

International Leasing and Finance Co., Ltd

Naya Baneswor, Kathmandu

Unaudited Financial Results (Quarterly)

As at Ashwin End 2066 Quarter of the F.Y.2066/67 (2009/10)

(Rs.in '000)

S.N.	Particulars	This quarter Ending (Ashwin end 2066)	Previous quarter Ending (Asadh end 2066)	Corresponding Previous Year Quarter Ending (Ashwin End 2065)
1	Total Capital and Liabilities (1.1 to 1.7)	3,818,961.93	2,863,534.33	2,660,121.52
1.1	Paid up	648,000.00	648,000.00	144,000.00
1.2	Reserves and Surplus	133,806.13	125,304.68	79,651.71
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	228,500.00	215,000.00	531,263.77
1.5	Deposits (a+b)	1,649,386.53	1,569,836.94	1,101,841.21
	A. Domestic Currency	1,649,386.53	1,569,836.94	1,101,841.21
	B. Foreign Currency	-	-	-
1.6	Income Tax Liability (Net)	6,482.52	6,482.52	1,022.72
1.7	Other Liabilities*	1,152,786.75	298,910.19	802,342.10
2	Total Assets (2.1 to 2.7)	3,818,961.93	2,863,534.33	2,660,121.52
2.1	Cash And Bank Balance	830,511.11	209,852.22	275,125.82
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	221,776.00	227,246.00	221,776.00
2.4	Loans and Advances	2,634,539.42	2,376,847.91	1,868,131.86
2.5	Fixed Assets	10,070.59	10,712.83	213,957.97
2.6	Non Banking Assets	50.00	50.00	50.00
2.7	Other Assets	122,014.81	38,825.37	81,079.87
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	70,275.23	268,715.32	43,332.24
3.2	Interest Expense	41,424.82	143,633.54	32,379.97
	A. Net Interest Income (3.1-3.2)	28,850.41	125,081.78	10,952.27
3.3	Fees, Commission and Discount	6,670.67	913.20	5,178.24
3.4	Other Operating Income	-	22,048.09	-
3.5	Foreign Exchange Gain/ Loss (Net)	-	-	-
	B. Total operating Income (A.+3.3+3.4+3.5)	35,521.09	148,043.07	16,130.51
3.6	Staff Expenses	4,926.14	16,532.77	3,037.57
3.7	Other Operating Expenses	4,456.02	21,665.33	2,986.82
	C. Operating Profit Before Provision (B.-3.6-3.7)	26,138.93	109,844.97	10,106.12
3.8	Provision for Possible Losses	13,503.87	28,203.86	2,511.15
	D. Operating Profit (C.-3.8)	12,635.06	81,641.11	7,594.97
3.9	Non Operating Income / Expenses (Net)	724.36	267,839.98	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	13,359.42	349,481.09	7,594.97
3.11	Extraordinary Income / Expenses (Net)	-	1,609.83	-
	F. Profit before Bonus and Taxes (E.+3.11)	13,359.42	351,090.92	7,594.97
3.12	Provision for Staff Bonus	1,214.49	31,917.36	690.45
3.13	Provision for Tax	3,643.48	96,247.09	2,071.35
3.14	Deferred Tax	-	(847.78)	-
	G. Net Profit / Loss (F.-3.12-3.13-3.14)	8,501.45	223,774.25	4,833.16
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	Upto At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	28.35%	31.47%	11.04%
4.2	Non Performing Loan (NPL) to Total Loan	3.23%	2.98%	2.05%
4.3	Total Loan Loss Provision to Total NPL	112.45%	112.27%	147.76%

Note:

A. *Other Liabilities include proposed Cash Dividend for FY 2065/66 and Call-In -Advance from Promoters for the upcoming Right Issue.

B. Accounts of Ashwin End 2066 have been certified by the Company's Internal Auditor, which could be changed if the statutory auditor/supervisory authority notify any remarks to change the unaudited financial statements.