



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 4th Quarter (31/03/2072) of the Fiscal Year 2071/2072

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)	1,160,226	1,086,661	1,023,220
1.1	Paid Up Capital	220,000	220,000	220,000
1.2	Reserves and Surplus	63,777	21,429	16,464
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)			
	a. Domestic Currency	864,120	838,612	767,659
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	12,329	6,620	19,097
2	Total Assets (2.1 to 2.7)	1,160,226	1,086,661	1,023,220
2.1	Cash and Bank Balance	165,357	136,352	129,990
2.2	Money at Call and Short Notice	114,434	96,183	156,441
2.3	Investments	67,613	90,718	84,841
2.4	Loans and Advances (a+b+c+d+e+f)	771,349	713,751	620,976
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	38,145	38,402	39,247
	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	155,500	164,622	74,774
	c. Margin Type Loan	205,620	195,671	188,818
	d. Term Loan	118,262	101,404	61,732
	e. Overdraft Loan/TR Loan/WC Loan	109,968	104,184	113,966
	f. Others	143,854	109,468	142,439
2.5	Fixed Assets	5,551	5,889	6,282
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	35,922	43,768	24,690
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	117,122	79,977	100,565
3.2	Interest Expense	68,411	51,540	62,020
	A. Net Interest Income (3.1 - 3.2)	48,711	28,437	38,545
3.3	Fees, Commission and Discount	215	72	213
3.4	Other Operating Income	7,393	5,845	8,181
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	56,319	34,354	46,939
3.6	Staff Expenses	12,073	8,444	10,883
3.7	Other Operating Expenses	11,891	8,446	11,769
	C. Operating Profit Before Provision (B.-3.6-3.7)	32,355	17,464	24,287
3.8	Provision for Possible Losses	-	18,666	12,799
	D. Operating Profit (C.-3.8)	32,355	(1,202)	11,488
3.9	Non Operating Income/Expenses(Net)	35,055	8,717	58,455
3.10	Write Back of Provision for possible loss	10,087	120	260
	E. Profit from Regular Activities (D+3.9+3.10)	77,497	7,635	70,203
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	77,497	7,635	70,203
3.12	Provision for Staff Bonus	7,045	694	6,382
3.13	Provision for Tax*	23,139	1,977	18,142
	G. Net Profit/Loss(F.-3.12-3.13)	47,313	4,964	45,679
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	29.80%	26.01%	29.25%
4.2	Non Performing Loan (NPL) To Total Loan	4.97%	11.45%	10.92%
4.3	Total Loan Loss Provision to Total NPL	95.82%	77.72%	69.55%
4.4	Cost of Funds	7.40%	7.41%	8.90%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	70.84%	72.71%	67.00%
4.6	Base Rate	11.90%	10.91%	13.31%