

# International Leasing and Finance Co., Ltd

Naya Baneswor, Kathmandu

## Unaudited Financial Results (Quarterly)

As at Asadh end 2066 Quarter of the F.Y.2065/66 (2008/09)

(Rs.in '000)

S.N.	Particulars	This quarter Ending (Asadh end 2066) *	Previous quarter Ending (Chaitra end 2065)	Corresponding Previous Year Quarter Ending (Asadh End 2065) Audited
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>2,863,534.32</b>	<b>2,887,309.75</b>	<b>2,403,530.46</b>
1.1	Paid up	648,000.00	648,000.00	144,000.00
1.2	Reserves and Surplus	125,304.68	123,498.51	72,056.75
1.3	Debiture and Bond	-	-	-
1.4	Borrowings	215,000.00	642,473.05	914,082.35
1.5	Deposits (a+b)	1,569,836.94	1,228,547.82	1,063,399.18
	A. Domestic Currency	1,569,836.94	1,228,547.82	1,063,399.18
	B. Foreign Currency	-	-	-
1.6	Income Tax Liability (Net)	6,482.51	-	1,022.72
1.7	Other Liabilities	298,910.19	244,790.37	208,969.46
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>2,863,534.32</b>	<b>2,887,309.75</b>	<b>2,403,530.46</b>
2.1	Cash And Bank Balance	209,852.22	117,136.44	142,913.07
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	227,246.00	221,776.00	221,615.50
2.4	Loans and Advances	2,376,847.91	2,234,993.10	1,783,630.11
2.5	Fixed Assets	10,712.83	214,283.23	214,468.72
2.6	Non Banking Assets	50.00	50.00	50.00
2.7	Other Assets	38,825.37	99,070.98	40,853.05
<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	268,715.32	183,530.59	210,190.86
3.2	Interest Expense	143,633.54	102,349.64	134,898.32
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>125,081.78</b>	<b>81,180.95</b>	<b>75,292.54</b>
3.3	Fees, Commission and Discount	913.20	16,105.71	4,495.60
3.4	Other Operating Income	22,048.09	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	-	-	-
	<b>B. Total operating Income (A.+3.3+3.4+3.5)</b>	<b>148,043.07</b>	<b>97,286.66</b>	<b>99,442.39</b>
3.6	Staff Expenses	16,532.77	11,467.84	13,024.48
3.7	Other Operating Expenses	21,665.32	12,714.20	13,562.92
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>109,844.97</b>	<b>73,104.63</b>	<b>72,854.99</b>
3.8	Provision for Possible Losses	28,203.86	23,911.08	-
	<b>D. Operating Profit (C.-3.8)</b>	<b>81,641.11</b>	<b>49,193.55</b>	<b>72,854.99</b>
3.9	Non Operating Income / Expenses (Net)	267,839.98	638.38	-
3.10	Write Back of Provision for Possible Loss	-	1,609.83	5,425.90
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>349,481.09</b>	<b>51,441.76</b>	<b>78,280.89</b>
3.11	Extraordinary Income / Expenses (Net)	1,609.83	-	(4,519.53)
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>351,090.92</b>	<b>51,441.76</b>	<b>73,761.37</b>
3.12	Provision for Staff Bonus	31,917.36	-	6,705.58
3.13	Provision for Tax	96,247.09	-	21,105.31
3.14	Deferred Tax	(847.78)	-	5,920.83
	<b>G. Net Profit / Loss (F.-3.12-3.13-3.14)</b>	<b>223,774.25</b>	<b>51,441.76</b>	<b>40,029.65</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>Upto At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	31.47%	31.66%	11.06%
4.2	Non Performing Loan (NPL) to Total Loan	2.98%	3.84%	2.77%
4.3	Total Loan Loss Provision to Total NPL	112.27%	90.97%	106.38%

Note:

A. Loan & Advances for this quarter and Previous Year balance is net of loan loss provisions.

B. \* Accounts of Asadh End 2066 have been certified by the Company's Internal Auditor, which may differ incase if any changes is required by the external auditor and/or as per the direction of Nepal Rastra Bank.