activities(D+3.9+3.10)		17,998	(29,076)	12,760
3.11	Extraordinary Income/Expenses(Net)	(421)	(119)	(88)
F.Profit before Bonus and Taxes(E+3.11)		17,576	(29,195)	12,672
3.12	Provision for Staff Bonus	1,598	-	1,152
3.13	Provision for Tax	4,793	-	3,456
G.Net Profit/Loss(F-3.12-3.13)		11,185	(29,195)	8,064
4	Ratios	End of This	End of Previous	End of Previous Year
		Quarter	Quarter	This Quarter
4.1	Capital Fund to RWA	18.09%	19.04%	18.23%
4.2	Non Performing Loan (NPL) To Total Loan	1.41%	2.22%	1.49%
4.3	Total Loan Loss Provision to Total NPL	170.00%	143.97%	166.07%
4.4	Cost of Funds	9.45%	10.47%	12.21%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	0.00%	70.01%	76.19%
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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