

International Leasing and Finance Co., Ltd

Naya Baneswor, Kathmandu

Unaudited Financial Results (Quarterly)

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

(Rs.in '000)

S.N.	Particulars	This quarter Ending (Poush end 2066)	This quarter Ending (Ashwin end 2066)	This quarter Ending (Poush end 2065)
1	Total Capital and Liabilities (1.1 to 1.7)	3,946,114.07	3,818,961.93	2,689,417.29
1.1	Paid up	648,000.00	648,000.00	648,000.00
1.2	Reserves and Surplus	162,667.03	133,806.13	102,080.67
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	228,500.00	228,500.00	620,712.20
1.5	Deposits (a+b)	1,781,696.24	1,649,386.53	1,127,533.43
	A. Domestic Currency	1,781,696.24	1,649,386.53	1,127,533.43
	B. Foreign Currency	-	-	-
1.6	Income Tax Liability (Net)	7,567.04	6,482.52	1,022.72
1.7	Other Liabilities*	1,117,683.76	1,152,786.75	190,068.26
2	Total Assets (2.1 to 2.7)	3,946,114.07	3,818,961.93	2,689,417.29
2.1	Cash And Bank Balance	464,171.66	830,511.11	174,379.58
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	221,776.00	221,776.00	221,776.00
2.4	Loans and Advances	3,072,250.80	2,634,539.42	2,000,411.99
	a. Real Estate Loan	513,277.08	-	-
	b. Home/Housing Loan	78,353.21	-	-
	c. Margin Type Loan	38,999.18	-	-
	d. Term Loan	544,861.53	-	-
	e. Overdraft Loan/TR Loan/WC Loan	529,223.38	-	-
	f. Others	1,367,536.41	-	-
2.5	Fixed Assets	43,078.24	10,070.59	214,739.70
2.6	Non Banking Assets	50.00	50.00	50.00
2.7	Other Assets	144,787.38	122,014.81	78,060.02
3	Profit and Loss Account	Upto This Quarter	Upto This Quarter	Upto This Quarter
3.1	Interest Income	174,791.01	70,275.23	115,434.60
3.2	Interest Expense	79,351.85	41,424.82	66,056.42
	A. Net Interest Income (3.1-3.2)	95,439.17	28,850.41	49,378.17
3.3	Fees, Commission and Discount	13,119.79	6,670.67	10,318.46
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	-	-	-
	B. Total operating Income (A.+3.3+3.4+3.5)	108,558.96	35,521.09	59,696.63
3.6	Staff Expenses	9,785.20	4,926.14	8,368.21
3.7	Other Operating Expenses	10,673.96	4,456.02	7,348.97
	C. Operating Profit Before Provision (B.-3.6-3.7)	88,099.80	26,138.93	43,979.45
3.8	Provision for Possible Losses	30,151.65	13,503.87	15,984.64
	D. Operating Profit (C.-3.8)	57,948.14	12,635.06	27,994.82
3.9	Non Operating Income / Expenses (Net)	764.12	724.36	419.27
3.10	Write Back of Provision for Possible Loss	-	-	1,609.83
	E. Profit from Regular Activities (D+3.9+3.10)	58,712.27	13,359.42	30,023.92
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	58,712.27	13,359.42	30,023.92
3.12	Provision for Staff Bonus	5,337.48	1,214.49	-
3.13	Provision for Tax	16,012.44	3,643.48	-
3.14	Deferred Tax	-	-	-
	G. Net Profit / Loss (F.-3.12-3.13-3.14)	37,362.35	8,501.45	30,023.92
4	Ratios	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter
4.1	Capital Fund to RWA	26.12%	28.35%	33.75%
4.2	Non Performing Loan (NPL) to Total Loan	3.18%	3.23%	4.01%
4.3	Total Loan Loss Provision to Total NPL	115.23%	112.45%	87.48%
4.4	Cost of Fund	10.04%	-	-

Note:

A. *Other Liabilities include proposed Cash Dividend for FY 2065/66 and Call-In -Advance.

B. Accounts of Poush 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.