

United Finance Limited

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Unaudited Financial Results (Quarterly)

As at 2nd Quarter (30/09/2071) of the Fiscal Year 2071/72

(Amounts in '000 NPR)

S.N.	Particulars	This Quarter Ending (14.01.2015)	Previous Quarter Ending (16.07.2014)	Corresponding Previous Year Quarter Ending (14.01.2014)
1	Total Capital and Liabilities (1.1 to 1.7)	4,458,842	4,268,648	3,893,719
1.1	Paid up capital	403,421	350,801	350,801
1.2	Reserve and Surplus	131,350	152,812	104,336
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	150,000	150,000	-
1.5	Deposits (a.+ b.)	3,637,943	3,511,373	3,351,481
	a.Domestic Currency	3,637,943	3,511,373	3,351,481
	b.Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	136,128	103,662	87,101
2	Total Assets (2.1 to 2.7)	4,458,842	4,268,648	3,893,719
2.1	Cash and Bank Balance	769,461	751,075	786,928
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	286,268	281,375	198,882
2.4	Loans and Advances (a+b+c+d+e+f)	3,253,018	3,072,211	2,791,129
	a. Real Estate Loan	198,679	217,556	232,147
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	29,222	39,305	30,587
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	169,457	178,251	201,560
	b. Personal Home Loan of Rs.1 Crore or less	464,697	443,196	390,718
	c. Margin Type Loan	261,166	342,105	273,137
	d.Term Loan	1,081,377	843,687	866,135
	e. Overdraft Loan/TR Loan/WC Loan	335,500	324,330	310,333
	f. Others	911,599	901,336	718,659
2.5	Fixed Assets	81,424	82,543	77,231
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	68,671	81,443	39,549
3	Profit and Loss Account	Up to This Quarter	Upto Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	218,512	102,271	210,254
3.2	Interest Expense	126,511	69,039	130,853
	A.Net Interest Income(3.1-3.2)	92,001	33,232	79,401
3.3	Fees,Commision and Discount	1,262	585	1,532
3.4	Other Operating Income	19,843	7,529	14,372
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-

B.Total Operating Income(A+3.3+3.4+3.5)		113,106	41,345	95,305
3.6	Staff Expenses	26,413	14,138	25,702
3.7	Other Operating Expenses	24,520	12,027	20,237
C.Operating Profit Before Provision(B-3.6-3.7)		62,174	15,180	49,366
3.8	Provision for Possible Losses	14,670	18,612	24,091
D.Operating Profit(C-3.8)		47,504	(3,432)	25,275
3.9	Non Operating Income/Expenses(Net)	3,829	397	3,640
3.10	Write back of Provision for Posssible Loss	2,040	3,055	8,893
E.Profit from Regular Activities(D+3.9+3.10)		53,373	20	37,808
3.11	Extraordinary Income/Expenses(Net)	(763)	-	(2,132)
F.Profit before Bonus and Taxes(E+3.11)		52,610	20	35,676
3.12	Provision for Staff Bonus	4,783	2	3,243
3.13	Provision for Tax	14,348	6	9,730
G.Net Profit/Loss(F-3.12-3.13)		33,479	13	22,703
4	Ratios	At the End of This	At the End of Previous	At the End of Corresponding Previous
		Quarter	Quarter	Year Quarter
4.1	Capital Fund to RWA	15.38%	14.82%	14.86%
4.2	Non Performing Loan (NPL) To Total Loan	1.20%	1.02%	1.15%
4.3	Total Loan Loss Provision to Total NPL	215.20%	202.69%	185.62%
4.4	Cost of Funds	6.41%	6.71%	8.29%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.11%	78.22%	75.20%
4.6	Interest Spread	5.93%	6.40%	5.15%
4.7	Base Rate	10.13%	10.34%	12.18%

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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