

## International Leasing and Finance Co., Ltd

Naya Baneswor, Kathmandu

### Unaudited Financial Results (Quarterly)

As at Ashwin end 2064 Quarter of the F.Y.2064/65 (2007/08)

(Rs.in '000)

S.N.	Particulars	This quarter Ending (Ashwin end 2064)	Previous quarter Ending (Asadh end 2064) Audited	Corresponding Previous Year Quarter Ending (Ashwin End 2063)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>2,040,378.14</b>	<b>1,970,086.71</b>	<b>1,518,364.91</b>
1.1	Paid up	120,000.00	120,000.00	120,000.00
1.2	Reserves and Surplus	38,724.88	56,027.09	27,505.32
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	640,830.03	641,067.32	157,000.00
1.5	Deposits (a+b)	1,056,496.30	1,037,892.02	1,055,297.36
	A. Domestic Currency	1,056,496.30	1,037,892.02	1,055,297.36
	B. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	184,326.92	115,100.28	158,562.23
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>2,040,378.14</b>	<b>1,970,086.71</b>	<b>1,518,364.91</b>
2.1	Cash And Bank Balance	154,168.36	160,609.14	105,417.42
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	221,678.00	324,048.00	265,015.45
2.4	Loans and Advances	1,374,362.76	1,232,603.98	1,084,693.74
2.5	Fixed Assets	212,603.51	211,217.22	7,657.31
2.6	Non Banking Assets	50.00	50.00	5,136.00
2.7	Other Assets	77,515.50	41,558.37	50,444.98
<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	36,275.80	151,209.97	25,016.90
3.2	Interest Expense	25,766.29	87,299.82	17,508.20
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>10,509.50</b>	<b>63,910.16</b>	<b>7,508.69</b>
3.3	Fees, Commission and Discount	4,462.52	17,241.58	2,395.40
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	-	-	-
	<b>B. Total operating Income (A.+3.3+3.4+3.5)</b>	<b>14,972.02</b>	<b>81,151.73</b>	<b>9,904.10</b>
3.6	Staff Expenses	3,711.95	11,624.07	3,547.09
3.7	Other Operating Expenses	2,757.31	12,052.80	2,533.03
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>8,502.76</b>	<b>57,474.87</b>	<b>3,823.98</b>
3.8	Provision for Possible Losses	1,828.38	16,346.64	1,737.05
	<b>D. Operating Profit (C.-3.8)</b>	<b>6,674.38</b>	<b>41,128.22</b>	<b>2,086.92</b>
3.9	Non Operating Income / Expenses (Net)	23.40	414.00	459.88
3.10	Write Back of Provision for Possible Loss	-	1,271.50	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>6,697.78</b>	<b>42,813.72</b>	<b>2,546.81</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>6,697.78</b>	<b>42,813.72</b>	<b>2,546.81</b>
3.12	Provision for Staff Bonus	-	3,892.16	-
3.13	Provision for Tax	-	6,589.82	-
	<b>G. Net Profit / Loss (F.-3.12-3.13)</b>	<b>6,697.78</b>	<b>32,331.75</b>	<b>2,546.81</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	12.17%	13.57%	13.34%
4.2	Non Performing Loan (NPL) to Total Loan	3.93%	2.13%	5.18%
4.3	Total Loan Loss Provision to Total NPL	113.61%	285.20%	87.58%