

United Finance Limited

Head office: I.J.Plaza,Durbar Marg ,Kathmandu. Tel: 4241648, Fax:01-4241645, Email : info@ufl.com.np

Unaudited Financial Results (Quarterly)

As at Third Quarter (31/12/2069) of the Fiscal Year 2069/70

(Amounts in '000 NPR)

S.N.	Particulars	3rd Quarter Ending	Upto Previous	Previous Year This
		2069/70	Quarter Ending	Quarter Ending
1	Total Capital and Liabilities (1.1 to1.7)	3,147,357	2,987,579	2,932,797
1.1	Paid up capital	350,801	350,801	350,801
1.2	Reserve and Surplus	96,245	75,074	78,586
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a.+ b.)	2,648,257	2,495,322	2,458,012
	a.Domestic Currency	2,648,257	2,495,322	2,458,012
	b.Foreign Currency			
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	52,054	66,382	45,397
2	Total Assets (2.1 to 2.7)	3,147,357	2,987,579	2,932,797
2.1	Cash and Bank Balance	599,188	591,077	638,052
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	69,850	67,397	62,745
2.4	Loans and Advances (a+b+c+d+e+f)	2,355,207	2,223,773	2,119,554
	a. Real Estate Loan	61,411	63,704	67,985
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	43,019	43,421	24,292
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	18,392	20,283	43,693
	b. Personal Home Loan of Rs.1 Crore or less	447,577	468,100	537,909
	c. Margin Type Loan	220,783	116,799	82,882
	d.Term Loan	897,858	923,286	904,171
	e. Overdraft Loan/TR Loan/WC Loan	207,335	214,150	134,592
	f. Others	520,243	437,734	392,015
2.5	Fixed Assets	77,060	78,437	78,943
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	46,052	26,895	33,502
3	Profit and Loss Account	Up to This	Upto Previous	Previous Year This
		Quarter	Quarter Ending	Quarter Ending
3.1	Interest Income	280,319	185,598	310,299
3.2	Interest Expense	189,316	132,541	227,517
	A.Net Interest Income(3.1-3.2)	91,003	53,057	82,782
3.3	Fees,Commision and Discount	2,761	1,779	2,125
3.4	Other Operating Income	23,519	15,648	12,885
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B.Total Operating Income(A+3.3+3.4+3.5)	117,283	70,484	97,792

3.6	Staff Expenses	31,772	21,824	28,084
3.7	Other Operating Expenses	26,691	17,893	25,066
C.Operating Profit Before Provision(B-3.6-3.7)		58,821	30,767	44,642
3.8	Provision for Possible Losses	27,973	20,026	24,256
D.Operating Profit(C-3.8)		30,848	10,740	20,386
3.9	Non Operating Income/Expenses(Net)	-	-	238
3.10	Write back of Provision for Possible Loss	8,463	7,257	3,958
E.Profit from Regular Activities(D+3.9+3.10)		39,311	17,998	24,582
3.11	Extraordinary Income/Expenses(Net)	(564)	(421)	(579)
F.Profit before Bonus and Taxes(E+3.11)		38,747	17,576	24,003
3.12	Provision for Staff Bonus	3,522	1,598	2,182
3.13	Provision for Tax	10,567	4,793	6,546
G.Net Profit/Loss(F-3.12-3.13)		24,657	11,185	15,275
4	Ratios	End of This	End of Previous	End of Previous Year
		Quarter	Quarter	This Quarter
4.1	Capital Fund to RWA	17.71%	18.09%	18.73%
4.2	Non Performing Loan (NPL) To Total Loan	1.55%	1.41%	1.59%
4.3	Total Loan Loss Provision to Total NPL	163.43%	170.00%	161.85%
4.4	Cost of Funds	9.06%	9.45%	12.44%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.45%	78.19%	75.61%
Note:- Figures of the previous quarter has been regrouped in alignment with our accounting policy.				
<p>Head office: I.J.Plaza,Durbar Marg ,Kathmandu. Tel: 4241648, Fax:01-4241645, Email : info@ufl.com.np Branch Office: Biratnagar : Tel: 021-440447, Nepalgunj: Tel: 081-521081, Butwal: Tel: 071-542621, Newroad</p>				
तपाईंको साथ आज पनि, भोलि पनि				