

**Unaudited Financial Results (Quarterly)**  
**As at Asadh end 2067 of the F.Y. 2066/67 (2009/10)**

(Rs. in '000)

| S. N.    | Particulars   | This quarter Ending (Asadh end 2067) | Previous quarter Ending (Chaitra end 2066) | Corresponding Previous Year Quarter Ending (Asadh end 2066) |
|----------|---|--------------------------------------|--|---|
| <b>1</b> | <b>Total Capital and Liabilities (1.1 to 1.7)</b>             | <b>4,452,696.67</b>                  | <b>4,271,963.44</b>                        | <b>2,863,534.33</b>   |
| 1.1      | Paid up Capital   | 2,008,800.00                         | 2,003,240.40                               | 648,000.00  |
| 1.2      | Reserves and Surplus  | 255,117.04                           | 205,949.03                                 | 125,304.68  |
| 1.3      | Debenture and Bond  | —                                    | —  | —   |
| 1.4      | Borrowings  | —                                    | 50,000.00                                  | 215,000.00  |
| 1.5      | Deposits (a+b)  | 1,875,393.84                         | 1,653,814.06                               | 1,569,836.94  |
| a.       | Domestic Currency   | 1,875,393.84                         | 1,653,814.06                               | 1,569,836.94  |
| b.       | Foreign Currency  | —                                    | —  | —   |
| 1.6      | Income Tax Liability (Net)                                    | 6,908.43                             | 11,053.22                                  | 6,482.52  |
| 1.7      | Other Liabilities   | 306,477.36                           | 347,906.73                                 | 298,910.19  |
| <b>2</b> | <b>Total Assets (2.1 to 2.7)</b>                              | <b>4,452,696.67</b>                  | <b>4,271,963.44</b>                        | <b>2,863,534.33</b>   |
| 2.1      | Cash And Bank Balance   | 1,011,848.44                         | 637,080.80                                 | 209,852.22  |
| 2.2      | Money at call and Short Notice                                | —                                    | —  | —   |
| 2.3      | Investments   | 171,776.00                           | 227,578.00                                 | 227,246.00  |
| 2.4      | Loans and Advances  | 3,063,576.03                         | 3,197,288.05                               | 2,376,847.91  |
| a.       | Real Estate Loan  | 572,099.34                           | 560,926.17                                 | —   |
| b.       | Home / Housing Loan   | 88,411.20                            | 94,261.75                                  | —   |
| c.       | Margin Type Loan  | 35,398.45                            | 51,897.45                                  | —   |
| d.       | Term Loan   | 665,752.93                           | 763,222.72                                 | —   |
| e.       | Overdraft Loan / TR Loan / WC Loan                            | 474,393.30                           | 484,640.32                                 | —   |
| f.       | Others  | 1,227,520.81                         | 1,242,339.64                               | —   |
| 2.5      | Fixed Assets  | 95,925.53                            | 71,932.05                                  | 10,712.83   |
| 2.6      | Non Banking Assets  | 50.00                                | 50.00                                      | 50.00   |
| 2.7      | Other Assets  | 109,520.67                           | 138,034.54                                 | 38,825.37   |
| <b>3</b> | <b>Profit and Loss Account</b>                                | <b>Upto This Quarter</b>             | <b>Upto Previous Quarter</b>               | <b>Upto Corresponding Previous Year Quarter</b>             |
| 3.1      | Interest Income   | 433,783.97                           | 292,015.94                                 | 268,715.32  |
| 3.2      | Interest Expense  | 165,183.25                           | 120,347.95                                 | 143,633.54  |
|          | <b>A. Net Interest Income (3.1-3.2)</b>                       | <b>268,600.72</b>                    | <b>171,667.99</b>                          | <b>125,081.78</b>   |
| 3.3      | Fees, Commission and Discount                                 | 676.20                               | 18,815.48                                  | 913.20  |
| 3.4      | Other Operating Income  | 24,002.63                            | —  | 22,048.09   |
| 3.5      | Foreign Exchange Gain / Loss (Net)                            | —                                    | —  | —   |
|          | <b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>             | <b>293,279.55</b>                    | <b>190,483.47</b>                          | <b>148,043.07</b>   |
| 3.6      | Staff Expenses  | 24,439.59                            | 15,669.92                                  | 16,532.77   |
| 3.7      | Other Operating Expenses                                      | 43,232.00                            | 22,021.81                                  | 21,665.33   |
|          | <b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>      | <b>225,607.96</b>                    | <b>152,791.74</b>                          | <b>109,844.97</b>   |
| 3.8      | Provision for Possible Losses                                 | 26,890.51                            | 26,868.42                                  | 28,203.86   |
|          | <b>D. Operating Profit (C.-3.8)</b>                           | <b>198,717.45</b>                    | <b>125,923.32</b>                          | <b>81,641.11</b>  |
| 3.9      | Non Operating Income / Expenses (Net)                         | 1,494.47                             | 916.77                                     | 267,839.98  |
| 3.10     | Write Back of Provision for Possible Loss                     | —                                    | —  | —   |
|          | <b>E. Profit from Regular Activities (D+3.9+3.10)</b>         | <b>200,211.92</b>                    | <b>126,840.09</b>                          | <b>349,481.09</b>   |
| 3.11     | Extraordinary Income / Expenses (Net)                         | —                                    | —  | 1,609.83  |
|          | <b>F. Profit before Bonus and Taxes (E.+3.11)</b>             | <b>200,211.92</b>                    | <b>126,840.09</b>                          | <b>351,090.92</b>   |
| 3.12     | Provision for Staff Bonus                                     | 18,201.08                            | 11,530.92                                  | 31,917.36   |
| 3.13     | Provision for Tax (a+b)                                       | 55,716.07                            | 34,592.75                                  | 95,399.31   |
| a)       | Income tax  | 53,167.92                            | 34,592.75                                  | 96,247.09   |
| b)       | Deferred Tax  | 2,548.15                             | —  | (847.78)  |
|          | <b>G. Net Profit / Loss (F.-3.12-3.13)</b>                    | <b>126,294.77</b>                    | <b>80,716.42</b>                           | <b>223,774.25</b>   |
| <b>4</b> | <b>Ratios</b>   | <b>At the End of This Quarter</b>    | <b>At the End of Previous Quarter</b>      | <b>At the End of Corresponding Previous Year Quarter</b>    |
| 4.1      | Capital Fund to RWA   | 65.36%                               | 65.37%                                     | 31.47%  |
| 4.2      | Non Performing Loan (NPL) to Total Loan                       | 2.52%                                | 2.91%                                      | 2.98%   |
| 4.3      | Total Loan Loss Provision to Total NPL                        | 141.24%                              | 117.37%                                    | 112.27%   |
| 4.4      | Cost of Fund  | 12.00%                               | 10.95%                                     | —   |
| 4.5      | Credit to Deposit Ratio<br>(Calculated as per NRB Directives) | 76.20%                               | 83.08%                                     | —   |

**NOTE:** Accounts of Asadh End 2067 have been certified by the Company's Internal Auditor, which could be changed if the statutory auditor/supervisory authority notify any remarks to change the unaudited financial statements.

**Rate of interest on deposit:**

| Period   | Quarterly Rate | Yearly Rate | Maturity Rate |
|----------|----------------|-------------|---------------|
| 3 Months | 8.00 %         | —           | 8.00 %        |
| 6 Months | 8.50 %         | —           | 8.59 %        |
| 1 Year   | 11.00 %        | 11.46 %     | 11.46 %       |
| 2 Years  | 11.50 %        | 12.01 %     | 12.73 %       |
| 3 Years  | 11.60 %        | 12.11 %     | 13.64 %       |
| 4 Years  | 11.70 %        | 12.22 %     | 14.65 %       |
| 5 Years  | 11.75 %        | 12.28 %     | 15.69 %       |

**Interest Rate on saving account :** 8.00 % p.a. on daily balance payable quarterly.

**Interest on loans & advance :** 16.00 % p.a. - 20.00 % p.a.



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