

International Leasing and Finance Co., Ltd

Naya Baneswor, Kathmandu

Unaudited Financial Results (Quarterly)

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

(Rs.in '000)

S.N.	Particulars	This quarter Ending (Chaitra end 2065)	Previous quarter Ending (Poush end 2065)	Corresponding Previous Year Quarter Ending (Chaitra End 2064)
1	Total Capital and Liabilities (1.1 to 1.7)	2,887,309.75	2,689,417.29	3,216,426.98
1.1	Paid up	648,000.00	648,000.00	120,000.00
1.2	Reserves and Surplus	123,498.51	102,080.67	59,569.96
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	642,473.05	620,712.20	1,704,327.49
1.5	Deposits (a+b)	1,228,547.82	1,127,533.43	1,120,672.54
	A. Domestic Currency	1,228,547.82	1,127,533.43	1,120,672.54
	B. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	1,022.72	-
1.7	Other Liabilities	244,790.37	190,068.26	211,857.00
2	Total Assets (2.1 to 2.7)	2,887,309.75	2,689,417.29	3,216,426.98
2.1	Cash And Bank Balance	117,136.44	174,379.58	105,786.85
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	221,776.00	221,776.00	221,678.00
2.4	Loans and Advances	2,234,993.10	2,000,411.99	2,579,421.87
2.5	Fixed Assets	214,283.23	214,739.70	213,406.29
2.6	Non Banking Assets	50.00	50.00	50.00
2.7	Other Assets	99,070.98	78,060.02	96,083.98
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	183,530.59	115,434.60	132,800.58
3.2	Interest Expense	102,349.64	66,056.42	92,852.45
	A. Net Interest Income (3.1-3.2)	81,180.95	49,378.17	39,948.13
3.3	Fees, Commission and Discount	16,105.71	10,318.46	13,462.12
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	-	-	-
	B. Total operating Income (A.+3.3+3.4+3.5)	97,286.66	59,696.63	53,410.25
3.6	Staff Expenses	11,467.84	8,368.21	8,890.75
3.7	Other Operating Expenses	12,714.20	7,348.97	8,613.63
	C. Operating Profit Before Provision (B.-3.6-3.7)	73,104.63	43,979.45	35,905.88
3.8	Provision for Possible Losses	23,911.08	15,984.64	8,571.18
	D. Operating Profit (C.-3.8)	49,193.55	27,994.82	27,334.69
3.9	Non Operating Income / Expenses (Net)	638.38	419.27	208.18
3.10	Write Back of Provision for Possible Loss	1,609.83	1,609.83	-
	E. Profit from Regular Activities (D+3.9+3.10)	51,441.76	30,023.92	27,542.87
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	51,441.76	30,023.92	27,542.87
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
	G. Net Profit / Loss (F.-3.12-3.13)	51,441.76	30,023.92	27,542.87
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	31.66%	33.75%	11.02%
4.2	Non Performing Loan (NPL) to Total Loan	3.84%	4.01%	1.74%
4.3	Total Loan Loss Provision to Total NPL	90.97%	87.48%	159.28%