

# Gemini Stock Analysis Report

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Okay, I will analyze the UBL.NS stock analysis report, following your instructions step-by-step.

## Step 1: Audit the Data

- **Data Present:** Daily price chart (3 years), long-term fundamental analysis (4 years), short-term fundamental analysis (6 quarters), relative strength analysis, EMA crossover summary and chart, Bollinger Bands summary and chart, Supertrend summary and chart, MACD summary and chart, volatility squeeze analysis, RSI-Volume divergence analysis.
- **Data Missing:** Weekly charts, additional volume-based indicators (e.g., On Balance Volume), more in-depth industry/peer analysis.
- **Confidence Level:** Medium. The report provides a good overview of technical and some fundamental factors, but lacks depth in certain areas like volume confirmation and broader market context.

## Step 2: Analyze the Setup

Based on the provided report, here's a breakdown of the setup:

- **Price Structure:** The 3-year daily price chart shows a clear downtrend over the last several months of 2025, following a period of sideways to upward movement.
- **Trend Direction:** The EMA crossover analysis confirms a "Strong **Downtrend**" and the Supertrend indicator signals "DOWNTREND (Sell)".
- **Momentum:** The MACD is bearish, with weakening momentum. The RSI is at 25.9, indicating an oversold condition, and bullish divergences were noted in September.
- **Relative Strength:** Classification is Neutral. Relative strength has shown signs of a recent turnaround, emerging to outperform the benchmark index, but medium-term lagging persists.
- **Volatility:** The Volatility Squeeze analysis highlights recent ATR contractions, suggesting a period of consolidation before a potential breakout (though direction unknown). However, volatility squeezing is a neutral catalyst and needs to pair with other indicators before it can be trusted.
- **Fundamentals:** The fundamental analysis presents a mixed bag, and should be considered in greater depth before considering a long position. The fundamental analysis suggests strong growth, but the recent QoQ numbers have fallen off.

## Step 3: Formulate the Recommendation

Based on the analysis, the current setup *does not* warrant a buy recommendation for a positional trade.

- The prevailing downtrend is too strong. The trend is down.
- Despite oversold conditions, there's no strong evidence of a sustained reversal. Volume hasn't confirmed a bottom. The RSI Divergence is suggestive, but lacks evidence of confirmation from price.
- The indicators don't provide enough confluence of factors to override the overall bearish signals.

## Conditional Plan

Since this may be a setup to monitor, here's a conditional plan:

- **Condition to Buy:** Sustained close above the EMA 50 on rising volume, accompanied by a MACD crossover and a break of the Supertrend resistance.
- **Entry Price:** INR 1725 (approximate EMA 50 level on current chart).
- **Stop Loss:** INR 1650 (below the swing low prior to the breakout).
- **Take Profit:** INR 1900 (a conservative target based on previous resistance levels).

# News & Analyst Targets

Okay, I will act as a stock research analyst and search for the latest news and information on UBL (United

# Gemini Stock Analysis Report

Bank Limited) to answer your questions.

Based on my research as of December 20, 2025, here's the latest information on United Bank Limited (UBL):

## 1) Latest News for UBL This Week:

- Stock Price Increase:** The current price of UBL is 412.07 PKR, an increase of 0.34% in the past 24 hours.
- Bullish Trend:** UBL is trading in a bullish trend.
- Technical Buy Call:** Several technical analyses suggest a "Buy" for UBL based on patterns like DB Bull Flag formations and Wyckoff re-accumulation phases.
- Potential Return:** A target price of PKR 580 offers a potential upside of PKR 80-100, translating to approximately 16-20% return.

## 2) Upgrade or Downgrade from Brokerages:

- No specific upgrades or downgrades were found for UBL in the most recent search results.

## 3) Other News Impacting UBL:

- Market Trends:** Monitoring market trends is crucial to adjust investment strategies accordingly.
- Analyst Opinions:** Analyst opinions suggest a maximum price estimate of 495.00 PKR and a minimum estimate of 476.00 PKR.
- Earnings:** United Bank is going to release the next earnings report on Feb 25, 2026.

## 4) Latest Targets from Analysts Community and Brokerages:

Analyst/Brokerage	Target Price (PKR)	Recommendation
Average (5 analysts)	369.20	Buy
High Estimate	476.00	N/A
Low Estimate	225.00	N/A
Mushtaque Muhammad (Chart Alchemist)	413 (if breakout at 380)	Buy based on technical analysis

**Disclaimer:** The information provided is based on the latest available data and analyst opinions. However, it is essential to conduct thorough research and consult with a financial advisor before making any investment decisions.

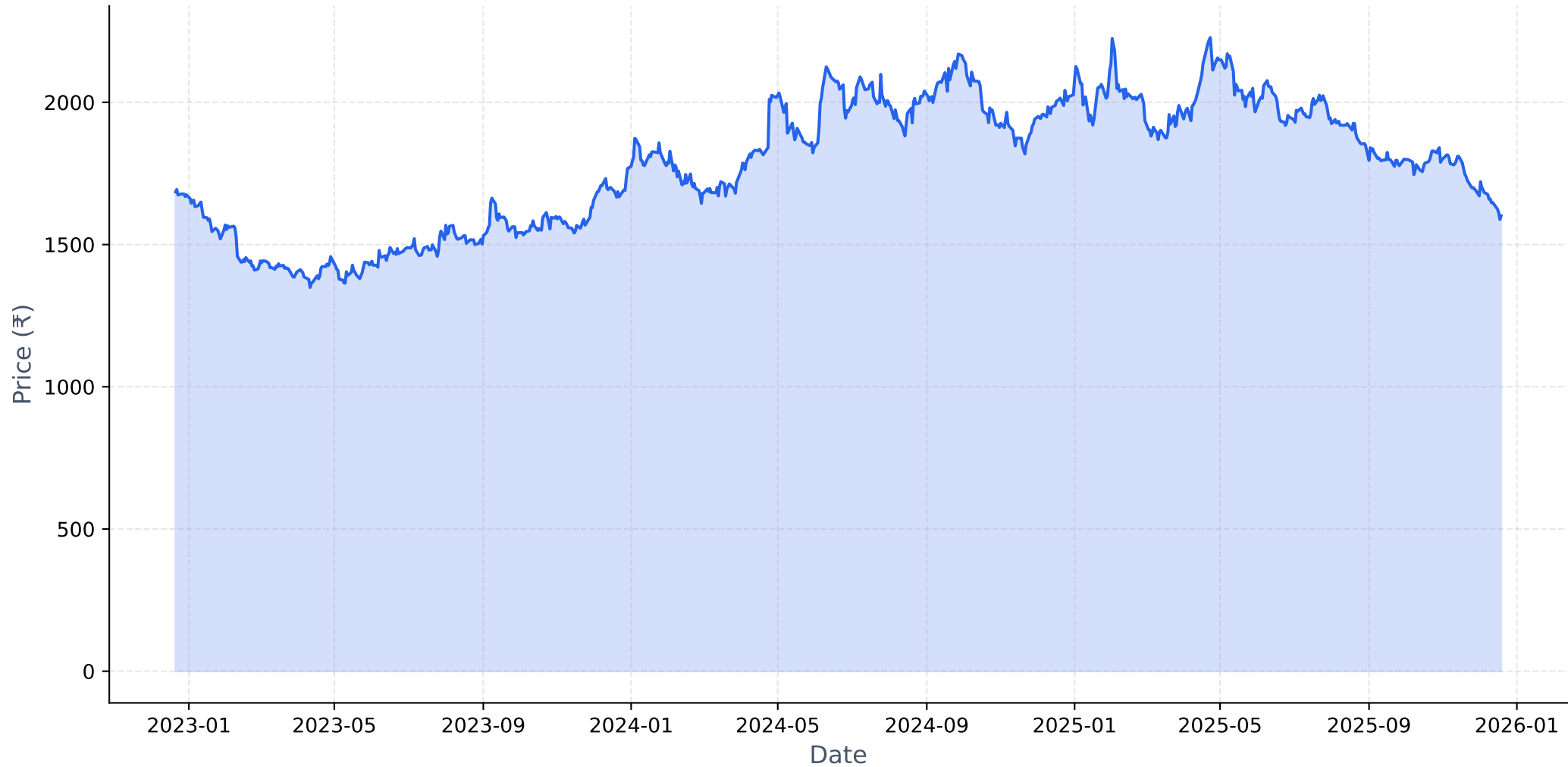
# Stock Detailed Analysis Report

**UBL.NS**

Current Price: ₹1601.20

Generated: 2025-12-20 20:38

# UBL.NS - 3 Year Daily Price Chart



## Long-term Fundamental Analysis (4 Years)

Metric	Is Growing?	Accelerating?	1Y Growth	3Y CAGR
Revenue	Yes	No	9.10%	15.31%
Net Income	Yes	Yes	7.72%	6.52%
ROE	Yes	Yes	3.14%	2.91%
EPS	Yes	Yes	7.74%	6.53%

## Short-term Fundamental Analysis (6 Quarters)

Metric	Is Growing?	Recent QoQ	Avg QoQ
Revenue	Yes	43.15%	5.80%
Net Income	Yes	88.45%	36.94%
ROE	No	-28.52%	-28.52%
EPS	No	-71.00%	-47.39%

# UBL.NS - Relative Strength Analysis

## == OVERVIEW ==:

**Benchmark Index:** ^CNXFMCG

**Sector:** FMCG

**Classification:** **Neutral**

**RS Score:** 44.1/100

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## == RS RATIOS ==:

**1M RS:** **0.931 [Neutral]**

**3M RS:** **0.920 [Neutral]**

**6M RS:** **0.816 [Neutral]**

**1Y RS:** **0.815 [Neutral]**

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## == TURNAROUND ANALYSIS ==:

**Turnaround Status:** **!! DETECTED !!**

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## SIGNAL CRITERIA::

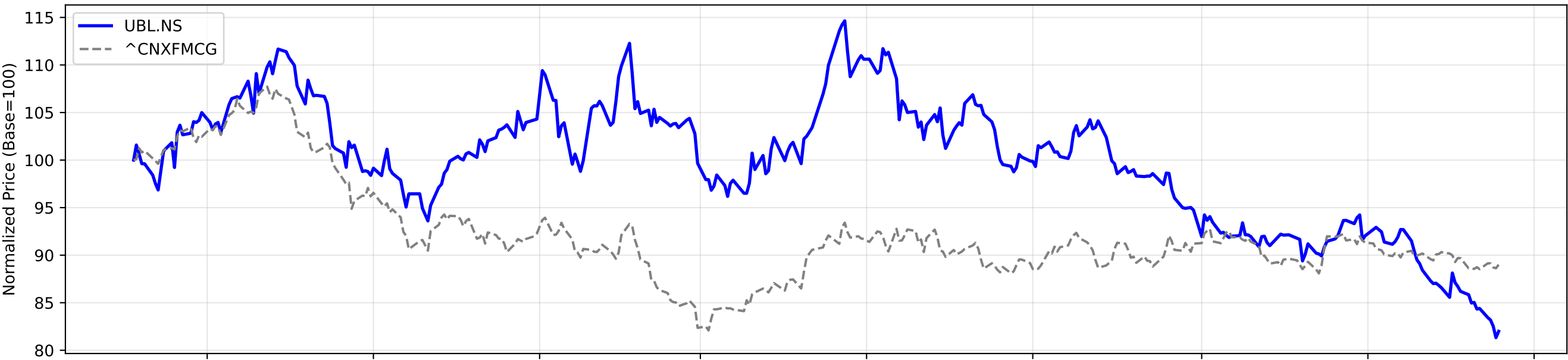
✓ **Emerging RS:** 1M (0.931) > 3M (0.920)

✓ **Medium-term Lagging:** 6M=0.816, 1Y=0.815 ( $\leq 1.0$ )

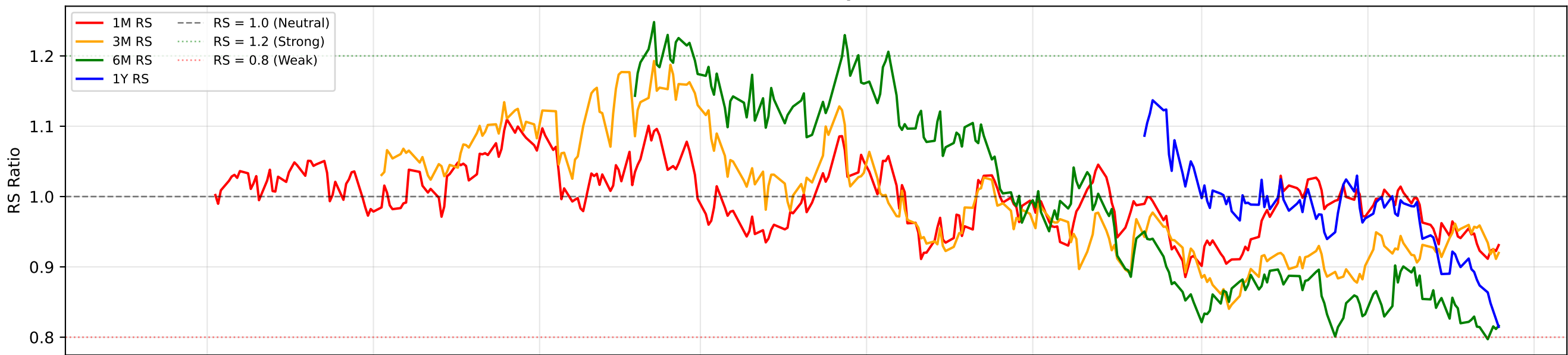
✓ **Performance Improving:** 3M (-10.8%) > 6M (-17.6%)

Relative Strength Analysis: UBL.NS vs ^CNXFMCG  
Classification: Neutral

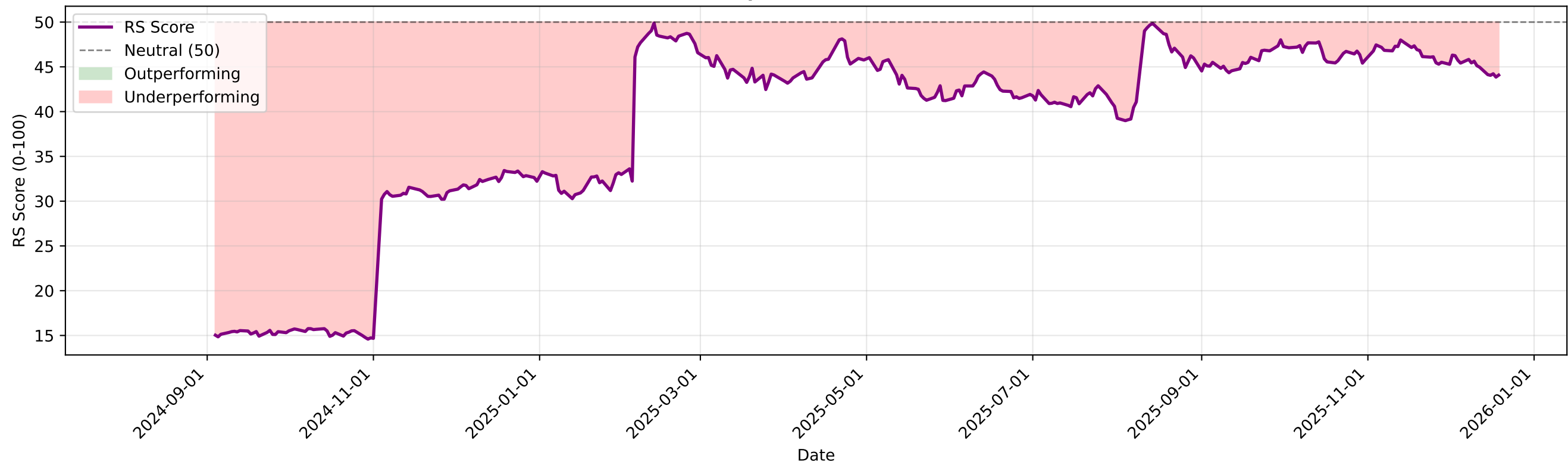
Price Performance Comparison (Normalized)



RS Ratio Trends (Multiple Timeframes)



RS Composite Score Timeline

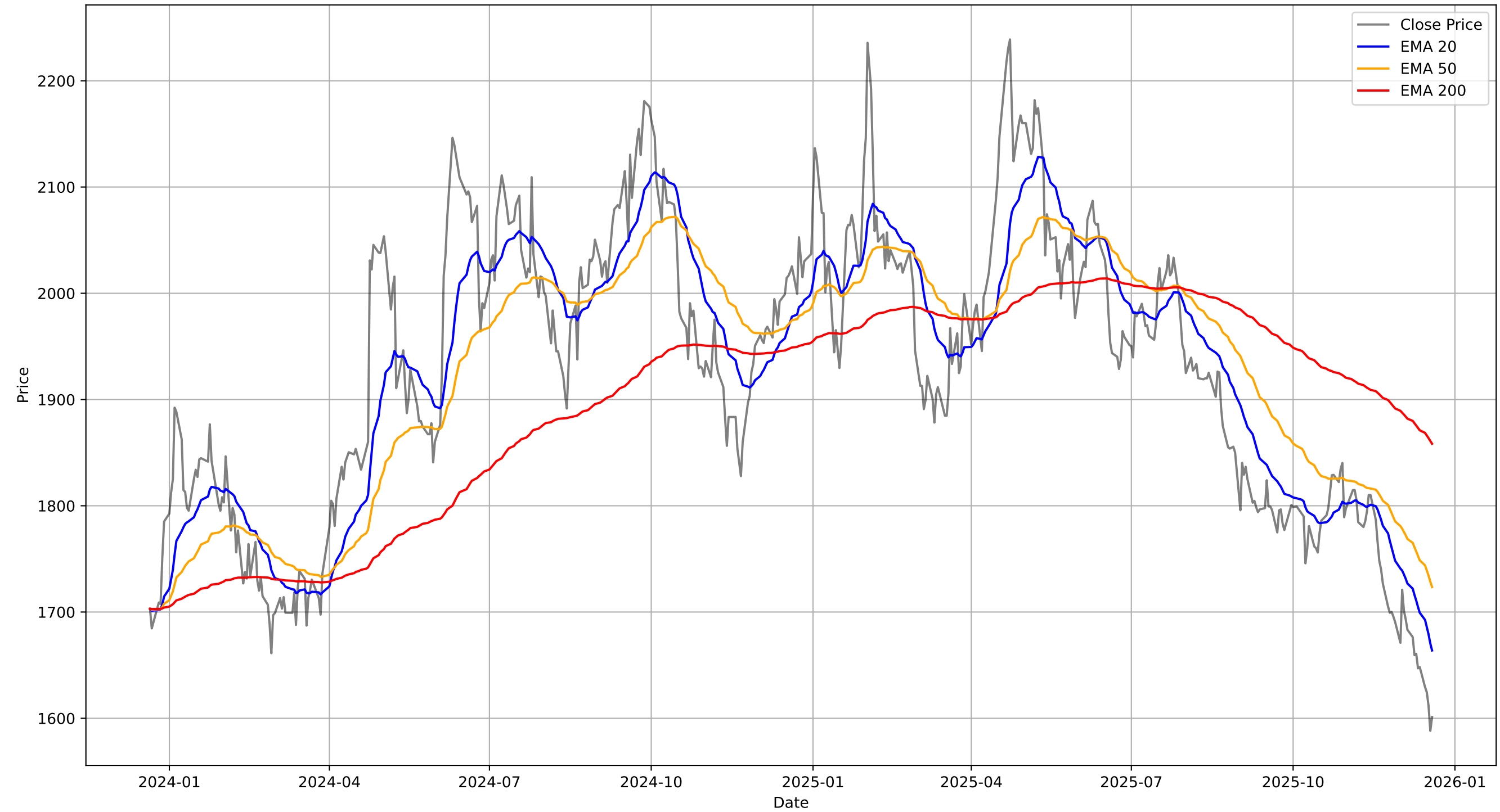


## UBL.NS - EMA Crossover Summary

EMA 20:	1663.82
EMA 50:	1723.55
EMA 200:	1858.35
Trend Status:	<b>Strong Downtrend</b>



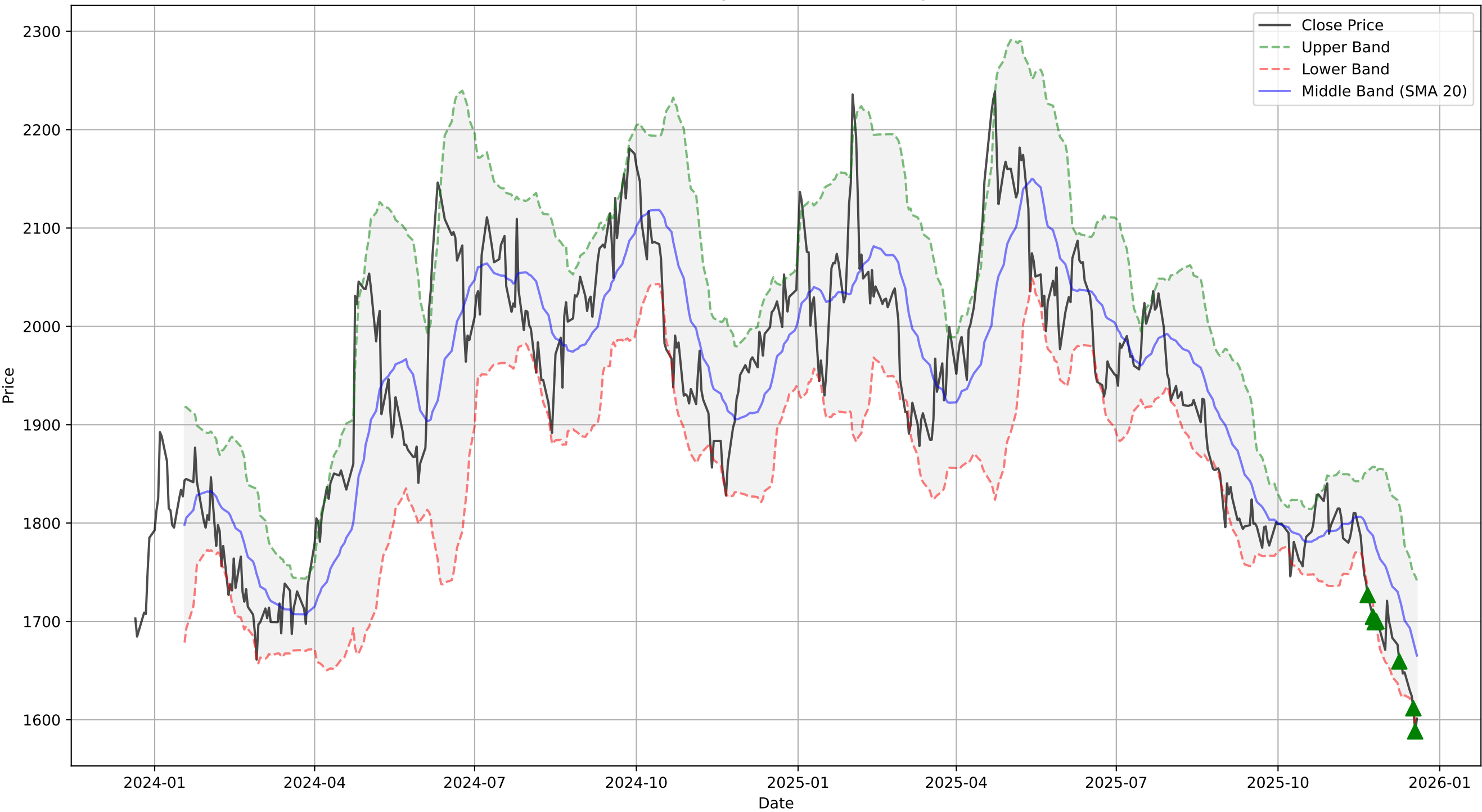
UBL.NS EMA Crossover Analysis



## UBL.NS - Bollinger Bands Summary

<b>Current Price:</b>	1601.20
<b>Upper Band:</b>	1741.73
<b>Middle Band (SMA 20):</b>	1665.34
<b>Lower Band:</b>	1588.96
<b>%B:</b>	0.0801
<b>Band Width:</b>	0.0917
<b>Status:</b>	Lower Half
<b>Signal:</b>	None
<b>Recent Signal 1:</b>	<b>Buy Signal at 2025-12-09 00:00:00</b>
<b>Recent Signal 2:</b>	<b>Buy Signal at 2025-12-17 00:00:00</b>
<b>Recent Signal 3:</b>	<b>Buy Signal at 2025-12-18 00:00:00</b>

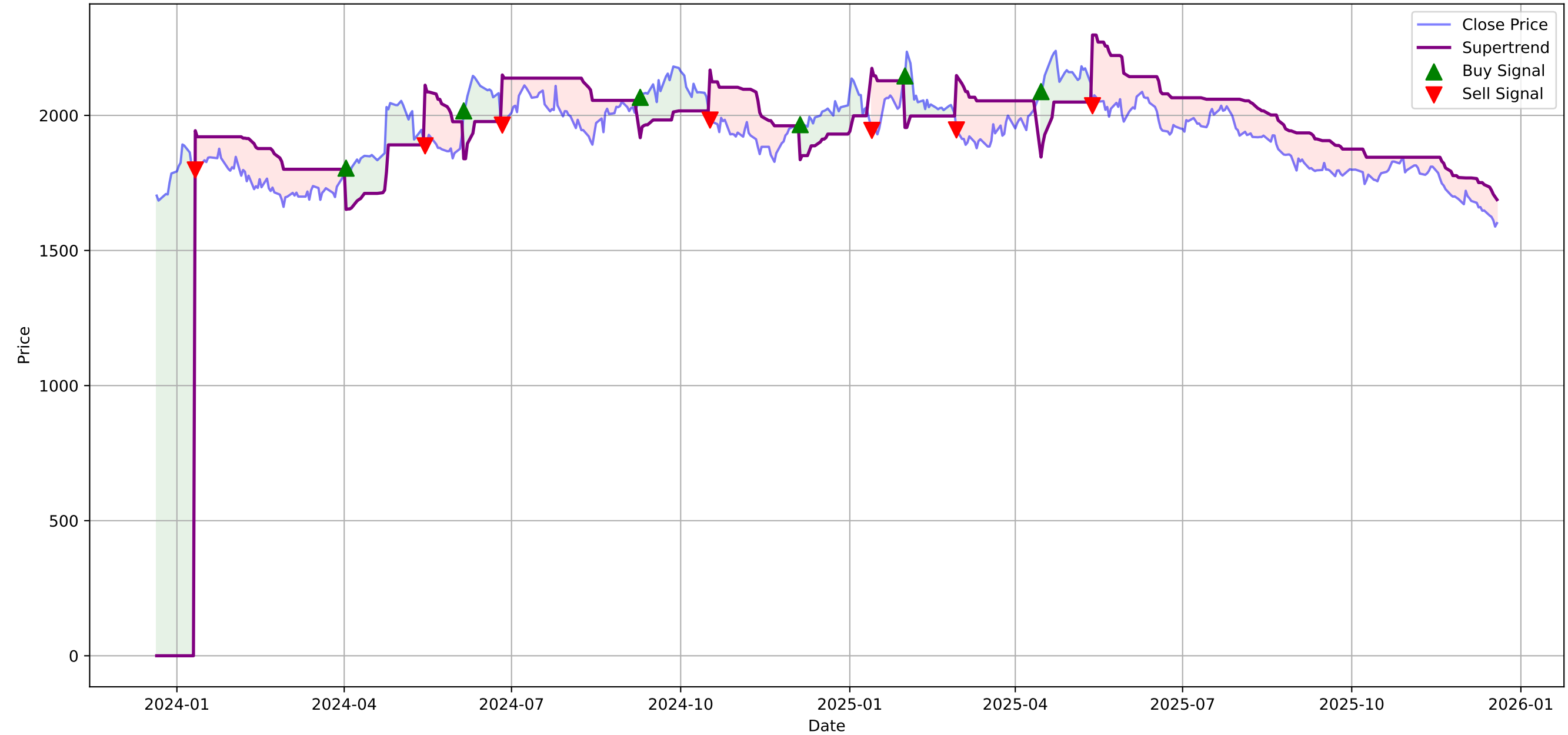
UBL.NS Bollinger Bands (20, 2) Analysis



## UBL.NS - Supertrend Summary

Status:	<b>DOWNTREND (Sell)</b>
Supertrend Value:	1688.13
Signal Identified On:	2025-05-13

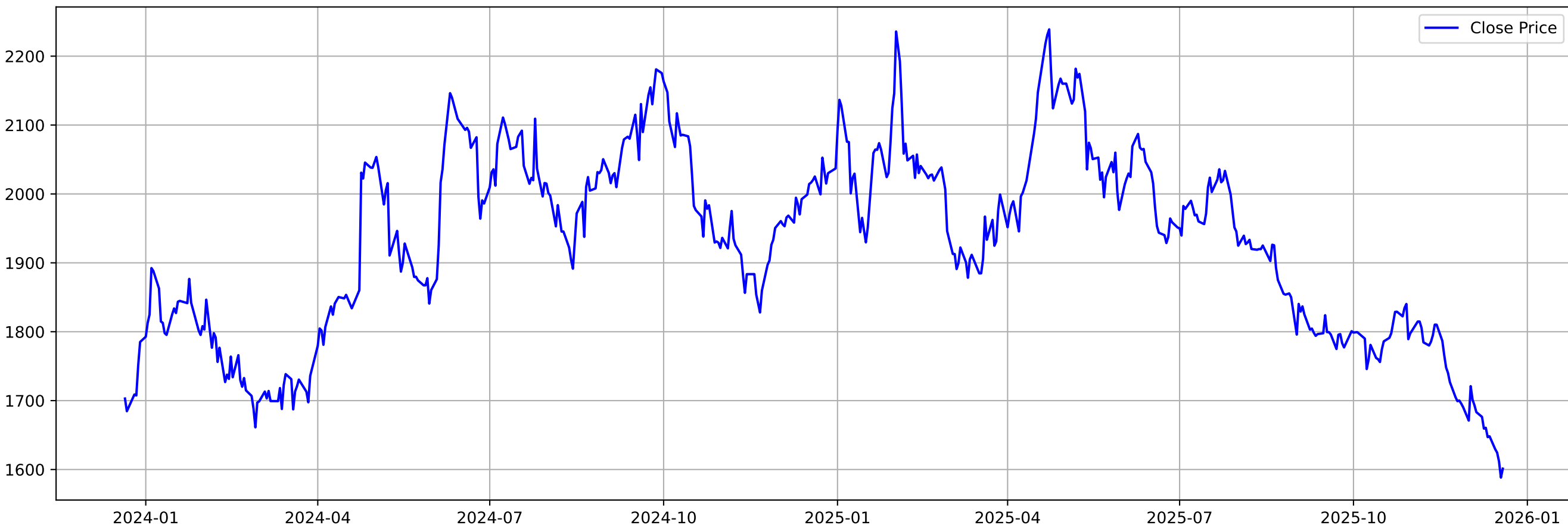
Supertrend Analysis for UBL.NS (Period: 14, Multiplier: 3.0, Interval: 1d)



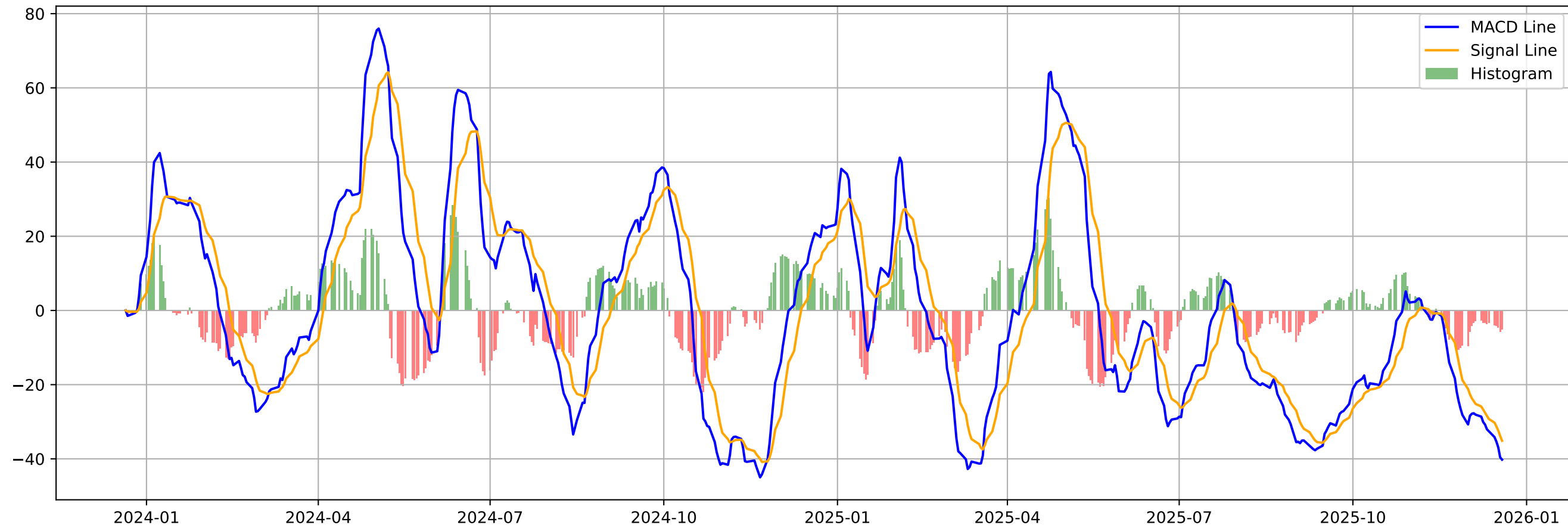
## UBL.NS - MACD Summary

MACD Line:	-40.22
Signal Line:	-35.10
Histogram:	-5.11
Trend:	<b>Bearish</b>
Momentum:	<b>Weakening</b>
Signal:	None

UBL.NS Price



UBL.NS MACD (12, 26, 9)

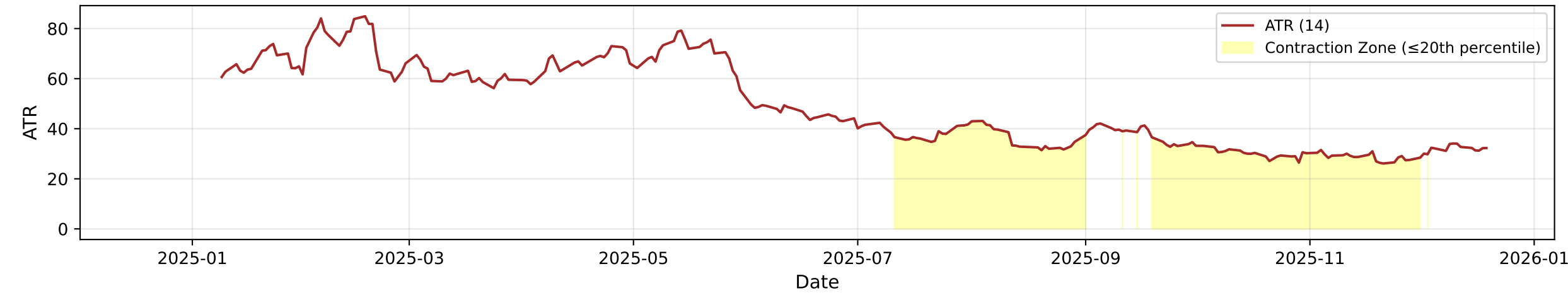
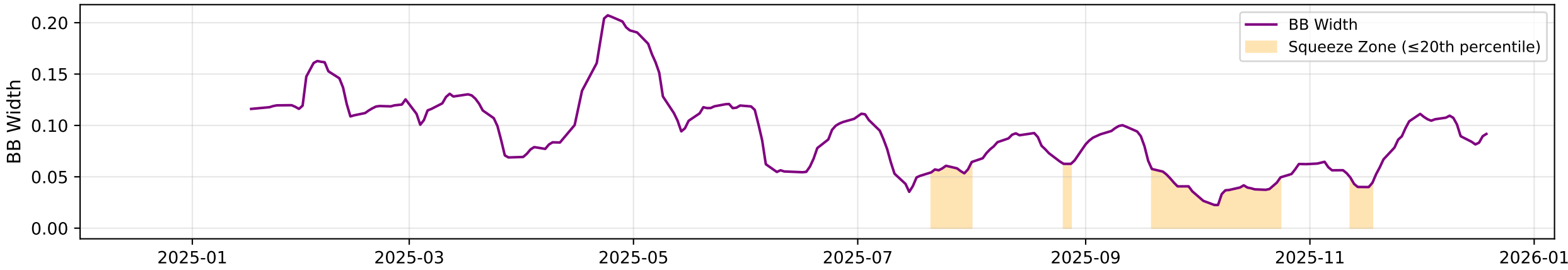
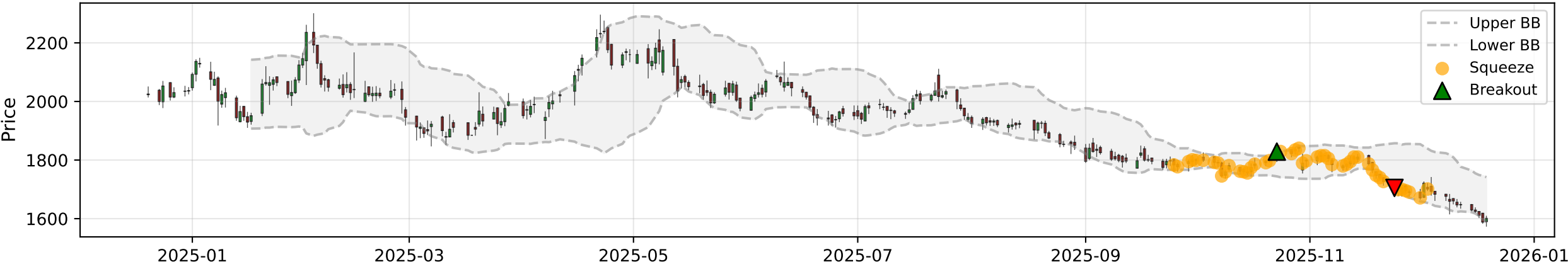


## UBL.NS - Volatility Squeeze Summary

<b>BB Width:</b>	0.0917
<b>ATR:</b>	32.2929
<b>Total Signals:</b>	47
<b>Signal 1:</b>	ATR Contraction at 2025-11-26 00:00:00 (Price: 1700.10)
<b>Signal 2:</b>	ATR Contraction at 2025-11-27 00:00:00 (Price: 1695.70)
<b>Signal 3:</b>	ATR Contraction at 2025-11-28 00:00:00 (Price: 1690.60)
<b>Signal 4:</b>	ATR Contraction at 2025-12-01 00:00:00 (Price: 1671.00)
<b>Signal 5:</b>	ATR Contraction at 2025-12-03 00:00:00 (Price: 1701.20)



# UBL.NS - Volatility Squeeze Analysis



## UBL.NS - RSI-Volume Summary

<b>Current RSI:</b>	25.90
<b>Current Volume:</b>	80615
<b>Volume MA 20:</b>	188172
<b>Bullish Divergences:</b>	3
<b>Bearish Divergences:</b>	0
<b>Bullish Div 1:</b>	Date: 2025-09-11 00:00:00, Price: 1794.00
<b>Bullish Div 2:</b>	Date: 2025-09-22 00:00:00, Price: 1774.90

# UBL.NS RSI-Volume Divergence Analysis

