

United Finance Limited

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Unaudited Financial Results (Quarterly)

As at Third Quarter (30/12/2070) of the Fiscal Year 2070/71

(Amounts in '000 NPR)

S.N.	Particulars	3rd Quarter Ending	Upto Previous	Previous Year This
		2070/71	Quarter Ending	Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	4,092,946	3,893,719	3,147,357
1.1	Paid up capital	350,801	350,801	350,801
1.2	Reserve and Surplus	107,495	104,336	96,245
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a.+ b.)	3,545,676	3,351,481	2,648,257
	a.Domestic Currency	3,545,676	3,351,481	2,648,257
	b.Foreign Currency			
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	88,974	87,101	52,054
2	Total Assets (2.1 to 2.7)	4,092,946	3,893,719	3,147,357
2.1	Cash and Bank Balance	847,198	786,928	599,188
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	207,429	198,882	69,850
2.4	Loans and Advances (a+b+c+d+e+f)	2,890,318	2,791,129	2,355,207
	a. Real Estate Loan	272,759	232,147	201,064
	1. Residential Real Estate Loan (Except Personal Home Loan	37,381	30,587	23,344
	2. Business Complex & Residential Apartment Construction	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	235,378	201,560	177,720
	b. Personal Home Loan of Rs.1 Crore or less	421,016	390,718	365,362
	c. Margin Type Loan	282,274	273,137	222,991
	d.Term Loan	846,007	866,135	897,858
	e. Overdraft Loan/TR Loan/WC Loan	320,667	310,333	207,335
	f. Others	747,594	718,659	460,596
2.5	Fixed Assets	80,370	77,231	77,060
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	67,630	39,549	46,052
3	Profit and Loss Account	Up to This	Upto Previous	Previous Year This
		Quarter	Quarter Ending	Quarter Ending
3.1	Interest Income	311,175	213,894	280,319
3.2	Interest Expense	194,845	130,853	189,316
	A.Net Interest Income(3.1-3.2)	116,330	83,041	91,003
3.3	Fees,Commision and Discount	1,895	1,532	2,761
3.4	Other Operating Income	22,350	14,372	23,519
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B.Total Operating Income(A+3.3+3.4+3.5)	140,575	98,945	117,283

3.6	Staff Expenses	38,484	25,702	31,772
3.7	Other Operating Expenses	30,948	20,237	26,691
C.Operating Profit Before Provision(B-3.6-3.7)		71,143	53,006	58,821
3.8	Provision for Possible Losses	31,285	24,091	27,973
D.Operating Profit(C-3.8)		39,858	28,915	30,848
3.9	Non Operating Income/Expenses(Net)	13,275	-	-
3.10	Write back of Provision for Posssible Loss	10,027	8,893	8,463
E.Profit from Regular Activities(D+3.9+3.10)		63,159	37,808	39,311
3.11	Extraordinary Income/Expenses(Net)	(2,132)	(2,132)	(564)
F.Profit before Bonus and Taxes(E+3.11)		61,027	35,676	38,747
3.12	Provision for Staff Bonus	5,548	3,243	3,522
3.13	Provision for Tax	16,644	9,730	10,567
G.Net Profit/Loss(F-3.12-3.13)		38,835	22,703	24,657
4	Ratios	End of This	End of Previous	End of Previous Year
		Quarter	Quarter	This Quarter
4.1	Capital Fund to RWA	14.65%	14.86%	17.71%
4.2	Non Performing Loan (NPL) To Total Loan	1.28%	1.15%	1.55%
4.3	Total Loan Loss Provision to Total NPL	176.86%	185.62%	163.43%
4.4	Cost of Funds	8.23%	8.29%	9.06%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	0.00%	75.20%	78.45%
4.6	Interest Spread	5.67%	5.15%	
4.7	Base Rate	11.94%	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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