

INTERNATIONAL LEASING & FINANCE CO., LTD.

Head Office: Naya Baneshwor, Kathmandu, Nepal.

**Unaudited Financial Results (Quarterly)
As at Poush End 2068 of the F.Y. 2068/69 (2011/12)**

(Rs. in '000)

S. N.	Particulars	This quarter Ending (Poush end 2068)	Previous quarter Ending (Ashwin end 2068)	Corresponding Previous Year Quarter Ending (Poush end 2067)
1	Total Capital and Liabilities (1.1 to 1.7)	4,251,223.27	4,143,058.09	4,720,409.73
1.1	Paid up	2,008,800.00	2,008,800.00	2,008,800.00
1.2	Reserves and Surplus	313,624.39	279,309.71	173,013.78
1.3	Debtenture and Bond	—	—	—
1.4	Borrowings	—	—	300,000.00
1.5	Deposits (a+b)	1,434,041.26	1,380,029.69	1,796,470.06
	A. Domestic Currency	1,434,041.26	1,380,029.69	1,796,470.06
	B. Foreign Currency	—	—	—
1.6	Income Tax Liability (Net)	13,544.88	17,078.97	14,994.19
1.7	Other Liabilities	481,212.74	457,839.71	427,131.70
2	Total Assets (2.1 to 2.7)	4,251,223.27	4,143,058.09	4,720,409.73
2.1	Cash And Bank Balance	931,500.40	707,966.78	948,105.59
2.2	Money at call and Short Notice	—	—	—
2.3	Investments	218,305.00	222,776.00	202,376.00
2.4	Loans and Advances	2,813,007.86	2,932,529.30	3,318,764.09
	a. Real Estate Loan	590,121.49	604,807.98	783,165.10
	1. Residential Real Estate Loan (Except Personal Home Loan upto 10 Million)	14,384.55	27,771.04	121,312.66
	2. Business Complex and Residential Apartment Construction Loan	—	—	—
	3. Income Generating Commercial Complex Loan 4. Other Real Estate Loan (Including Land Purchase and Plotting)	575,736.93	577,036.94	661,852.44
	b. Personal Home Loan of NRs. 10 Million or Less	48,097.03	56,298.24	—
	c. Margin Type Loan	29,527.80	30,910.00	87,782.67
	d. Term Loan	833,198.63	861,419.62	904,299.90
	e. Overdraft Loan / TR Loan / WC Loan	270,053.09	270,136.70	342,920.27
	f. Others	1,042,009.83	1,108,956.77	1,200,596.16
2.5	Fixed Assets	72,851.78	77,828.46	85,694.36
2.6	Non Banking Assets	50.00	50.00	50.00
2.7	Other Assets	215,508.23	201,907.54	165,419.70
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	219,271.92	92,810.70	258,662.25
3.2	Interest Expense	82,987.19	42,339.52	101,555.43
	A. Net Interest Income (3.1-3.2)	136,284.73	50,471.18	157,106.82
3.3	Fees, Commission and Discount	5,499.70	2,479.81	12,829.76
3.4	Other Operating Income	55.15	35.86	—
3.5	Foreign Exchange Gain / Loss (Net)	—	—	—
	B. Total Operating Income (A.+3.3+3.4+3.5)	141,839.58	52,986.85	169,936.58
3.6	Staff Expenses	17,643.73	9,174.58	19,765.13
3.7	Other Operating Expenses	21,549.41	10,088.89	23,067.55
	C. Operating Profit Before Provision (B.-3.6-3.7)	102,646.44	33,723.38	127,103.89
3.8	Provision for Possible Losses	31,422.29	16,422.29	40,432.85
	D. Operating Profit (C.-3.8)	71,224.16	17,301.10	86,671.05
3.9	Non Operating Income / Expenses (Net)	—	—	293.29
3.10	Write Back of Provision for Possible Loss	—	—	—
	E. Profit from Regular Activities (D+3.9+3.10)	71,224.16	17,301.10	86,964.34
3.11	Extraordinary Income / Expenses (Net)	—	—	—
	F. Profit before Bonus and Taxes (E.+3.11)	71,224.16	17,301.10	86,964.34
3.12	Provision for Staff Bonus	6,474.92	1,572.83	7,905.85
3.13	Provision for Tax	19,424.77	4,718.48	23,717.55
	a. Income Tax	19,424.77	4,718.48	23,717.55
	b. Deferred Tax	—	—	—
	G. Net Profit / Loss (F.-3.12-3.13)	45,324.46	11,009.79	55,340.94
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	63.92%	60.65%	60.97%
4.2	Non Performing Loan (NPL) to Total Loan	4.93%	4.91%	3.42%
4.3	Total Loan Loss Provision to Total NPL	134.75%	119.41%	131.89%
4.4	Cost of Fund	11.77%	11.74%	10.87%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	77.19%	83.05%	83.79%

Note: Accounts of Poush End 2068 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 fixed deposits

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 normal saving accounts : 8 % p.a. on daily balance, interest payable quarterly.
Interest on loans & advances : 16 % p.a. - 20 % p.a.

Rate of interest on other deposit schemes

Saving Nature Deposit Accounts	Interest Rate *	Fixed & Recurring Deposits	Period	Interest Rate
Abhibadan Bachat Khata	8.50% p.a.	Fixed Deposit (monthly Interest)	1 year	10% p.a.
Nepali Bachat Khata	10% p.a.	Fixed Deposit (quarterly Interest)	1 year	11% p.a.
Baibhav Bal Bachat Khata	8.10% p.a.	Fixed Deposit (quarterly Interest)	2 years	12% p.a.
Saundarya Bachat Khata	8.25% p.a.	Recurring Saving Deposit	1 year	10% p.a.
		Recurring Saving Deposit	2 years	10.5% p.a.

* on daily balance, conditions apply.



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