

# International Leasing and Finance Co., Ltd

Naya Baneswor, Kathmandu

## Unaudited Financial Results (Quarterly)

As at Ashwin end 2065 Quarter of the F.Y.2065/66 (2008/09)

(Rs.in '000)

S.N.	Particulars	This quarter Ending (Ashwin end 2065)	Previous quarter Ending (Asadh end 2065)	Corresponding Previous Year Quarter Ending (Ashwin End 2064)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>2,660,121.52</b>	<b>2,484,748.43</b>	<b>2,040,378.14</b>
1.1	Paid up	144,000.00	144,000.00	120,000.00
1.2	Reserves and Surplus	79,651.71	72,056.75	38,724.88
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	531,263.77	914,082.35	640,830.03
1.5	Deposits (a+b)	1,101,841.21	1,063,399.18	1,056,496.30
	A. Domestic Currency	1,101,841.21	1,063,399.18	1,056,496.30
	B. Foreign Currency	-	-	-
1.6	Income Tax Liability	1,022.72	1,022.72	-
1.7	Other Liabilities	802,342.10	290,187.44	184,326.92
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>2,660,121.52</b>	<b>2,484,748.43</b>	<b>2,040,378.14</b>
2.1	Cash And Bank Balance	275,125.82	142,913.07	154,168.36
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	221,776.00	221,745.50	221,678.00
2.4	Loans and Advances	1,868,131.86	1,844,130.75	1,374,362.76
2.5	Fixed Assets	213,957.97	214,468.72	212,603.51
2.6	Non Banking Assets	50.00	50.00	50.00
2.7	Other Assets	81,079.87	61,440.39	77,515.50
<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	43,332.24	210,190.86	36,275.80
3.2	Interest Expense	32,379.97	134,898.32	25,766.29
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>10,952.27</b>	<b>75,292.54</b>	<b>10,509.50</b>
3.3	Fees, Commission and Discount	5,178.24	23,404.60	4,462.52
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>16,130.51</b>	<b>98,697.14</b>	<b>14,972.02</b>
3.6	Staff Expenses	3,037.57	12,594.08	3,711.95
3.7	Other Operating Expenses	2,986.82	13,993.32	2,757.31
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>10,106.12</b>	<b>72,109.74</b>	<b>8,502.76</b>
3.8	Provision for Possible Losses	2,511.15	-	1,828.38
	<b>D. Operating Profit (C.-3.8)</b>	<b>7,594.97</b>	<b>72,109.74</b>	<b>6,674.38</b>
3.9	Non Operating Income / Expenses (Net)	-	745.25	23.40
3.10	Write Back of Provision for Possible Loss	-	906.37	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>7,594.97</b>	<b>73,761.37</b>	<b>6,697.78</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>7,594.97</b>	<b>73,761.37</b>	<b>6,697.78</b>
3.12	Provision for Staff Bonus	-	6,705.58	-
3.13	Provision for Tax	-	27,026.14	-
	<b>G. Net Profit / Loss (F.-3.12-3.13)</b>	<b>7,594.97</b>	<b>40,029.65</b>	<b>6,697.78</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	11.04%	11.82%	12.17%
4.2	Non Performing Loan (NPL) to Total Loan	2.05%	1.04%	3.93%
4.3	Total Loan Loss Provision to Total NPL	147.76%	281.60%	113.61%