



JEBIL'S FINANCE LIMITED
 New Road, Kathmandu, Tel: 4220426/4220439/4247264 Fax: 977-1-4220402 website:www.jebils.com
 Unaudited Financial Results (Quarterly)
 As at 3rd Quarter (30/12/2072) of the Fiscal Year 2072/2073

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)	1,162,877	1,162,292	1,086,661
1.1	Paid Up Capital	256,850	256,850	220,000
1.2	Reserves and Surplus	29,473	30,146	21,429
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)			
	a. Domestic Currency	870,847	869,349	838,612
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	5,707	5,947	6,620
2	Total Assets (2.1 to 2.7)	1,162,877	1,162,292	1,086,661
2.1	Cash and Bank Balance	53,921	118,391	136,352
2.2	Money at Call and Short Notice	146,319	103,023	96,183
2.3	Investments	91,387	75,592	90,718
2.4	Loans and Advances (a+b+c+d+e+f)	825,661	804,773	713,751
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	37,236	37,569	38,402
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	-	-	-
	b. Personal Home Loan of Rs. 1 Crore or Less	153,712	160,463	164,622
	c. Margin Type Loan	205,795	187,547	195,671
	d. Term Loan	170,666	150,696	101,404
	e. Overdraft Loan/TR Loan/WC Loan	98,215	104,894	104,184
	f. Others	160,037	163,604	109,468
2.5	Fixed Assets	4,508	4,738	5,889
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	41,081	55,775	43,768
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	69,681	45,706	79,977
3.2	Interest Expense	47,615	32,292	51,540
	A. Net Interest Income (3.1 - 3.2)	22,066	13,414	28,437
3.3	Fees, Commission and Discount	65	47	72
3.4	Other Operating Income	5,305	3,601	5,845
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	27,436	17,062	34,354
3.6	Staff Expenses	8,626	5,991	8,444
3.7	Other Operating Expenses	8,636	5,683	8,446
	C. Operating Profit Before Provision (B.-3.6-3.7)	10,174	5,388	17,464
3.8	Provision for Possible Losses	6,091	13	18,666
	D. Operating Profit (C.-3.8)	4,083	5,375	(1,202)
3.9	Non Operating Income/Expenses(Net)	278	90	8,717
3.10	Write Back of Provision for possible loss	1	696	120
	E. Profit from Regular Activities (D+3.9+3.10)	4,362	6,161	7,635
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	4,362	6,161	7,635
3.12	Provision for Staff Bonus	396	560	694
3.13	Provision for Tax*	990	1,952	1,977
	G. Net Profit/Loss(F.-3.12-3.13)	2,976	3,649	4,964
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	28.18%	28.27%	26.01%
4.2	Non Performing Loan (NPL) To Total Loan	5.47%	4.45%	11.45%
4.3	Total Loan Loss Provision to Total NPL	100.81%	109.97%	77.72%
4.4	Cost of Funds	6.73%	7.22%	7.41%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	75.84%	73.41%	72.71%
4.6	Base Rate	10.69%	11.16%	10.91%

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

* Income Tax Provision(Including Deferred tax)