



JEBIL'S FINANCE LIMITED
New Road, Kathmandu, Tel: 4220426/4220439 Fax: 977-1-4220402
Unaudited Financial Results (Quarterly)
As at 4th Quarter (32/03/2068) of the Fiscal Year 2067/2068

Rs. In '000

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	396,201	388,915	348,878
1.1	Paid Up Capital	102,000	102,000	102,000
1.2	Reserves and Surplus	6,144	4,645	1,848
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	20,000
1.5	Deposits (a+b)			
	a. Domestic Currency	284,470	277,984	212,976
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	776	188	-
1.7	Other Liabilities	2,811	4,098	12,054
2	Total Assets (2.1 to 2.7)	396,201	388,915	348,878
2.1	Cash and Bank Balance	68,189	58,891	45,560
2.2	Money at Call and Short Notice	16,955	37,839	86,182
2.3	Investments	8,022	7,522	5,000
2.4	Loans and Advances (a+b+c+d+e+f)	283,229	265,529	199,474
	a. Real Estate Loan	34,540	34,541	43,651
	b. Home/Housing Loan	10,054	8,443	2,174
	c. Margin Type Loan	26,843	24,049	19,261
	d. Term Loan	24,730	19,824	7,263
	e. Overdraft Loan/TR Loan/WC Loan	85,309	79,523	46,439
	f. Others	101,753	99,149	80,686
2.5	Fixed Assets	10,298	10,317	6,173
2.6	Non Banking Assets			-
2.7	Other Assets	9,508	8,817	6,489
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	50,462	35,708	20,212
3.2	Interest Expense	29,932	21,272	9,159
	A. Net Interest Income (3.1 - 3.2)	20,530	14,436	11,053
3.3	Fees, Commission and Discount	133	72	738
3.4	Other Operating Income	4,425	3,494	3,777
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	25,088	18,002	15,568
3.6	Staff Expenses	8,115	5,949	4,570
3.7	Other Operating Expenses	8,735	5,944	5,995
	C. Operating Profit Before Provision (B.-3.6-3.7)	8,238	6,109	5,003
3.8	Provision for Possible Losses	634	1,198	2,970
	D. Operating Profit (C.-3.8)	7,604	4,911	2,033
3.9	Non Operating Income/Expenses(Net)	-	-	-
3.10	Write Back of Provision for possible loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	7,604	4,911	2,033
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	7,604	4,911	2,033
3.12	Provision for Staff Bonus	691	446	185
3.13	Provision for Tax	2,053	1,104	-
	G. Net Profit/Loss(F.-3.12-3.13)	4,860	3,361	1,848
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	34.85%	36.17%	45.83%
4.2	Non Performing Loan (NPL) To Total Loan	0.19%	0.05%	NA
4.3	Total Loan Loss Provision to Total NPL	651.78%	3311.28%	NA
4.4	Cost of Funds	12.54%	12.21%	11.11%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.39%	70.47%	63.26%

NA-Not Applicable

Note : Above figures may vary with the audited figures if modified by the external auditors & regulators.