

International Leasing and Finance Co., Ltd

Naya Baneswor, Kathmandu

Unaudited Financial Results (Quarterly)

As at Asadh end 2065 Quarter of the F.Y.2064/65 (2007/08)

(Rs.in '000)

S.N.	Particulars	This quarter Ending (Asadh end 2065)	Previous quarter Ending (Chaitra end 2064)	Corresponding Previous Year Quarter Ending (Asadh End 2064)
1	Total Capital and Liabilities (1.1 to 1.7)	2,504,831.02	3,216,426.98	1,998,026.03
1.1	Paid up	144,000.00	120,000.00	120,000.00
1.2	Reserves and Surplus	77,977.57	59,569.96	67,772.23
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	914,082.35	1,704,327.49	641,067.32
1.5	Deposits (a+b)	1,063,399.18	1,120,672.54	1,037,892.02
	A. Domestic Currency	1,063,399.18	1,120,672.54	1,037,892.02
	B. Foreign Currency	-	-	-
1.6	Income Tax Liability	21,105.31	-	-
1.7	Other Liabilities	284,266.61	211,857.00	131,294.46
2	Total Assets (2.1 to 2.7)	2,504,831.02	3,216,426.98	1,998,026.03
2.1	Cash And Bank Balance	142,913.07	105,786.85	224,230.00
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	221,745.50	221,678.00	261,678.00
2.4	Loans and Advances	1,844,130.75	2,579,421.87	1,239,662.10
2.5	Fixed Assets	214,468.72	213,406.29	211,522.42
2.6	Non Banking Assets	50.00	50.00	50.00
2.7	Other Assets	81,522.98	96,083.98	60,883.51
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	210,190.86	132,800.58	151,209.97
3.2	Interest Expense	134,898.32	92,852.45	87,299.82
	A. Net Interest Income (3.1-3.2)	75,292.54	39,948.13	63,910.16
3.3	Fees, Commission and Discount	23,404.60	13,462.12	17,241.58
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	-	-	-
	B. Total operating Income (A.+3.3+3.4+3.5)	98,697.14	53,410.25	81,151.73
3.6	Staff Expenses	12,594.08	8,890.75	11,624.07
3.7	Other Operating Expenses	13,993.32	8,613.63	12,052.80
	C. Operating Profit Before Provision (B.-3.6-3.7)	72,109.74	35,905.88	57,474.87
3.8	Provision for Possible Losses	-	8,571.18	16,346.64
	D. Operating Profit (C.-3.8)	72,109.74	27,334.69	41,128.22
3.9	Non Operating Income / Expenses (Net)	745.25	208.18	414.00
3.10	Write Back of Provision for Possible Loss	906.37	-	1,271.50
	E. Profit from Regular Activities (D+3.9+3.10)	73,761.37	27,542.87	42,813.72
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	73,761.37	27,542.87	42,813.72
3.12	Provision for Staff Bonus	6,705.58	-	-
3.13	Provision for Tax	21,105.31	-	-
	G. Net Profit / Loss (F.-3.12-3.13)	45,950.48	27,542.87	42,813.72
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	12.12%	(3.89%)	14.05%
4.2	Non Performing Loan (NPL) to Total Loan	1.04%	1.74%	4.07%
4.3	Total Loan Loss Provision to Total NPL	281.60%	159.28%	117.92%