

# International Leasing and Finance Co., Ltd

Naya Baneswor, Kathmandu

## Unaudited Financial Results (Quarterly)

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

(Rs.in '000)

S.N.	Particulars	This quarter Ending (Push end 2063)	Previous quarter Ending (Ashwin End 2063)	Corresponding Previous Year Quarter Ending (Push End 2062)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1,593,208.27</b>	<b>1,518,364.91</b>	<b>1,258,519.79</b>
1.1	Paid up	120,000.00	120,000.00	120,000.00
1.2	Reserves and Surplus	36,188.55	27,505.32	37,374.18
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	307,000.00	157,000.00	206,442.25
1.5	Deposits (a+b)	985,617.32	1,055,297.36	796,911.79
	A. Domestic Currency	985,617.32	1,055,297.36	796,911.79
	B. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	144,402.39	158,562.23	97,791.58
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,593,208.27</b>	<b>1,518,364.91</b>	<b>1,258,519.79</b>
2.1	Cash And Bank Balance	114,944.44	105,417.42	136,028.01
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	419,226.15	265,015.45	209,953.05
2.4	Loans and Advances	970,231.33	1,084,693.74	879,730.43
2.5	Fixed Assets	8,990.76	7,657.31	8,615.09
2.6	Non Banking Assets	5,136.00	5,136.00	50.00
2.7	Other Assets	74,679.59	50,444.98	24,143.21
<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	64,826.97	25,016.90	48,263.74
3.2	Interest Expense	35,919.51	17,508.20	30,303.50
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>28,907.46</b>	<b>7,508.70</b>	<b>17,960.23</b>
3.3	Fees, Commission and Discount	4,498.84	2,395.40	4,488.74
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>33,406.30</b>	<b>9,904.10</b>	<b>22,448.97</b>
3.6	Staff Expenses	5,858.09	3,547.09	6,973.51
3.7	Other Operating Expenses	4,910.79	2,533.03	4,785.42
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>22,637.43</b>	<b>3,823.98</b>	<b>10,690.04</b>
3.8	Provision for Possible Losses	11,909.83	1,737.05	4,013.79
	<b>D. Operating Profit (C.-3.8)</b>	<b>10,727.60</b>	<b>2,086.93</b>	<b>6,676.24</b>
3.9	Non Operating Income / Expenses (Net)	502.45	459.88	560.26
3.10	Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>11,230.05</b>	<b>2,546.81</b>	<b>7,236.51</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>11,230.05</b>	<b>2,546.81</b>	<b>7,236.51</b>
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
	<b>G. Net Profit / Loss (F.-3.12-3.13)</b>	<b>11,230.05</b>	<b>2,546.81</b>	<b>7,236.51</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	14.83%	13.34%	17.10%
4.2	Non Performing Loan (NPL) to Total Loan	5.22%	5.18%	8.23%
4.3	Total Loan Loss Provision to Total NPL	60.36%	87.58%	46.71%