



JEBIL'S FINANCE LIMITED

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Unaudited Financial Results (Quarterly)

As at 4th Quarter (31/03/2073) 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)	1,308,059	1,162,877	1,160,226
1.1	Paid Up Capital	256,850	256,850	220,000
1.2	Reserves and Surplus	67,746	29,473	63,777
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)			
	a. Domestic Currency	972,087	870,847	864,120
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	11,376	5,707	12,329
2	Total Assets (2.1 to 2.7)	1,308,059	1,162,877	1,160,226
2.1	Cash and Bank Balance	58,815	53,921	165,357
2.2	Money at Call and Short Notice	234,875	146,319	114,434
2.3	Investments	83,948	91,387	67,613
2.4	Loans and Advances (a+b+c+d+e+f)	903,923	825,661	771,349
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	37,033	37,236	38,145
	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	203,749	153,712	155,500
	c. Margin Type Loan	224,353	205,795	205,620
	d. Term Loan	168,487	170,666	118,262
	e. Overdraft Loan/TR Loan/WC Loan	123,751	98,215	109,968
	f. Others	146,550	160,037	143,854
2.5	Fixed Assets	4,415	4,508	5,551
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	22,083	41,081	35,922
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	103,503	69,681	117,122
3.2	Interest Expense	63,587	47,615	68,411
	A. Net Interest Income (3.1 - 3.2)	39,916	22,066	48,711
3.3	Fees, Commission and Discount	631	65	215
3.4	Other Operating Income	8,627	5,305	7,393
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	49,174	27,436	56,319
3.6	Staff Expenses	12,329	8,626	12,073
3.7	Other Operating Expenses	12,130	8,636	11,891
	C. Operating Profit Before Provision (B.-3.6-3.7)	24,715	10,174	32,355
3.8	Provision for Possible Losses	3,174	6,091	-
	D. Operating Profit (C.-3.8)	21,541	4,083	32,355
3.9	Non Operating Income/Expenses(Net)	44,502	278	35,055
3.10	Write Back of Provision for possible loss	1	1	10,087
	E. Profit from Regular Activities (D+3.9+3.10)	66,044	4,362	77,497
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	66,044	4,362	77,497
3.12	Provision for Staff Bonus	6,004	396	7,045
3.13	Provision for Tax*	18,792	990	23,139
	G. Net Profit/Loss(F.-3.12-3.13)	41,248	2,976	47,313
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	29.07%	28.18%	29.80%
4.2	Non Performing Loan (NPL) To Total Loan	4.91%	5.47%	4.97%
4.3	Total Loan Loss Provision to Total NPL	97.09%	100.81%	95.82%
4.4	Cost of Funds	6.43%	6.73%	7.40%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.37%	75.84%	70.84%
4.6	Base Rate	10.98%	10.69%	11.90%

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

* Income Tax Provision(Including Deffered tax)