

International Leasing and Finance Co., Ltd

Naya Baneswor, Kathmandu

Unaudited Financial Results (Quarterly)

As at Asadh end 2064 Quarter of the F.Y.2063/64 (2006/07)

(Rs.in '000)

S.N.	Particulars	This quarter Ending (Asadh end 2064)	Previous quarter Ending (Chaitra End 2063)	Corresponding Previous Year Quarter Ending (Asadh End 2063)
1	Total Capital and Liabilities (1.1 to 1.7)	1,998,026.03	1,781,749.78	1,256,888.49
1.1	Paid up	120,000.00	120,000.00	120,000.00
1.2	Reserves and Surplus	67,772.23	47,854.81	42,958.51
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	641,067.32	557,650.00	157,000.00
1.5	Deposits (a+b)	1,037,892.02	877,285.43	821,569.97
	A. Domestic Currency	1,037,892.02	877,285.43	821,569.97
	B. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	131,294.46	178,959.54	115,360.01
2	Total Assets (2.1 to 2.7)	1,998,026.03	1,781,749.78	1,256,888.49
2.1	Cash And Bank Balance	224,230.00	86,200.27	80,897.59
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	261,678.00	383,325.43	183,260.84
2.4	Loans and Advances	1,239,662.10	1,019,891.31	946,344.98
2.5	Fixed Assets	211,522.42	211,850.40	8,096.24
2.6	Non Banking Assets	50.00	5,136.00	5,136.00
2.7	Other Assets	60,883.51	75,346.37	33,152.84
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	151,209.97	111,584.24	113,983.36
3.2	Interest Expense	87,299.82	65,960.96	61,394.15
	A. Net Interest Income (3.1-3.2)	63,910.16	45,623.28	52,589.19
3.3	Fees, Commission and Discount	17,241.58	7,953.93	9,708.31
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	-	-	-
	B. Total operating Income (A.+3.3+3.4+3.5)	81,151.73	53,577.21	62,297.51
3.6	Staff Expenses	11,624.07	8,269.59	12,771.70
3.7	Other Operating Expenses	12,052.80	7,904.89	10,255.99
	C. Operating Profit Before Provision (B.-3.6-3.7)	57,474.87	37,402.73	39,269.82
3.8	Provision for Possible Losses	16,346.64	15,658.73	19,002.57
	D. Operating Profit (C.-3.8)	41,128.22	21,744.00	20,267.24
3.9	Non Operating Income / Expenses (Net)	414.00	1,152.30	682.97
3.10	Write Back of Provision for Possible Loss	1,271.50	-	-
	E. Profit from Regular Activities (D.+3.9+3.10)	42,813.72	22,896.30	20,950.22
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	42,813.72	22,896.30	20,950.22
3.12	Provision for Staff Bonus	-	-	1,893.63
3.13	Provision for Tax	-	-	6,235.75
	G. Net Profit / Loss (F.-3.12-3.13)	42,813.72	22,896.30	12,820.84
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	14.14%	13.07%	16.15%
4.2	Non Performing Loan (NPL) to Total Loan	4.07%	8.96%	5.66%
4.3	Total Loan Loss Provision to Total NPL	117.92%	69.07%	88.61%