

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

Rs. In 000

S.N.	PARTICULARS	This Quarter Ending at Poush 2067	Previous Quarter Ending at Ashwin 2067	Corresponding Previous Year Quarter Ending at Poush 2066
<b>1</b>	<b>TOTAL CAPITAL &amp; LIABILITIES ( 1.1 TO 1.7 )</b>	<b>3,693,689</b>	<b>3,742,675</b>	<b>2,965,134</b>
1.1	Paid Up Capital	329,384	329,384	329,384
1.2	Reserve & Surplus	72,713	52,068	47,332
1.3	Debenture & Bond	-	-	-
1.4	Borrowing	350,000	420,000	200,000
1.5	Deposits ( a + b )	2,822,484	2,772,105	2,299,546
	a. Domestic Currency	2,822,484	2,772,105	2,299,546
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	13,756	4,908	8,615
1.7	Other Liabilities	105,353	164,209	80,257
<b>2</b>	<b>TOTAL ASSETS ( 2.1 TO 2.7 )</b>	<b>3,693,689</b>	<b>3,742,675</b>	<b>2,965,134</b>
2.1	Cash and Bank Balance	892,723	836,510	104,973
2.2	Money at Call and Short Notice	-	30,000	548,181
2.3	Investments	193,815	232,762	42,497
2.4	<b>Loans &amp; Advances</b>	<b>2,456,192</b>	<b>2,463,994</b>	<b>2,171,904</b>
	a. Real Estate Loan	587,621	586,781	773,602
	1. Residential Real Estate Loan	75,539	61,130	54,751
	2. Business Complex and Residential Apartment Construction Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan(Including Land Purchase & Plotting)	512,082	525,651	718,851
	b. Margin Type Loan	60,164	75,527	47,295
	c. Term Loan	2,931	3,400	89,065
	d.Overdraft Loan/TR Loan/WC Loan	1,610,150	1,528,474	844,888
	e. Others	195,326	269,812	417,054
2.5	Fixed Assets(Net)	65,485	61,484	41,992
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	85,475	117,924	55,587
<b>PROFIT &amp; LOSS ACCOUNT</b>				
S.N.	PARTICULARS	This Quarter Ending at Poush 2067	Previous Quarter Ending at Ashwin 2067	Corresponding Previous Year Quarter Ending at Poush 2066
3.1	Interest Income	238,553	117,549	142,940
3.2	Interest Expense	165,000	82,297	95,534
	<b>A. Net Interest Income ( 3.1 - 3.2 )</b>	<b>73,553</b>	<b>35,252</b>	<b>47,406</b>
3.3	Fees, Commission & Discount	1,743	870	15,860
3.4	Other Operating Income	11,994	6,173	3,231
3.5	Foreign Exchange Gain / Loss ( Net )	-	-	-
	<b>B. Total Operating Income ( A + 3.3 + 3.4 + 3.5 )</b>	<b>87,289</b>	<b>42,295</b>	<b>66,497</b>
3.6	Staff Expense	13,416	7,422	9,832
3.7	Other Operating Expense	21,536	11,035	14,394
	<b>C. Operating Profit Before Provision ( B - ( 3.6 + 3.7 )</b>	<b>52,337</b>	<b>23,838</b>	<b>42,271</b>
3.8	Provision For Possible Losses	1,779	5,721	10,684
	<b>D. Operating Profit ( C - 3.8 )</b>	<b>50,558</b>	<b>18,117</b>	<b>31,587</b>
3.9	Non Operating Income / (Expense) ( Net )	(120)	(120)	-
3.10	Write Back Of Provision For Possible Losses	-	-	-
	<b>E. Profit From Regular Activities ( D + 3.9 + 3.10 )</b>	<b>50,438</b>	<b>17,997</b>	<b>31,587</b>
3.1	Extra Ordinary Income / Expense ( Net )	-	-	-
	<b>F. Profit Before Bonus &amp; Taxes ( E + 3.11 )</b>	<b>50,438</b>	<b>17,997</b>	<b>31,587</b>
3.1	Provision For Staff Bonus	4,585	1,636	2,872
3.1	Provision For Tax	13,756	4,908	8,615
	<b>G. Net Profit / Loss ( F - 3.12 - 3.13 )</b>	<b>32,097</b>	<b>11,452</b>	<b>20,101</b>
<b>RATIOS</b>				
S.N.	RATIOS	This Quarter Ending at Poush 2067	Previous Quarter Ending at Ashwin 2067	Corresponding Previous Year Quarter Ending at Poush 2066
4.1	Capital Fund To Risk Weighted Assets ( RWA )	15.11%	13.86%	15.98%
4.2	Non Performing Loan ( NPL ) To Total Loan	0.42%	0.58%	0.47%
4.3	Total Loan Loss Provision To Total NPL	335.78%	272.07%	318.12%
4.4	Cost of Funds	11.32%	11.20%	8.55%
4.5	Credit to Deposit Ratio	76.17%	78.13%	81.15%
<b>ADDITIONAL INFORMATION</b>				
A	Return on Equity	15.96%	12.01%	10.67%
B	Return on Assets	1.74%	1.22%	1.36%
C	Liquid Assets	26.10%	24.50%	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