



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 2nd Quarter (30/09/2072) 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)	1,162,292	1,199,469	1,158,973
1.1	Paid Up Capital	256,850	220,000	220,000
1.2	Reserves and Surplus	30,146	66,651	18,968
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)			
	a. Domestic Currency	869,349	898,307	910,743
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	5,947	14,511	9,262
2	Total Assets (2.1 to 2.7)	1,162,292	1,199,469	1,158,973
2.1	Cash and Bank Balance	118,391	151,571	129,867
2.2	Money at Call and Short Notice	103,023	189,486	239,805
2.3	Investments	75,592	69,215	91,284
2.4	Loans and Advances (a+b+c+d+e+f)	804,773	768,666	659,523
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	37,569	37,892	38,841
	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	160,463	156,611	125,856
	c. Margin Type Loan	187,547	189,734	194,257
	d. Term Loan	150,696	144,335	90,905
	e. Overdraft Loan/TR Loan/WC Loan	104,894	104,460	110,747
	f. Others	163,604	135,634	98,917
2.5	Fixed Assets	4,738	5,041	5,726
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	55,775	15,490	32,768
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	45,706	24,387	55,933
3.2	Interest Expense	32,292	16,422	35,308
	A. Net Interest Income (3.1 - 3.2)	13,414	7,965	20,625
3.3	Fees, Commission and Discount	47	21	55
3.4	Other Operating Income	3,601	2,251	4,064
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	17,062	10,237	24,744
3.6	Staff Expenses	5,991	3,352	5,882
3.7	Other Operating Expenses	5,683	2,996	5,669
	C. Operating Profit Before Provision (B.-3.6-3.7)	5,388	3,889	13,193
3.8	Provision for Possible Losses	13	0	9,564
	D. Operating Profit (C.-3.8)	5,375	3,889	3,629
3.9	Non Operating Income/Expenses(Net)	90	57	211
3.10	Write Back of Provision for possible loss	696	471	-
	E. Profit from Regular Activities (D+3.9+3.10)	6,161	4,417	3,840
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	6,161	4,417	3,840
3.12	Provision for Staff Bonus	560	402	349
3.13	Provision for Tax*	1,952	1,142	987
	G. Net Profit/Loss(F.-3.12-3.13)	3,649	2,873	2,504
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	28.27%	29.99%	26.38%
4.2	Non Performing Loan (NPL) To Total Loan	4.45%	4.56%	11.65%
4.3	Total Loan Loss Provision to Total NPL	109.97%	110.28%	72.27%
4.4	Cost of Funds	7.22%	7.27%	7.49%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.41%	68.35%	62.69%
4.6	Base Rate	11.16%	11.60%	10.91%

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

* Income Tax Provision(Including Deferred tax)