

United Finance Limited

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Unaudited Financial Results (Quarterly)

As at 3rd Quarter (30/12/2016) of the Fiscal Year 2072/73

(Amounts in '000 NPR)

S.N.	Particulars	This Quarter Ending (12.04.2016)	Previous Quarter Ending (14.01.2016)	Corresponding Previous Year Quarter Ending (13.04.2015)
1	Total Capital and Liabilities (1.1 to 1.7)	5,373,693	4,988,541	4,801,027
1.1	Paid up capital	463,935	463,935	403,421
1.2	Reserve and Surplus	199,150	157,542	160,081
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	300,000
1.5	Deposits (a.+ b.)	4,590,025	4,276,132	3,842,278
	a.Domestic Currency	4,590,025	4,276,132	3,842,278
	b.Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	120,584	90,932	95,247
2	Total Assets (2.1 to 2.7)	5,373,693	4,988,541	4,801,027
2.1	Cash and Bank Balance	988,804	1,009,444	788,357
2.2	Money at Call and Short Notice	-	-	150,000
2.3	Investments	242,133	229,989	289,550
2.4	Loans and Advances (a+b+c+d+e+f)	3,952,434	3,583,894	3,408,456
	a. Real Estate Loan	291,083	314,521	272,946
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	33,060	42,775	43,768
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	258,023	271,745	229,178
	b. Personal Home Loan of Rs.1 Crore or less	368,277	387,821	441,402
	c. Margin Type Loan	508,110	411,380	221,143
	d.Term Loan	1,301,709	1,327,669	1,156,656
	e. Overdraft Loan/TR Loan/WC Loan	218,896	242,230	368,155
	f. Others	1,264,360	900,274	948,154
2.5	Fixed Assets	83,593	84,922	86,271
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	106,729	80,291	78,393
3	Profit and Loss Account	Up to This Quarter	Upto Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	361,702	238,992	332,402
3.2	Interest Expense	196,726	135,939	185,205
	A.Net Interest Income(3.1-3.2)	164,976	103,053	147,197
3.3	Fees, Commission and Discount	1,486	581	1,812
3.4	Other Operating Income	24,186	13,078	30,066
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B.Total Operating Income(A+3.3+3.4+3.5)	190,648	116,712	179,076
3.6	Staff Expenses	38,337	26,264	38,668
3.7	Other Operating Expenses	32,323	21,530	37,495
	C.Operating Profit Before Provision(B-3.6-3.7)	119,989	68,918	102,912
3.8	Provision for Possible Losses	28,960	30,115	11,131
	D.Operating Profit(C-3.8)	91,028	38,803	91,781
3.9	Non Operating Income/Expenses(Net)	18,227	7,394	4,718
3.10	Write back of Provision for Possible Loss	7,851	5,380	2,072
	E.Profit from Regular Activities(D+3.9+3.10)	117,106	51,577	98,570
3.11	Extraordinary Income/Expenses(Net)	(227)	(81)	(811)
	F.Profit before Bonus and Taxes(E+3.11)	116,880	51,496	97,759
3.12	Provision for Staff Bonus	10,625	4,681	8,887
3.13	Provision for Tax	31,876	14,044	26,662
	G.Net Profit/Loss(F-3.12-3.13)	74,378	32,770	62,210
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	15.32%	15.23%	14.87%
4.2	Non Performing Loan (NPL) To Total Loan	0.99%	1.23%	0.67%
4.3	Total Loan Loss Provision to Total NPL	190.78%	175.99%	247.63%
4.4	Cost of Funds	5.67%	5.98%	6.59%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.73%	74.83%	78.71%
4.6	Interest Spread	5.76%	5.87%	5.94%
4.7	Base Rate	8.93%	9.14%	9.93%

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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