

# International Leasing and Finance Co., Ltd

Naya Baneswor, Kathmandu

## Unaudited Financial Results (Quarterly)

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

(Rs.in '000)

| S.N.     | Particulars  | This quarter<br>Ending (Chaitra<br>end 2064) | Previous quarter<br>Ending (Poush end<br>2064) | Corresponding<br>Previous Year<br>Quarter Ending<br>(Chaitra End 2063) |
|----------|--|--|--|--|
| <b>1</b> | <b>Total Capital and Liabilities (1.1 to 1.7)</b>            | <b>3,216,426.98</b>                          | <b>2,646,716.84</b>                            | <b>1,781,749.78</b>  |
| 1.1      | Paid up  | 120,000.00                                   | 120,000.00                                     | 120,000.00   |
| 1.2      | Reserves and Surplus   | 59,569.96                                    | 49,510.56                                      | 47,854.81  |
| 1.3      | Debenture and Bond   | -  | -  | -  |
| 1.4      | Borrowings   | 1,704,327.49                                 | 1,241,184.01                                   | 557,650.00   |
| 1.5      | Deposits (a+b)   | 1,120,672.54                                 | 1,046,004.77                                   | 877,285.43   |
|          | A. Domestic Currency   | 1,120,672.54                                 | 1,046,004.77                                   | 877,285.43   |
|          | B. Foreign Currency  | -  | -  | -  |
| 1.6      | Income Tax Liability   | -  | -  | -  |
| 1.7      | Other Liabilities  | 211,857.00                                   | 190,017.50                                     | 178,959.54   |
| <b>2</b> | <b>Total Assets (2.1 to 2.7)</b>                             | <b>3,216,426.98</b>                          | <b>2,646,716.84</b>                            | <b>1,781,749.78</b>  |
| 2.1      | Cash And Bank Balance  | 105,786.85                                   | 148,522.30                                     | 86,200.27  |
| 2.2      | Money at call and Short Notice                               | -  | -  | -  |
| 2.3      | Investments  | 221,678.00                                   | 221,678.00                                     | 383,325.43   |
| 2.4      | Loans and Advances   | 2,579,421.87                                 | 1,982,929.87                                   | 1,019,891.31   |
| 2.5      | Fixed Assets   | 213,406.29                                   | 212,161.71                                     | 211,850.40   |
| 2.6      | Non Banking Assets   | 50.00  | 50.00  | 5,136.00   |
| 2.7      | Other Assets   | 96,083.98                                    | 81,374.96                                      | 75,346.37  |
| <b>3</b> | <b>Profit and Loss Account</b>                               | <b>Upto This<br/>Quarter</b>                 | <b>Upto Previous<br/>Quarter</b>               | <b>Upto<br/>Corresponding<br/>Previous Year<br/>Quarter</b>            |
| 3.1      | Interest Income  | 132,800.58                                   | 81,348.97                                      | 111,584.24   |
| 3.2      | Interest Expense   | 92,852.45                                    | 55,626.97                                      | 65,960.96  |
|          | <b>A. Net Interest Income (3.1-3.2)</b>                      | <b>39,948.13</b>                             | <b>25,722.00</b>                               | <b>45,623.28</b>   |
| 3.3      | Fees, Commission and Discount                                | 13,462.12                                    | 8,671.94                                       | 7,953.93   |
| 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>53,410.25</b>                             | <b>34,393.95</b>                               | <b>53,577.21</b>   |
| 3.6      | Staff Expenses   | 8,890.75                                     | 6,394.97                                       | 8,269.59   |
| 3.7      | Other Operating Expenses                                     | 8,613.63                                     | 5,482.83                                       | 7,904.89   |
|          | <b>C. Operating Profit Before Provision (B.-3.6<br/>3.7)</b> | <b>35,905.88</b>                             | <b>22,516.14</b>                               | <b>37,402.73</b>   |
| 3.8      | Provision for Possible Losses                                | 8,571.18                                     | 5,155.01                                       | 15,658.73  |
|          | <b>D. Operating Profit (C.-3.8)</b>                          | <b>27,334.69</b>                             | <b>17,361.13</b>                               | <b>21,744.00</b>   |
| 3.9      | Non Operating Income / Expenses (Net)                        | 208.18                                       | 122.33   | 1,152.30   |
| 3.10     | Write Back of Provision for Possible Loss                    | -  | -  | -  |
|          | <b>E. Profit from Regular Activities<br/>(D+3.9+3.10)</b>    | <b>27,542.87</b>                             | <b>17,483.46</b>                               | <b>22,896.30</b>   |
| 3.11     | Extraordinary Income / Expenses (Net)                        | -  | -  | -  |
|          | <b>F. Profit before Bonus and Taxes (E.+3.11)</b>            | <b>27,542.87</b>                             | <b>17,483.46</b>                               | <b>22,896.30</b>   |
| 3.12     | Provision for Staff Bonus                                    | -  | -  | -  |
| 3.13     | Provision for Tax  | -  | -  | -  |
|          | <b>G. Net Profit / Loss (F.-3.12-3.13)</b>                   | <b>27,542.87</b>                             | <b>17,483.46</b>                               | <b>22,896.30</b>   |
| <b>4</b> | <b>Ratios</b>  | <b>At the End of<br/>This Quarter</b>        | <b>At the End of<br/>Previous Quarter</b>      | <b>At the End of<br/>Corresponding<br/>Previous Year<br/>Quarter</b>   |
| 4.1      | Capital Fund to RWA  | 11.02%                                       | 11.31%   | 13.07%   |
| 4.2      | Non Performing Loan (NPL) to Total Loan                      | 1.74%  | 2.28%  | 8.96%  |
| 4.3      | Total Loan Loss Provision to Total NPL                       | 159.28%                                      | 142.77%  | 69.07%   |