

# INTERNATIONAL LEASING & FINANCE CO., LTD.

Head Office: Naya Baneshwor, Kathmandu, Nepal.

## Unaudited Financial Results (Quarterly) As at Asadh End 2068 of the F.Y. 2067/68 (2010/11)

(Rs. in '000)

S. N.	Particulars	This quarter Ending (Asadh end 2068)	Previous quarter Ending (Chaitra end 2067)	Corresponding Previous Year Quarter Ending (Asadh end 2067)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>43,53,785.79</b>	<b>4,466,251.41</b>	<b>4,452,696.67</b>
1.1	Paid up Capital	2,008,800.00	2,008,800.00	2,008,800.00
1.2	Reserve and Surplus	268,299.93	199,904.21	255,117.04
1.3	Debenture and Bond	—	—	—
1.4	Borrowings	—	—	—
1.5	Deposits (a+b)	1,659,787.04	1,816,039.64	1,875,393.84
	A. Domestic Currency	1,659,787.04	1,816,039.64	1,875,393.84
	B. Foreign Currency	—	—	—
1.6	Income Tax Liability (Net)	21,850.02	11,468.01	6,908.43
1.7	Other Liabilities	395,048.79	430,039.55	306,477.36
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>43,53,785.79</b>	<b>4,466,251.41</b>	<b>4,452,696.67</b>
2.1	Cash And Bank Balance	804,470.51	663,286.95	1,011,848.44
2.2	Money at call and Short Notice	—	—	—
2.3	Investments	202,376.00	202,376.00	171,776.00
2.4	Loans and Advances	3,122,563.20	3,336,823.94	3,063,576.03
	a. Real Estate Loan	607,456.24	688,491.17	572,099.34
	1. Residential Real Estate Loan (Except Personal Home Loan upto 8 Million)	29,052.63	39,536.57	—
	2. Business Complex and Residential Apartment Construction Loan	—	—	—
	3. Income Generating Commercial Complex Loan	—	—	—
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	578,403.60	648,954.60	572,099.34
	b. Personal Home Loan of NRs. 8 Million or Less	49,354.12	47,686.30	88,411.20
	c. Margin Type Loan	30,884.49	80,687.43	35,398.45
	d. Term Loan	895,120.23	947,071.46	665,752.93
	e. Overdraft Loan / TR Loan / WC Loan	394,247.98	358,519.47	474,393.30
	f. Others	1,145,500.16	1,214,368.11	1,227,520.81
2.5	Fixed Assets	81,806.57	83,443.85	95,925.53
2.6	Non Banking Assets	50.00	50.00	50.00
2.7	Other Assets	142,519.51	180,270.67	109,520.67
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter</b>	<b>Upto This Previous Quarter</b>	<b>Upto Corresponding Previous Year Quarter</b>
3.1	Interest Income	561,471.42	386,253.58	433,783.97
3.2	Interest Expense	205,050.41	152,876.58	165,183.25
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>356,421.01</b>	<b>233,377.00</b>	<b>268,600.72</b>
3.3	Fees, Commission and Discount	473.07	18,115.84	676.20
3.4	Other Operating Income	20,833.26	—	24,002.63
3.5	Foreign Exchange Gain / Loss (Net)	—	—	—
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>377,727.34</b>	<b>251,492.84</b>	<b>293,279.55</b>
3.6	Staff Expenses	35,915.62	26,485.89	24,439.59
3.7	Other Operating Expenses	51,011.48	35,414.91	43,232.00
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>290,800.24</b>	<b>189,592.04</b>	<b>225,607.96</b>
3.8	Provision for Possible Losses	53,050.12	60,783.23	26,890.51
	<b>D. Operating Profit (C.-3.8)</b>	<b>237,750.12</b>	<b>128,808.81</b>	<b>198,717.45</b>
3.9	Non Operating Income / Expenses (Net)	—	411.92	1,494.47
3.10	Write Back of Provision for Possible Loss	6,607.94	—	—
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>244,358.05</b>	<b>129,220.73</b>	<b>200,211.92</b>
3.11	Extraordinary Income / Expenses (Net)	6,607.94	—	—
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>237750.12</b>	<b>129,220.73</b>	<b>200,211.92</b>
3.12	Provision for Staff Bonus	21,613.65	11,747.34	18,201.08
3.13	Provision for Tax	65,509.37	35,242.02	55,716.07
	a. Income Tax	67,336.66	35,242.02	53,167.92
	b. Deferred Tax	(1,827.29)	—	2,548.15
	<b>G. Net Profit / Loss (F.-3.12-3.13)</b>	<b>150,627.10</b>	<b>82,231.38</b>	<b>126,294.77</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	61.59%	62.92%	64.40%
4.2	Non Performing Loan (NPL) to Total Loan	3.99%	3.96%	2.52%
4.3	Total Loan Loss Provision to Total NPL	124.99%	128.57%	141.24%
4.4	Cost of Fund	11.46%	11.14%	12.00%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	82.18%	83.26%	76.91%

**Note:** Accounts of Asadh 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
Abhikandan Bachat Khata	8.50% p.a.	Fixed Deposit (monthly Interest)	1 year	12% p.a.
Nepali Bachat Khata	10% p.a.	Fixed Deposit (quarterly Interest)	1 year	13% p.a.
Baibhav Bal Bachat Khata	8.10% p.a.	Fixed Deposit (quarterly Interest)	2 years	14% p.a.
Saundarya Bachat Khata	8.25% p.a.	Recurring Saving Deposit	1 year	12% p.a.
* on daily balance, conditions apply.		Recurring Saving Deposit	2 years	12.5% p.a.



## INTERNATIONAL LEASING & FINANCE CO., LTD.

(A Joint Venture with KDB Capital Corporation in Korea)

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