



JEBIL'S FINANCE LIMITED
New Road, Kathmandu, Tel: 4220426/4220439 Fax: 977-1-4220402 website:www.jebils.com
Unaudited Financial Results (Quarterly)
As at 3rd Quarter (31/12/2069) of the Fiscal Year 2069/2070

Rs. In '000

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year
1	Total Capital and Liabilities (1.1 to 1.7)	669,309	641,822	432,964
1.1	Paid Up Capital	104,450	102,000	102,000
1.2	Reserves and Surplus	(9,809)	10,585	5,271
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)			
	a. Domestic Currency	569,972	526,465	322,869
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	4,696	2,772	2,824
2	Total Assets (2.1 to 2.7)	669,309	641,822	432,964
2.1	Cash and Bank Balance	70,560	83,265	51,889
2.2	Money at Call and Short Notice	81,162	50,778	40,815
2.3	Investments	24,056	24,001	10,550
2.4	Loans and Advances (a+b+c+d+e+f)	463,329	462,334	307,683
	a. Real Estate Loan	-	-	5,631
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	-	-	5,631
	b. Personal Home Loan of Rs. 1 Crore or Less	59,362	58,608	35,378
	c. Margin Type Loan	93,331	95,739	35,160
	d. Term Loan	56,931	48,764	32,875
	e. Overdraft Loan/TR Loan/WC Loan	112,231	109,406	96,368
	f. Others	141,474	149,817	102,271
2.5	Fixed Assets	8,017	8,460	9,401
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	22,185	12,984	12,626
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	50,637	32,785	40,024
3.2	Interest Expense	38,478	25,158	27,154
	A. Net Interest Income (3.1 - 3.2)	12,159	7,627	12,870
3.3	Fees, Commission and Discount	94	74	672
3.4	Other Operating Income	5,608	3,867	3,541
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	17,861	11,568	17,083
3.6	Staff Expenses	6,487	4,387	6,323
3.7	Other Operating Expenses	7,582	5,180	7,083
	C. Operating Profit Before Provision (B.-3.6-3.7)	3,792	2,001	3,677
3.8	Provision for Possible Losses	28,628	1,709	2,287
	D. Operating Profit (C.-3.8)	(24,836)	292	1,390
3.9	Non Operating Income/Expenses(Net)	1,952	1,942	30
3.10	Write Back of Provision for possible loss	25	25	-
	E. Profit from Regular Activities (D+3.9+3.10)	(22,859)	2,259	1,420
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	(22,859)	2,259	1,420
3.12	Provision for Staff Bonus	-	205	129
3.13	Provision for Tax*	3,964	555	483
	G. Net Profit/Loss(F.-3.12-3.13)	(18,895)	1,499	808
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding
4.1	Capital Fund to RWA	16.81%	21.47%	31.56%
4.2	Non Performing Loan (NPL) To Total Loan	7.12%	2.51%	5.83%
4.3	Total Loan Loss Provision to Total NPL	104.64%	87.35%	46.08%
4.4	Cost of Funds	9.88%	10.14%	12.33%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	75.31%	73.97%	73.74%

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

* Deffered Tax