

International Leasing and Finance Co., Ltd

Naya Baneswor, Kathmandu

Unaudited Financial Results (Quarterly)

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

(Rs.in '000)

S.N.	Particulars	This quarter Ending (Chaitra end 2063)	Previous quarter Ending (Push End 2063)	Corresponding Previous Year Quarter Ending (Chaitra End 2062)
1	Total Capital and Liabilities (1.1 to 1.7)	1,781,749.78	1,593,208.27	1,270,308.18
1.1	Paid up	120,000.00	120,000.00	120,000.00
1.2	Reserves and Surplus	47,854.81	36,188.55	35,394.91
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	557,650.00	307,000.00	206,625.47
1.5	Deposits (a+b)	877,285.43	985,617.32	807,024.13
	A. Domestic Currency	877,285.43	985,617.32	807,024.13
	B. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	178,959.54	144,402.39	101,263.67
2	Total Assets (2.1 to 2.7)	1,781,749.78	1,593,208.27	1,270,308.18
2.1	Cash And Bank Balance	86,200.27	114,944.44	129,845.14
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	383,325.43	419,226.15	229,953.05
2.4	Loans and Advances	1,019,891.31	970,231.33	872,803.47
2.5	Fixed Assets	211,850.40	8,990.76	8,398.31
2.6	Non Banking Assets	5,136.00	5,136.00	50.00
2.7	Other Assets	75,346.37	74,679.59	29,258.21
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	111,584.24	64,826.97	75,336.86
3.2	Interest Expense	65,960.96	35,919.51	45,776.81
	A. Net Interest Income (3.1-3.2)	45,623.28	28,907.46	29,560.04
3.3	Fees, Commission and Discount	7,953.93	4,498.84	6,413.70
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	-	-	-
	B. Total operating Income (A.+3.3+3.4+3.5)	53,577.21	33,406.30	35,973.76
3.6	Staff Expenses	8,269.59	5,858.09	9,408.62
3.7	Other Operating Expenses	7,904.89	4,910.79	6,952.56
	C. Operating Profit Before Provision (B.-3.6-3.7)	37,402.73	22,637.43	19,612.58
3.8	Provision for Possible Losses	15,658.73	11,909.83	15,082.83
	D. Operating Profit (C.-3.8)	21,744.00	10,727.60	4,529.74
3.9	Non Operating Income / Expenses (Net)	1,152.30	502.45	727.50
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	22,896.30	11,230.05	5,257.25
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	22,896.30	11,230.05	5,257.25
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
	G. Net Profit / Loss (F.-3.12-3.13)	22,896.30	11,230.05	5,257.25
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	13.07%	14.83%	17.15%
4.2	Non Performing Loan (NPL) to Total Loan	8.96%	5.22%	6.95%
4.3	Total Loan Loss Provision to Total NPL	69.07%	60.36%	74.00%