

United Finance Limited

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Unaudited Financial Results (Quarterly)

As at 2nd Quarter (30/09/2072) of the Fiscal Year 2072/73

(Amounts in '000 NPR)

S.N.	Particulars	This Quarter Ending (14.01.2016)	Previous Quarter Ending (17.10.2015)	Corresponding Previous Year Quarter Ending (14.01.2015)
1	Total Capital and Liabilities (1.1 to 1.7)	4,988,541	5,043,565	4,458,842
1.1	Paid up capital	463,935	463,935	403,421
1.2	Reserve and Surplus	157,542	129,179	131,350
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	150,000
1.5	Deposits (a.+ b.)	4,276,132	4,348,516	3,637,943
	a.Domestic Currency	4,276,132	4,348,516	3,637,943
	b.Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	90,932	101,935	136,128
2	Total Assets (2.1 to 2.7)	4,988,541	5,043,565	4,458,842
2.1	Cash and Bank Balance	1,009,444	909,781	769,461
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	229,989	268,912	286,268
2.4	Loans and Advances (a+b+c+d+e+f)	3,583,894	3,677,139	3,253,018
	a. Real Estate Loan	314,521	302,491	198,679
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	42,775	43,128	29,222
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	271,745	259,363	169,457
	b. Personal Home Loan of Rs.1 Crore or less	387,821	418,267	464,697
	c. Margin Type Loan	411,380	389,490	261,166
	d.Term Loan	1,327,669	1,338,489	1,081,377
	e. Overdraft Loan/TR Loan/WC Loan	242,230	292,281	335,500
	f. Others	900,274	936,121	911,599
2.5	Fixed Assets	84,922	86,223	81,424
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	80,291	101,510	68,671
3	Profit and Loss Account	Up to This Quarter	Upto Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	238,992	116,746	218,512
3.2	Interest Expense	135,939	74,539	126,511
	A.Net Interest Income(3.1-3.2)	103,053	42,207	92,001
3.3	Fees,Commision and Discount	581	308	1,262
3.4	Other Operating Income	13,078	7,239	19,843
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B.Total Operating Income(A+3.3+3.4+3.5)	116,712	49,754	113,106
3.6	Staff Expenses	26,264	13,871	26,413
3.7	Other Operating Expenses	21,530	11,288	24,520
	C.Operating Profit Before Provision(B-3.6-3.7)	68,918	24,596	62,174
3.8	Provision for Possible Losses	30,115	28,427	14,670
	D.Operating Profit(C-3.8)	38,803	(3,831)	47,504
3.9	Non Operating Income/Expenses(Net)	7,394	6,654	3,829
3.10	Write back of Provision for Possible Loss	5,380	3,485	2,040
	E.Profit from Regular Activities(D+3.9+3.10)	51,577	6,308	53,373
3.11	Extraordinary Income/Expenses(Net)	(81)	(81)	(763)
	F.Profit before Bonus and Taxes(E+3.11)	51,496	6,228	52,610
3.12	Provision for Staff Bonus	4,681	566	4,783
3.13	Provision for Tax	14,044	1,699	14,348
	G.Net Profit/Loss(F-3.12-3.13)	32,770	3,963	33,479
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	15.23%	14.64%	15.38%
4.2	Non Performing Loan (NPL) To Total Loan	1.23%	1.48%	1.20%
4.3	Total Loan Loss Provision to Total NPL	175.99%	144.16%	215.20%
4.4	Cost of Funds	5.98%	6.24%	6.41%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.83%	76.08%	79.11%
4.6	Interest Spread	5.87%	6.13%	5.93%
4.7	Base Rate	9.14%	9.57%	10.13%

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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