

United Finance Limited

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Unaudited Financial Results (Quarterly)

As at Third Quarter (30/12/2068) of the Fiscal Year 2068/69

(Amounts in '000 NPR)

S.N.	Particulars	3rd Quarter Ending	Upto Previous	Previous Year This
		2068/69	Quarter Ending	Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	2,932,797	3,021,718	3,084,766
1.1	Paid up capital	350,801	350,801	350,801
1.2	Reserve and Surplus	78,586	67,256	88,091
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	30,000
1.5	Deposits (a.+ b.)	2,458,012	2,549,704	2,539,394
	a.Domestic Currency	2,458,012	2,549,704	2,539,394
	b.Foreign Currency			
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	45,397	53,957	76,479
2	Total Assets (2.1 to 2.7)	2,932,797	3,021,718	3,084,766
2.1	Cash and Bank Balance	638,052	655,986	323,391
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)	2,119,554	2,200,677	2,571,409
	a. Real Estate Loan	67,985	68,858	97,345
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	24,292	24,478	41,672
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Ploting)	43,693	44,380	55,673
	b. Personal Home Loan of Rs.1 Crore or less	537,909	575,739	687,383
	c. Margin Type Loan	82,882	85,215	155,530
	d.Term Loan	904,171	949,036	1,128,882
	e. Overdraft Loan/TR Loan/WC Loan	134,592	122,149	125,732
	f. Others	392,015	399,680	376,537
2.5	Fixed Assets	78,943	77,987	82,228
2.6	Non Banking Assets	-	-	5,470
2.7	Other Assets	33,502	24,323	39,525
3	Profit and Loss Account	Up to This	Upto Previous	Previous Year This
		Quarter	Quarter Ending	Quarter Ending
3.1	Interest Income	310,299	213,976	298,991
3.2	Interest Expense	227,517	153,557	197,548
	A.Net Interest Income(3.1-3.2)	82,782	60,419	101,443
3.3	Fees,Commission and Discount	2,125	1,227	4,607
3.4	Other Operating Income	12,885	6,845	18,406

3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
B.Total Operating Income(A+3.3+3.4+3.5)		97,792	68,491	124,455
3.6	Staff Expenses	28,084	19,355	28,545
3.7	Other Operating Expenses	25,066	16,229	27,452
C.Operating Profit Before Provision(B-3.6-3.7)		44,642	32,907	68,458
3.8	Provision for Possible Losses	24,256	23,914	27,198
D.Operating Profit(C-3.8)		20,386	8,993	41,261
3.9	Non Operating Income/Expenses(Net)	238	-	1,193
3.10	Write back of Provision for Possible Loss	3,958	3,767	6,273
E.Profit from Regular Activities(D+3.9+3.10)		24,582	12,760	48,727
3.11	Extraordinary Income/Expenses(Net)	(579)	(88)	(442)
F.Profit before Bonus and Taxes(E+3.11)		24,003	12,672	48,285
3.12	Provision for Staff Bonus	2,182	1,152	4,390
3.13	Provision for Tax	6,546	3,456	13,169
G.Net Profit/Loss(F-3.12-3.13)		15,275	8,064	30,727
4	Ratios	End of This	End of Previous	End of Previous Year
		Quarter	Quarter	This Quarter
4.1	Capital Fund to RWA	18.73%	18.23%	16.35%
4.2	Non Performing Loan (NPL) To Total Loan	1.59%	1.49%	0.95%
4.3	Total Loan Loss Provision to Total NPL	161.85%	166.07%	204.45%
4.4	Cost of Funds	12.44%	12.21%	12.37%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	75.61%	76.19%	88.57%
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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