

# United Finance Limited

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Unaudited Financial Results (Quarterly)

As at Second Quarter (30/09/2070) of the Fiscal Year 2070/71

(Amounts in '000 NPR)

S.N.	Particulars	2nd Quarter Ending	Upto Previous	Previous Year This
		2070/71	Quarter Ending	Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>3,893,719</b>	<b>3,561,458</b>	<b>2,987,579</b>
1.1	Paid up capital	350,801	350,801	350,801
1.2	Reserve and Surplus	104,336	115,526	75,074
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a.+ b.)	3,351,481	3,021,227	2,495,322
	a.Domestic Currency	3,351,481	3,021,227	2,495,322
	b.Foreign Currency			
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	87,101	73,903	66,382
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>3,893,719</b>	<b>3,561,458</b>	<b>2,987,579</b>
2.1	Cash and Bank Balance	786,928	598,644	591,077
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	198,882	86,740	67,397
2.4	Loans and Advances (a+b+c+d+e+f)	<b>2,791,129</b>	<b>2,737,823</b>	<b>2,223,773</b>
	<b>a. Real Estate Loan</b>	<b>232,147</b>	<b>218,229</b>	<b>63,704</b>
	1. Residential Real Estate Loan (Except Personal Home Loan upto <b>Rs.1 Crore</b> )	30,587	20,815	43,421
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	201,560	197,413	20,283
	<b>b. Personal Home Loan of Rs.1 Crore or less</b>	<b>390,718</b>	<b>373,292</b>	<b>468,100</b>
	c. Margin Type Loan	273,137	303,285	116,799
	d.Term Loan	866,135	868,469	923,286
	e. Overdraft Loan/TR Loan/WC Loan	310,333	289,611	214,150
	f. Others	718,659	684,937	437,734
2.5	Fixed Assets	77,231	78,567	78,437
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	39,549	59,685	26,895
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This</b>	<b>Upto Previous</b>	<b>Previous Year This</b>
		<b>Quarter</b>	<b>Quarter Ending</b>	<b>Quarter Ending</b>
3.1	Interest Income	210,254	98,348	185,598
3.2	Interest Expense	130,853	65,162	132,541
	<b>A.Net Interest Income(3.1-3.2)</b>	<b>79,401</b>	<b>33,185</b>	<b>53,057</b>
3.3	Fees,Commision and Discount	1,532	710	1,779
3.4	Other Operating Income	14,372	7,427	15,648
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-

<b>B.Total Operating Income(A+3.3+3.4+3.5)</b>		<b>95,305</b>	<b>41,323</b>	<b>70,484</b>
3.6	Staff Expenses	25,702	13,759	21,824
3.7	Other Operating Expenses	20,237	10,066	17,893
<b>C.Operating Profit Before Provision(B-3.6-3.7)</b>		<b>49,366</b>	<b>17,497</b>	<b>30,767</b>
3.8	Provision for Possible Losses	24,091	20,264	20,026
<b>D.Operating Profit(C-3.8)</b>		<b>25,275</b>	<b>(2,767)</b>	<b>10,740</b>
3.9	Non Operating Income/Expenses(Net)	3,640	-	-
3.10	Write back of Provision for Possible Loss	8,893	5,179	7,257
<b>E.Profit from Regular Activities(D+3.9+3.10)</b>		<b>37,808</b>	<b>2,412</b>	<b>17,998</b>
3.11	Extraordinary Income/Expenses(Net)	(2,132)	-	(421)
<b>F.Profit before Bonus and Taxes(E+3.11)</b>		<b>35,676</b>	<b>2,412</b>	<b>17,576</b>
3.12	Provision for Staff Bonus	3,243	219	1,598
3.13	Provision for Tax	9,730	658	4,793
<b>G.Net Profit/Loss(F-3.12-3.13)</b>		<b>22,703</b>	<b>1,535</b>	<b>11,185</b>
4	Ratios	End of This	End of Previous	End of Previous Year
		Quarter	Quarter	This Quarter
4.1	Capital Fund to RWA	14.86%	17.25%	18.09%
4.2	Non Performing Loan (NPL) To Total Loan	1.15%	1.19%	1.41%
4.3	Total Loan Loss Provision to Total NPL	185.62%	182.92%	170.00%
4.4	Cost of Funds	8.29%	8.50%	9.45%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	75.20%	79.55%	78.19%
4.6	Interest Spread	5.15%		
4.7	Base Rate	12.18%		
<b>Note:-</b> 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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