

International Leasing and Finance Co., Ltd
Naya Baneshwor, Kathmandu
Unaudited Financial Results (Quarterly)
As at Poush end 2064 Quarter of the F.Y.2064/65 (2007/08)

(Rs.in '000)

S.N.	Particulars	This quarter Ending (Poush end 2064)	Previous quarter Ending (Ashwin end 2064)	Corresponding Previous Year Quarter Ending (Poush End)
1	Total Capital and Liabilities (1.1 to 1.7)	2,646,716.84	2,040,378.14	1,593,208.27
1.1	Paid up	120,000.00	120,000.00	120,000.00
1.2	Reserves and Surplus	49,510.56	38,724.88	36,188.55
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	417,000.00	640,830.03	307,000.00
1.5	Deposits (a+b)	1,870,188.77	1,056,496.30	985,617.32
	A. Domestic Currency	1,870,188.77	1,056,496.30	985,617.32
	B. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	190,017.50	184,326.92	144,402.39
2	Total Assets (2.1 to 2.7)	2,646,716.84	2,040,378.14	1,593,208.27
2.1	Cash And Bank Balance	148,522.30	154,168.36	114,944.44
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	221,678.00	221,678.00	419,226.15
2.4	Loans and Advances	1,982,929.87	1,374,362.76	970,231.33
2.5	Fixed Assets	212,161.71	212,603.51	8,990.76
2.6	Non Banking Assets	50.00	50.00	5,136.00
2.7	Other Assets	81,374.96	77,515.50	74,679.59
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	81,348.97	36,275.80	64,826.97
3.2	Interest Expense	55,626.97	25,766.29	35,919.51
	A. Net Interest Income (3.1-3.2)	25,722.00	10,509.50	28,907.46
3.3	Fees, Commission and Discount	8,671.94	4,462.52	4,498.84
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	-	-	-
	B. Total operating Income (A.+3.3+3.4+3.5)	34,393.95	14,972.02	33,406.30
3.6	Staff Expenses	6,394.97	3,711.95	5,858.09
3.7	Other Operating Expenses	5,482.83	2,757.31	4,910.79
	C. Operating Profit Before Provision (B.-3.6-3.7)	22,516.14	8,502.76	22,637.43
3.8	Provision for Possible Losses	5,155.01	1,828.38	11,909.83
	D. Operating Profit (C.-3.8)	17,361.13	6,674.38	10,727.60
3.9	Non Operating Income / Expenses (Net)	122.33	23.40	502.45
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	17,483.46	6,697.78	11,230.05
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	17,483.46	6,697.78	11,230.05
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
	G. Net Profit / Loss (F.-3.12-3.13)	17,483.46	6,697.78	11,230.05
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	11.31%	12.17%	14.83%
4.2	Non Performing Loan (NPL) to Total Loan	2.28%	3.93%	5.22%
4.3	Total Loan Loss Provision to Total NPL	142.77%	113.61%	60.36%