

# International Leasing and Finance Co., Ltd

Naya Baneswor, Kathmandu

## Unaudited Financial Results (Quarterly)

As at Ashwin end 2063 Quarter of the F.Y.2063/64 (2006/07)

(Rs.in '000)

S.N.	Particulars	This quarter Ending (Ashwin end 2063)*	Previous quarter Ending (Ashad End 2063, Audited) *	Corresponding Previous Year Quarter Ending (Ashwin End 2062)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1,518,364.91</b>	<b>1,256,888.49</b>	<b>1,216,692.59</b>
1.1	Paid up	120,000.00	120,000.00	120,000.00
1.2	Reserves and Surplus	27,505.32	42,958.51	33,344.19
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	157,000.00	157,000.00	207,344.49
1.5	Deposits (a+b)	1,055,297.36	821,569.97	755,975.45
	A. Domestic Currency	1,055,297.36	821,569.97	755,975.45
	B. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	158,562.23	115,360.01	100,028.46
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,518,364.91</b>	<b>1,256,888.49</b>	<b>1,216,692.59</b>
2.1	Cash And Bank Balance	105,417.42	80,897.59	70,665.55
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	265,015.45	183,260.84	225,028.05
2.4	Loans and Advances	1,084,693.74	946,344.98	878,185.03
2.5	Fixed Assets	7,657.31	8,096.24	9,128.18
2.6	Non Banking Assets	5,136.00	5,136.00	50.00
2.7	Other Assets	50,444.98	33,152.84	33,635.79
<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	25,016.90	113,983.36	25,894.60
3.2	Interest Expense	17,508.20	61,394.15	14,793.92
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>7,508.70</b>	<b>52,589.20</b>	<b>11,100.67</b>
3.3	Fees, Commission and Discount	2,395.40	9,708.31	2,090.69
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	-	-	-
	<b>B. Total operating Income (A.+3.3+3.4+3.5)</b>	<b>9,904.10</b>	<b>62,297.51</b>	<b>13,191.37</b>
3.6	Staff Expenses	3,547.09	12,771.70	4,604.87
3.7	Other Operating Expenses	2,533.03	10,255.99	2,208.01
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>3,823.98</b>	<b>39,269.82</b>	<b>6,378.49</b>
3.8	Provision for Possible Losses	1,737.05	19,002.57	3,463.79
	<b>D. Operating Profit (C.-3.8)</b>	<b>2,086.93</b>	<b>20,267.25</b>	<b>2,914.69</b>
3.9	Non Operating Income / Expenses (Net)	459.88	682.97	291.83
3.10	Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>2,546.81</b>	<b>20,950.22</b>	<b>3,206.53</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>2,546.81</b>	<b>20,950.22</b>	<b>3,206.53</b>
3.12	Provision for Staff Bonus	-	1,893.63	-
3.13	Provision for Tax	-	6,235.75	-
	<b>G. Net Profit / Loss (F.-3.12-3.13)</b>	<b>2,546.81</b>	<b>12,820.84</b>	<b>3,206.53</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	13.34%	16.15%	17.03%
4.2	Non Performing Loan (NPL) to Total Loan	5.18%	5.66%	9.28%
4.3	Total Loan Loss Provision to Total NPL	87.58%	88.61%	36.51%

Note: \* Interest income on loan & Advances has been recognized on cash basis.