



JEBIL'S FINANCE LIMITED

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Unaudited Financial Results (Quarterly)

As at 1st Quarter (30/06/2072) 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)	1,199,469	1,160,226	1,087,372
1.1	Paid Up Capital	220,000	220,000	200,000
1.2	Reserves and Surplus	66,651	63,777	39,980
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)			
	a. Domestic Currency	898,307	864,120	825,015
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	14,511	12,329	22,377
2	Total Assets (2.1 to 2.7)	1,199,469	1,160,226	1,087,372
2.1	Cash and Bank Balance	151,571	165,357	172,161
2.2	Money at Call and Short Notice	189,486	114,434	164,200
2.3	Investments	69,215	67,613	89,979
2.4	Loans and Advances (a+b+c+d+e+f)	768,666	771,349	626,772
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	37,892	38,145	39,077
	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	156,611	155,500	95,879
	c. Margin Type Loan	189,734	205,620	181,473
	d. Term Loan	144,335	118,262	76,846
	e. Overdraft Loan/TR Loan/WC Loan	104,460	109,968	114,675
	f. Others	135,634	143,854	118,822
2.5	Fixed Assets	5,041	5,551	6,050
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	15,490	35,922	28,210
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	24,387	117,122	20,810
3.2	Interest Expense	16,422	68,411	18,059
	A. Net Interest Income (3.1 - 3.2)	7,965	48,711	2,751
3.3	Fees, Commission and Discount	21	215	28
3.4	Other Operating Income	2,251	7,393	1,898
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	10,237	56,319	4,677
3.6	Staff Expenses	3,352	12,073	3,148
3.7	Other Operating Expenses	2,996	11,891	2,883
	C. Operating Profit Before Provision (B.-3.6-3.7)	3,889	32,355	(1,354)
3.8	Provision for Possible Losses	0	-	6,437
	D. Operating Profit (C.-3.8)	3,889	32,355	(7,791)
3.9	Non Operating Income/Expenses(Net)	57	35,055	63
3.10	Write Back of Provision for possible loss	471	10,087	-
	E. Profit from Regular Activities (D+3.9+3.10)	4,417	77,497	(7,728)
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	4,417	77,497	(7,728)
3.12	Provision for Staff Bonus	402	7,045	-
3.13	Provision for Tax*	1,142	23,139	(1,770)
	G. Net Profit/Loss(F.-3.12-3.13)	2,873	47,313	(5,958)
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	29.99%	29.80%	28.18%
4.2	Non Performing Loan (NPL) To Total Loan	4.56%	4.97%	13.51%
4.3	Total Loan Loss Provision to Total NPL	110.28%	95.82%	62.19%
4.4	Cost of Funds	7.27%	7.40%	8.25%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	68.35%	70.84%	64.32%
4.6	Base Rate	11.60%	11.90%	12.08%