



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 1st Quarter (30/06/2073) of the Fiscal Year 2073/2074

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)	1,278,455	1,308,059	1,199,469
1.1	Paid Up Capital	256,850	256,850	220,000
1.2	Reserves and Surplus	68,773	67,746	66,651
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)			
	a. Domestic Currency	940,210	972,087	898,307
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	12,622	11,376	14,511
2	Total Assets (2.1 to 2.7)	1,278,455	1,308,059	1,199,469
2.1	Cash and Bank Balance	43,203	58,815	151,571
2.2	Money at Call and Short Notice	177,371	234,875	189,486
2.3	Investments	89,688	83,948	69,215
2.4	Loans and Advances (a+b+c+d+e+f)	880,860	903,923	768,666
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	31,680	-	-
	2. Business Complex & Residential Apartment Construction Loan	-	37,033	37,892
	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	205,256	203,749	156,611
	c. Margin Type Loan	193,016	224,353	189,734
	d. Term Loan	192,569	168,487	144,335
	e. Overdraft Loan/TR Loan/WC Loan	126,389	123,751	104,460
	f. Others	131,950	146,550	135,634
2.5	Fixed Assets	4,314	4,415	5,041
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	83,019	22,083	15,490
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	31,224	103,503	24,387
3.2	Interest Expense	15,802	63,587	16,422
	A. Net Interest Income (3.1 - 3.2)	15,422	39,916	7,965
3.3	Fees, Commission and Discount	34	631	21
3.4	Other Operating Income	2,586	8,627	2,251
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	18,042	49,174	10,237
3.6	Staff Expenses	3,470	12,329	3,352
3.7	Other Operating Expenses	2,917	12,130	2,996
	C. Operating Profit Before Provision (B.-3.6-3.7)	11,655	24,715	3,889
3.8	Provision for Possible Losses	7,138	3,174	0
	D. Operating Profit (C.-3.8)	4,517	21,541	3,889
3.9	Non Operating Income/Expenses(Net)	98	44,502	57
3.10	Write Back of Provision for possible loss	-	1	471
	E. Profit from Regular Activities (D+3.9+3.10)	4,615	66,044	4,417
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	4,615	66,044	4,417
3.12	Provision for Staff Bonus	420	6,004	402
3.13	Provision for Tax*	217	18,792	1,142
	G. Net Profit/Loss(F.-3.12-3.13)	3,978	41,248	2,873
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	28.30%	29.07%	29.99%
4.2	Non Performing Loan (NPL) To Total Loan	7.05%	4.91%	4.56%
4.3	Total Loan Loss Provision to Total NPL	80.80%	97.09%	110.28%
4.4	Cost of Funds	6.46%	6.43%	7.27%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.82%	73.37%	68.35%
4.6	Base Rate	10.81%	10.98%	11.60%

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

* Income Tax Provision(Including Deffered tax)