

ICFC FINANCE LTD
Unaudited Financial Results
As at Chaitra end 2067
BALANCE SHEET

Rs. In 000

S.N.	PARTICULARS	This Quarter Ending at Chaitra	Previous Quarter Ending at Poush	Correspondi ng Previous Year Quarter Ending at
1	TOTAL CAPITAL & LIABILITIES (1.1 TO 1.7)	4,285,973	3,693,689	3,195,842
1.1	Paid Up Capital	329,384	329,384	329,384
1.2	Reserve & Surplus	67,745	72,713	69,196
1.3	Debenture & Bond	-	-	-
1.4	Borrowing	710,000	350,000	335,000
1.5	Deposits (a + b)	3,059,446	2,822,484	2,371,753
	a. Domestice Currency	3,059,446	2,822,484	2,371,753
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	11,655	13,756	17,985
1.7	Other Liabilities	107,743	105,353	72,524
2	TOTAL ASSETS (2.1 TO 2.7)	4,285,973	3,693,689	3,195,842
2.1	Cash and Bank Balance	1,445,350	892,723	771,224
2.2	Money at Call and Short Notice	30,000	-	10,000
2.3	Investments	189,835	193,815	139,468
2.4	Loans & Advances	2,451,804	2,456,192	2,168,906
	a. Real Estate Loan	570,237	587,621	740,491
	1. <i>Residencial Real Estate Loan</i>	46,573	75,539	54,379
	2. <i>Business Complex and Residencial Apartment Construction Loan</i>	-	-	-
	3. <i>Income Generating Commercial Complex Loan</i>	-	-	-
	4. <i>Other Real Estate Loan(Including Land Purchase & Plotting)</i>	523,665	512,082	686,112
	b. Personal Home Loan of Rs.60 Lacs or less	33,877	-	-
	c. Margin Type Loan	106,645	60,164	59,534
	d. Term Loan	2,819	2,931	63,478
	e.Overdraft Loan/TR Loan/WC Loan	1,539,127	1,610,150	1,031,685
	f. Others	199,099	195,326	273,718
2.5	Fixed Assets(Net)	65,013	65,485	45,913
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	103,971	85,475	60,331
PROFIT & LOSS ACCOUNT				
S.N.	PARTICULARS	This Quarter Ending at Chaitra 2067	Previous Quarter Ending at Poush 2067	Correspondi ng Previous Year Quarter Ending at Chaitra 2066
3.1	Interest Income	357,726	238,553	232,426
3.2	Interest Expense	260,695	165,000	141,773
	A. Net Interest Income (3.1 - 3.2)	97,031	73,553	90,653

3.3	Fees, Commission & Discount	2,568	1,743	3,497
3.4	Other Operating Income	16,669	11,994	21,054
3.5	Foreign Exchange Gain / Loss (Net)	-	-	-
	B. Total Operating Income (A + 3.3 + 3.4 + 3.5)	116,268	87,289	115,204
3.6	Staff Expense	20,190	13,416	15,580
3.7	Other Operating Expense	32,093	21,536	22,734
	C. Operating Profit Before Provision (B - (3.6 + 3.7)	63,985	52,337	76,890
3.8	Provision For Possible Losses	21,128	1,779	10,946
	D. Operating Profit (C - 3.8)	42,856	50,558	65,944
3.9	Non Operating Income / (Expense) (Net)	(120)	(120)	-
3.10	Write Back Of Provision For Possible Losses	-	-	-
	E. Profit From Regular Activities (D + 3.9 + 3.10)	42,736	50,438	65,944
3.1	Extra Ordinary Income / Expense (Net)	-	-	-
	F. Profit Before Bonus & Taxes (E + 3.11)	42,736	50,438	65,944
3.1	Provision For Staff Bonus	3,885	4,585	5,995
3.1	Provision For Tax	11,655	13,756	17,985
	G. Net Profit / Loss (F - 3.12 - 3.13)	27,196	32,097	41,964
RATIOS				
S.N.	RATIOS	This Quarter Ending at Chaitra 2067	Previous Quarter Ending at Poush 2067	Correspondi ng Previous Year Quarter Ending at Chaitra 2066
4.1	Capital Fund To Risk Weighted Assets (RWA)	14.55%	15.11%	16.05%
4.2	Non Performing Loan (NPL) To Total Loan	0.92%	0.42%	0.49%
4.3	Total Loan Loss Provision To Total NPL	241.08%	335.78%	306.47%
4.4	Cost of Funds	11.67%	11.32%	9.77%
4.5	Credit to Deposit Ratio	70.93%	76.17%	78.29%
4.6	Liquid Assets	31.22%	26.10%	21.55%

* The loans and advances are shown in Gross Value

** The Credit to Deposit Ratio as per Nepal Rastra Bank Directive

*** The above figures are subject to change upon otherwise instructions from statutory Auditors and Supervising Authority