

United Finance Limited

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Unaudited Financial Results (Quarterly)

As at 3rd Quarter (30/12/2071) of the Fiscal Year 2071/72

(Amounts in '000 NPR)

S.N.	Particulars	This Quarter Ending (13.04.2015)	Previous Quarter Ending (16.07.2014)	Corresponding Previous Year Quarter Ending (13.04.2014)
1	Total Capital and Liabilities (1.1 to 1.7)	4,801,027	4,458,842	4,092,946
1.1	Paid up capital	403,421	403,421	350,801
1.2	Reserve and Surplus	160,081	131,350	107,495
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	300,000	150,000	-
1.5	Deposits (a.+ b.)	3,842,278	3,637,943	3,545,676
	a.Domestic Currency	3,842,278	3,637,943	3,545,676
	b.Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	95,247	136,128	88,974
2	Total Assets (2.1 to 2.7)	4,801,027	4,458,842	4,092,946
2.1	Cash and Bank Balance	788,357	769,461	847,198
2.2	Money at Call and Short Notice	150,000	-	-
2.3	Investments	289,550	286,268	207,429
2.4	Loans and Advances (a+b+c+d+e+f)	3,408,456	3,253,018	2,890,318
	a. Real Estate Loan	272,946	198,679	272,759
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	43,768	29,222	37,381
	2. Business Complex & Residential Apartment	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	229,178	169,457	235,378
	b. Personal Home Loan of Rs.1 Crore or less	441,402	464,697	421,016
	c. Margin Type Loan	221,143	261,166	282,274
	d.Term Loan	1,156,656	1,081,377	846,007
	e. Overdraft Loan/TR Loan/WC Loan	368,155	335,500	320,667
	f. Others	948,154	911,599	747,594
2.5	Fixed Assets	86,271	81,424	80,370
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	78,393	68,671	67,630
3	Profit and Loss Account	Up to This Quarter	Upto Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	332,402	218,512	311,175
3.2	Interest Expense	185,205	126,511	194,845
	A.Net Interest Income(3.1-3.2)	147,197	92,001	116,330
3.3	Fees,Commision and Discount	1,812	1,262	1,895
3.4	Other Operating Income	30,066	19,843	22,350
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B.Total Operating Income(A+3.3+3.4+3.5)	179,076	113,106	140,575
3.6	Staff Expenses	38,668	26,413	38,484

3.7	Other Operating Expenses	37,495	24,520	30,948
C.Operating Profit Before Provision(B-3.6-3.7)		102,912	62,174	71,143
3.8	Provision for Possible Losses	11,131	14,670	31,285
D.Operating Profit(C-3.8)		91,781	47,504	39,858
3.9	Non Operating Income/Expenses(Net)	4,718	3,829	13,275
3.10	Write back of Provision for Possible Loss	2,072	2,040	10,027
E.Profit from Regular Activities(D+3.9+3.10)		98,570	53,373	63,159
3.11	Extraordinary Income/Expenses(Net)	(811)	(763)	(2,132)
F.Profit before Bonus and Taxes(E+3.11)		97,759	52,610	61,027
3.12	Provision for Staff Bonus	8,887	4,783	5,548
3.13	Provision for Tax	26,662	14,348	16,644
G.Net Profit/Loss(F-3.12-3.13)		62,210	33,479	38,835
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	14.87%	15.38%	14.65%
4.2	Non Performing Loan (NPL) To Total Loan	0.67%	1.20%	1.28%
4.3	Total Loan Loss Provision to Total NPL	247.63%	215.20%	176.86%
4.4	Cost of Funds	6.59%	6.41%	8.23%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	0.00%	79.11%	73.89%
4.6	Interest Spread	5.94%	5.93%	5.67%
4.7	Base Rate	9.93%	10.13%	11.94%
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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