

Gemini Stock Analysis Report

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

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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.

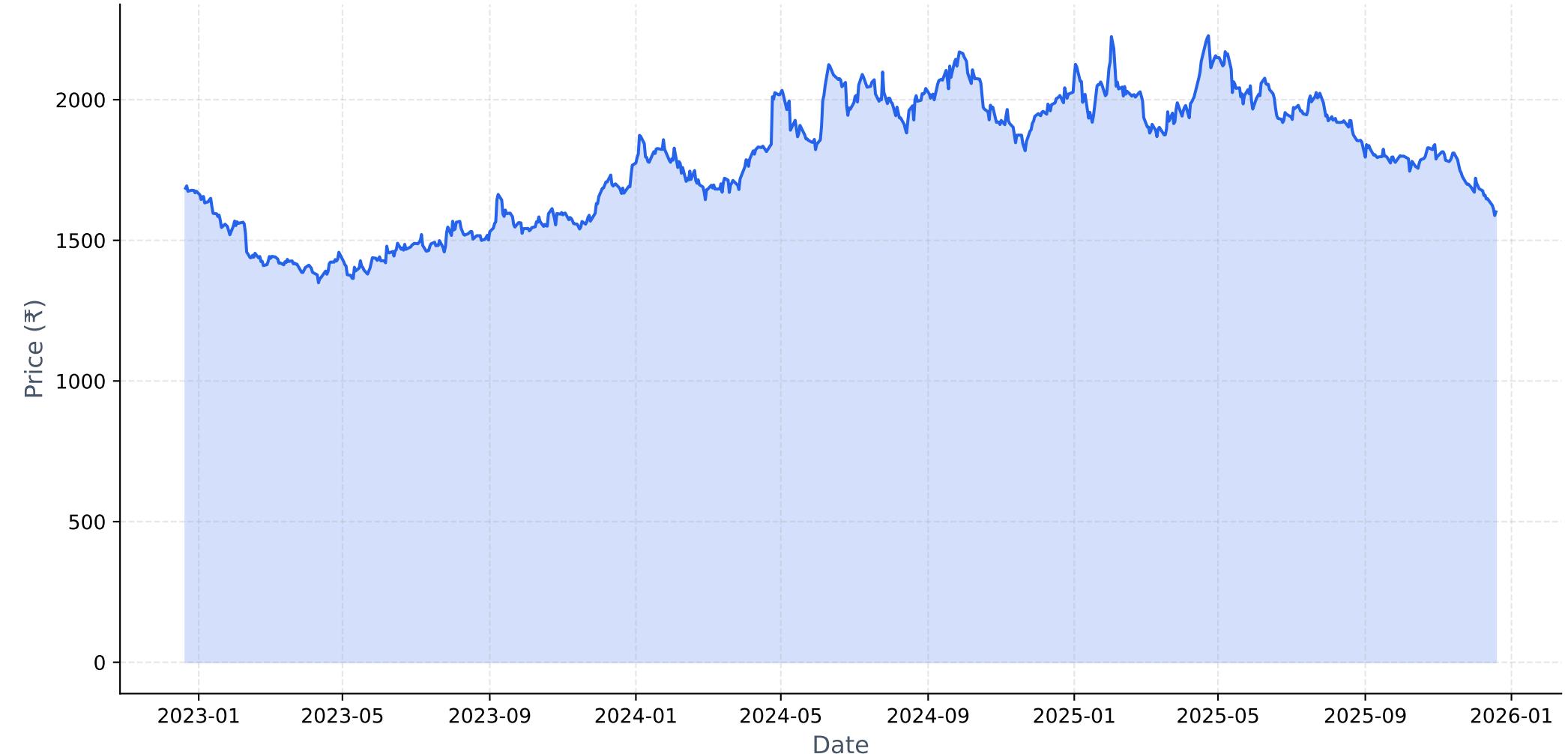
Stock Detailed Analysis Report

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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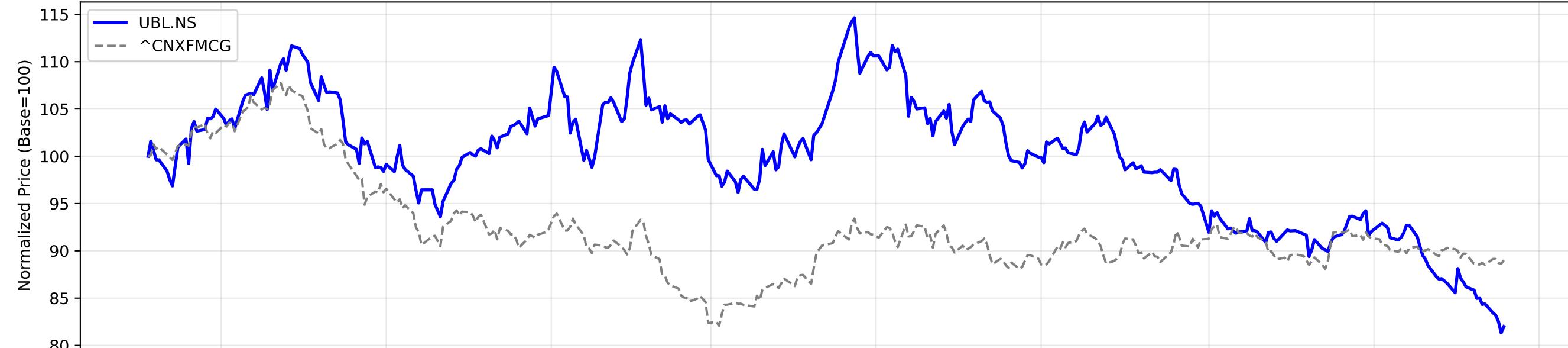
SIGNAL CRITERIA::

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

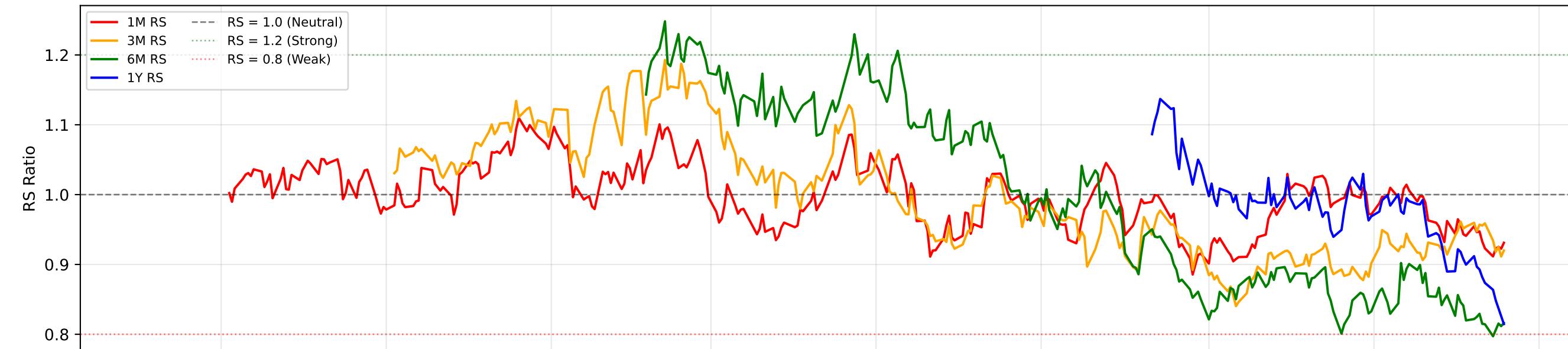
✓ **Medium-term Lagging:** 6M=0.816, 1Y=0.815 (≤ 1.0)

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

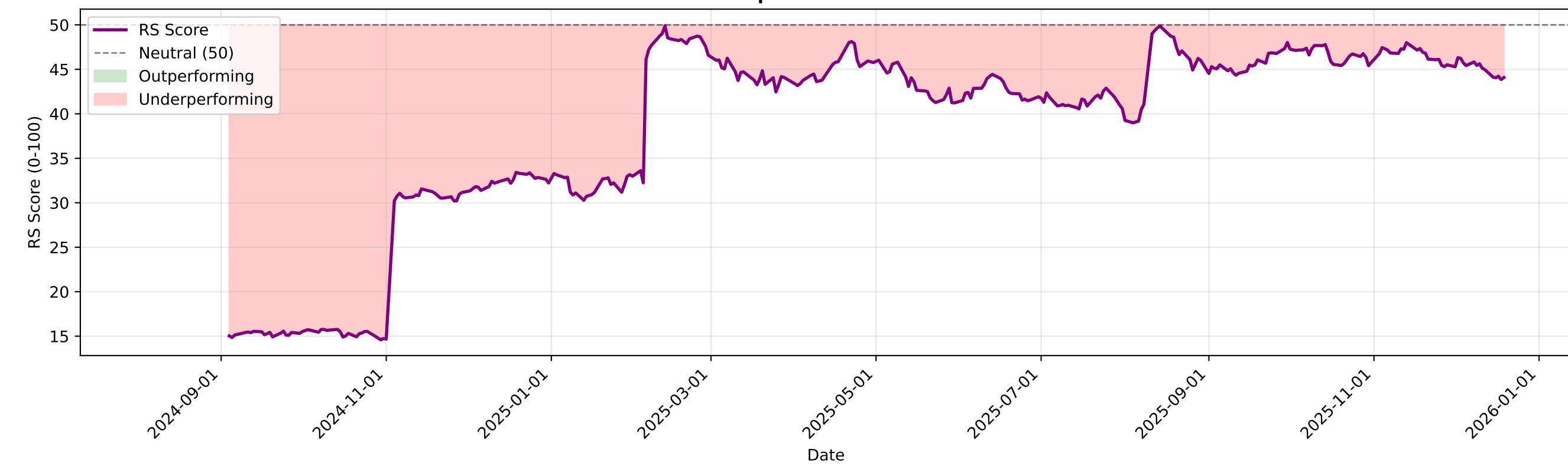
Relative Strength Analysis: UBL.NS vs ^CNXFMCG
Classification: Neutral
Price Performance Comparison (Normalized)



RS Ratio Trends (Multiple Timeframes)



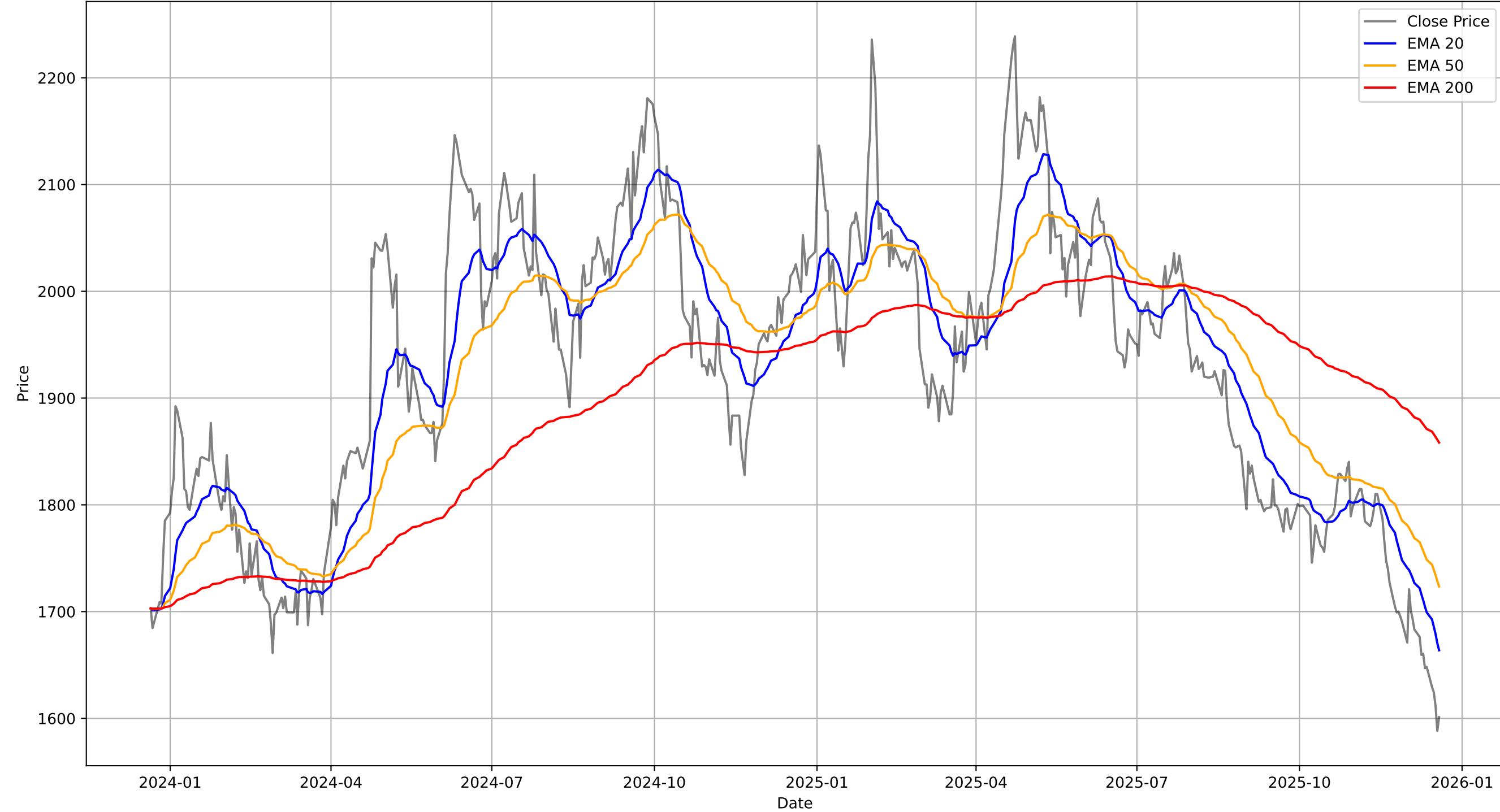
RS Composite Score Timeline



UBL.NS - EMA Crossover Summary

EMA 20:	1663.82
EMA 50:	1723.55
EMA 200:	1858.35
Trend Status:	Strong Downtrend

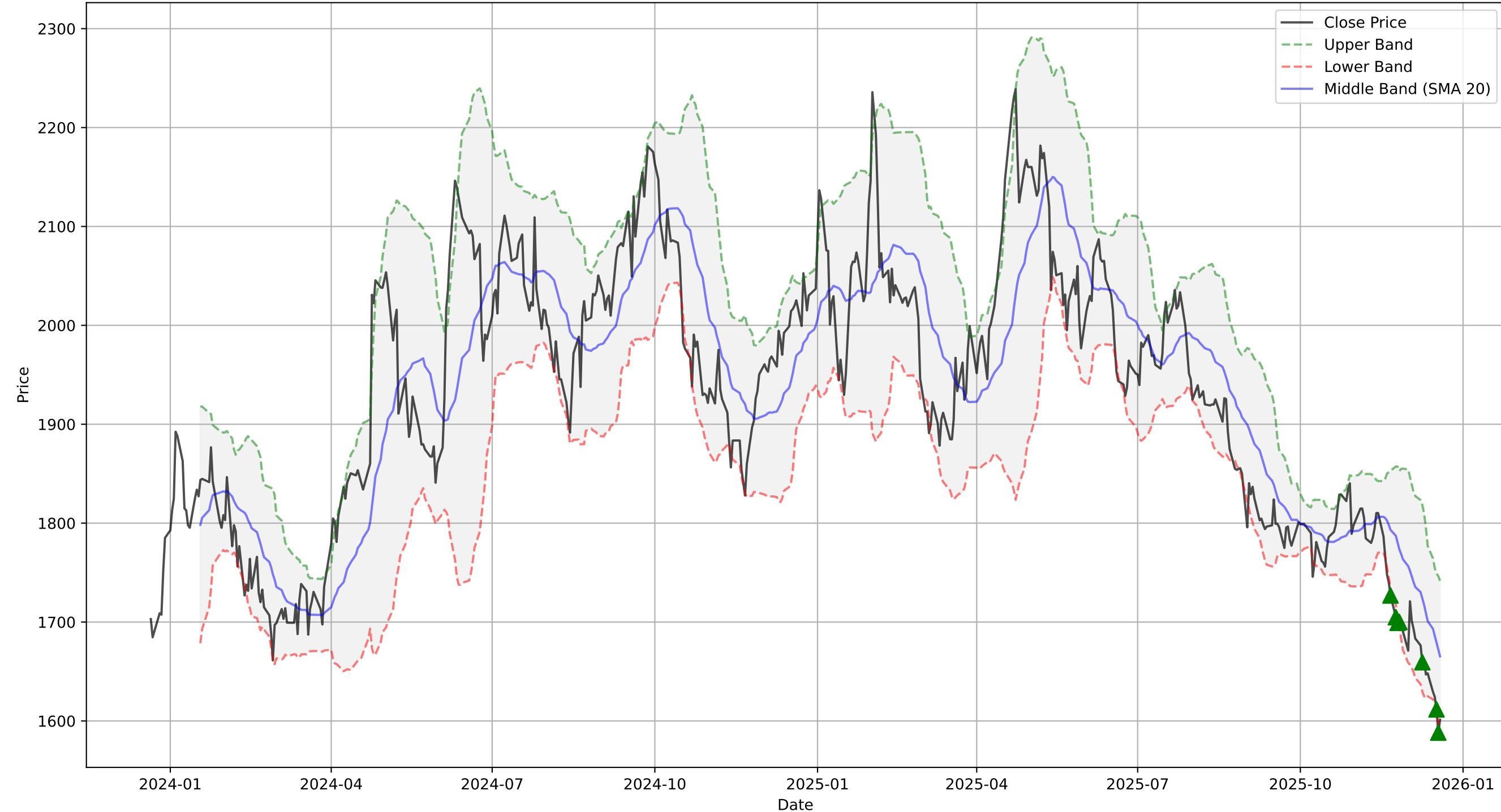
UBL.NS EMA Crossover Analysis



UBL.NS - Bollinger Bands Summary

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

UBL.NS Bollinger Bands (20, 2) Analysis



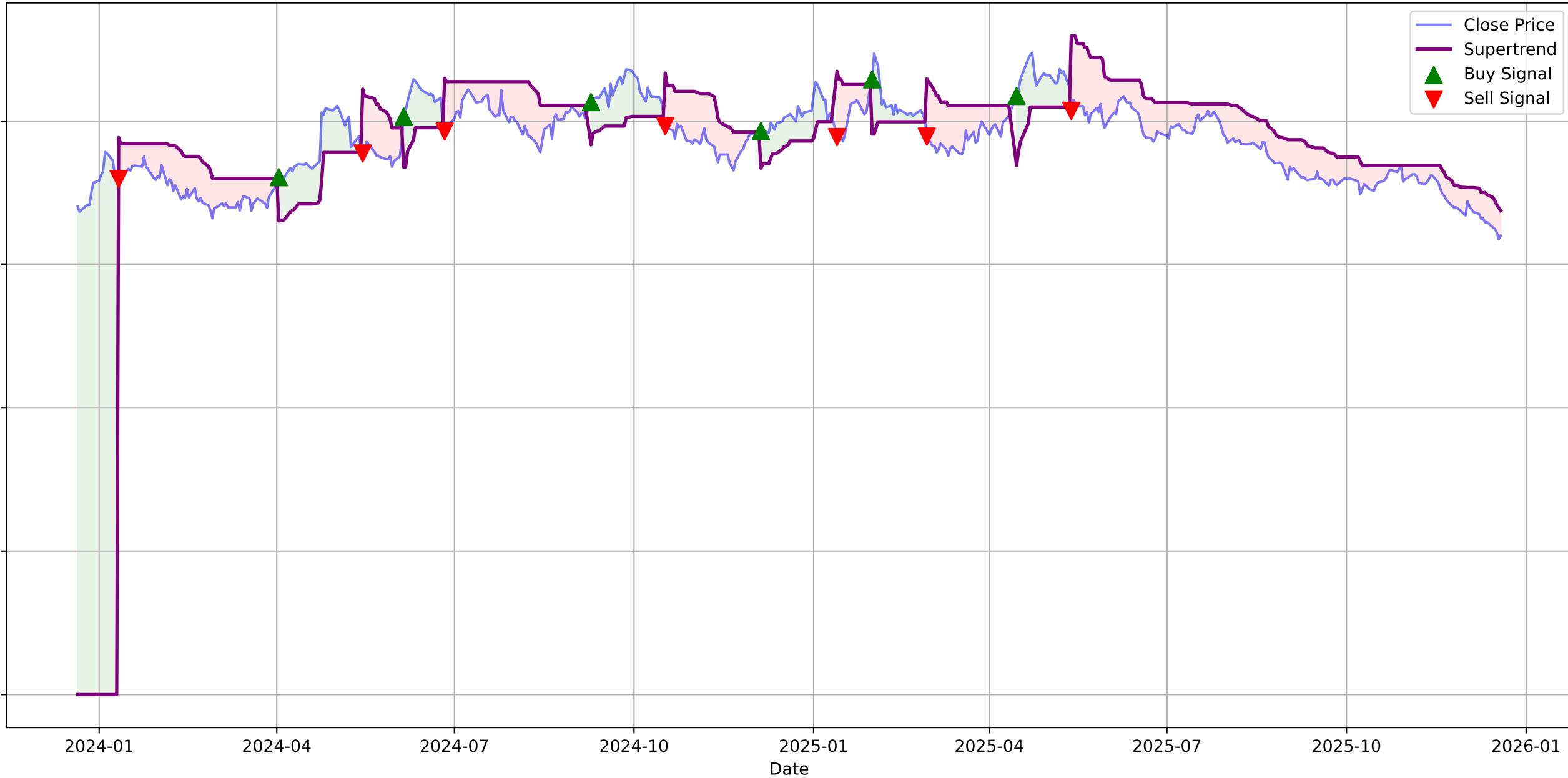
UBL.NS - Supertrend Summary

Status: DOWNTREND (Sell)

Supertrend Value: 1688.13

Signal Identified On: 2025-05-13

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



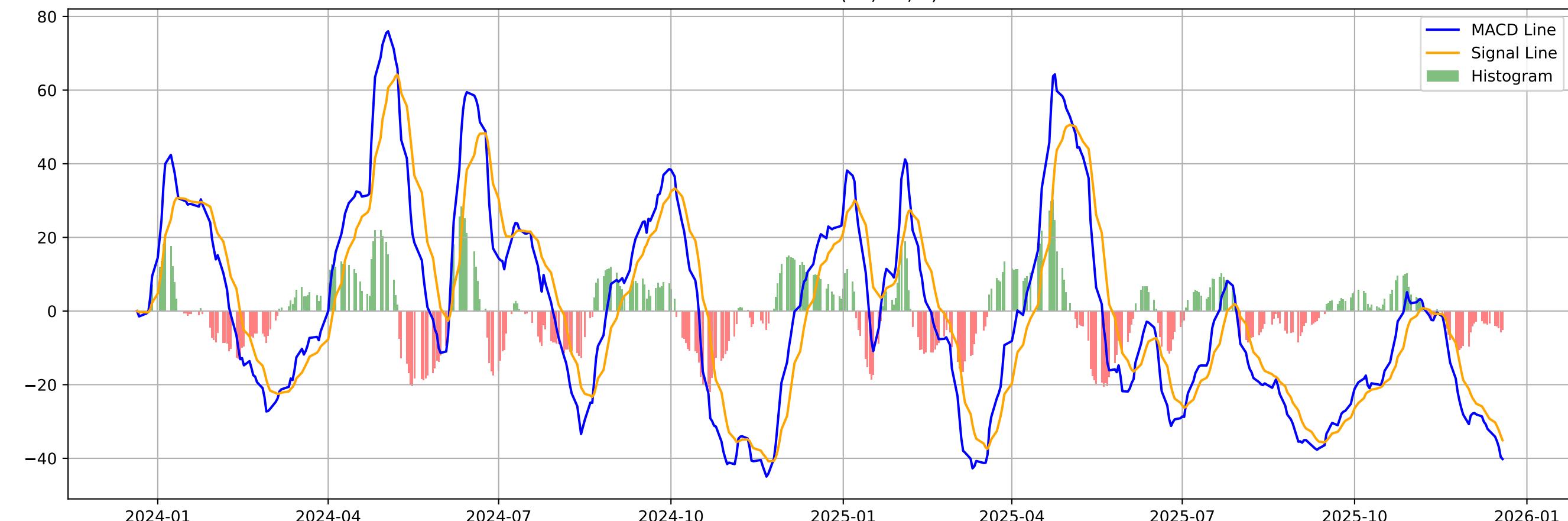
UBL.NS - MACD Summary

MACD Line:	-40.22
Signal Line:	-35.10
Histogram:	-5.11
Trend:	Bearish
Momentum:	Weakening
Signal:	None

UBL.NS Price



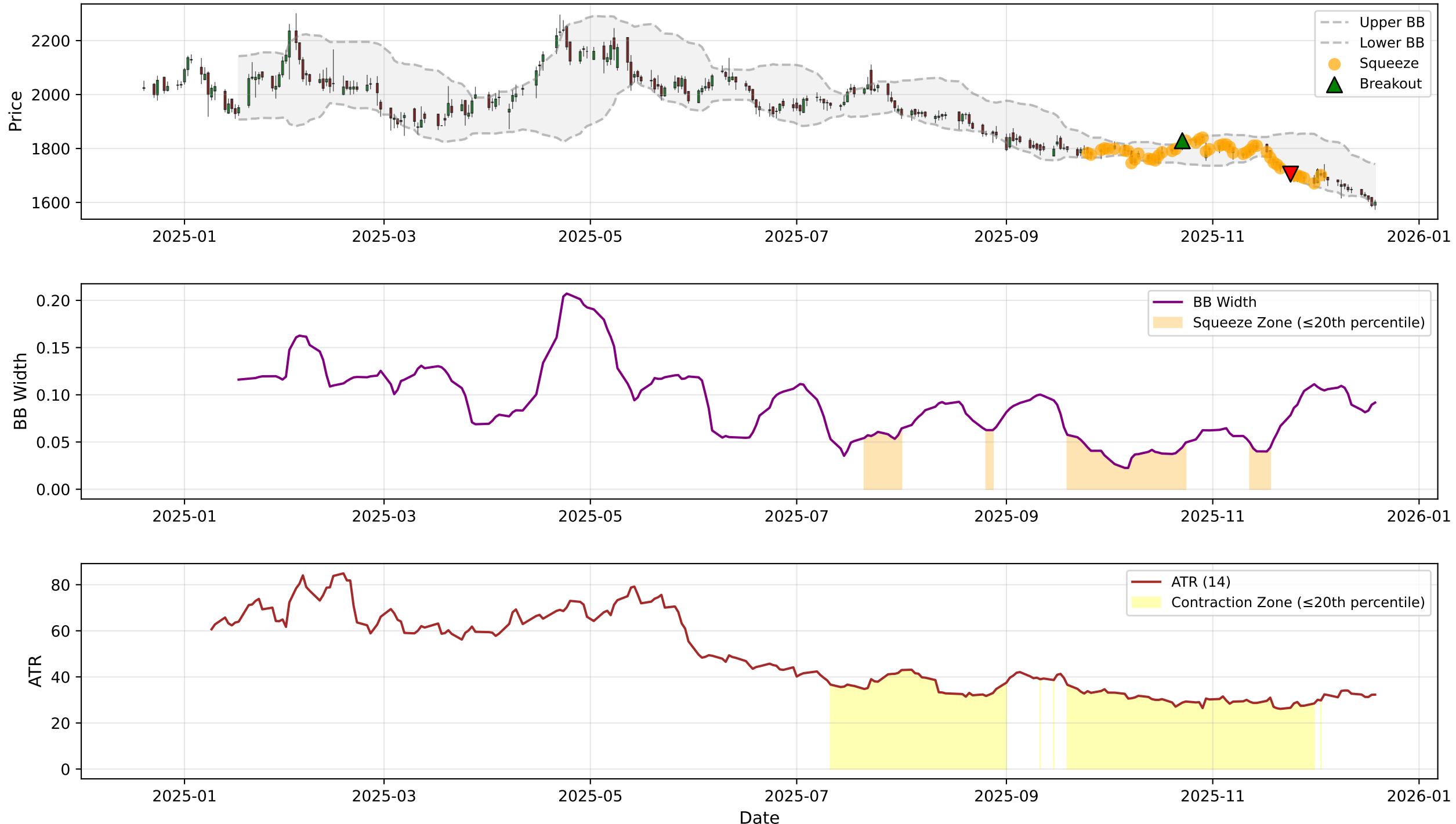
UBL.NS MACD (12, 26, 9)



UBL.NS - Volatility Squeeze Summary

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

UBL.NS - Volatility Squeeze Analysis



UBL.NS - RSI-Volume Summary

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

UBL.NS RSI-Volume Divergence Analysis

