



JEBIL'S FINANCE LIMITED

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Unaudited Financial Results (Quarterly)

As at 3rd Quarter (30/12/2071) 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)	1,086,661	1,158,973	936,990
1.1	Paid Up Capital	220,000	220,000	200,000
1.2	Reserves and Surplus	21,429	18,968	9,010
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)			
	a. Domestic Currency	838,612	910,743	723,748
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	606
1.7	Other Liabilities	6,620	9,262	3,626
2	Total Assets (2.1 to 2.7)	1,086,661	1,158,973	936,990
2.1	Cash and Bank Balance	136,352	129,867	95,337
2.2	Money at Call and Short Notice	96,183	239,805	121,797
2.3	Investments	90,718	91,284	98,489
2.4	Loans and Advances (a+b+c+d+e+f)	713,751	659,523	578,777
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	38,402	38,841	39,440
	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	164,622	125,856	64,262
	c. Margin Type Loan	195,671	194,257	181,319
	d. Term Loan	101,404	90,905	56,150
	e. Overdraft Loan/TR Loan/WC Loan	104,184	110,747	122,906
	f. Others	109,468	98,917	114,700
2.5	Fixed Assets	5,889	5,726	6,705
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	43,768	32,768	35,885
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	79,977	55,933	64,369
3.2	Interest Expense	51,540	35,308	44,437
	A. Net Interest Income (3.1 - 3.2)	28,437	20,625	19,932
3.3	Fees, Commission and Discount	72	55	90
3.4	Other Operating Income	5,845	4,064	5,935
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	34,354	24,744	25,957
3.6	Staff Expenses	8,444	5,882	7,328
3.7	Other Operating Expenses	8,446	5,669	8,513
	C. Operating Profit Before Provision (B.-3.6-3.7)	17,464	13,193	10,116
3.8	Provision for Possible Losses	18,666	9,564	23,171
	D. Operating Profit (C.-3.8)	(1,202)	3,629	(13,055)
3.9	Non Operating Income/Expenses(Net)	8,717	211	23,501
3.10	Write Back of Provision for possible loss	120	-	262
	E. Profit from Regular Activities (D+3.9+3.10)	7,635	3,840	10,708
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	7,635	3,840	10,708
3.12	Provision for Staff Bonus	694	349	973
3.13	Provision for Tax*	1,977	987	1,061
	G. Net Profit/Loss(F.-3.12-3.13)	4,964	2,504	8,674
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	26.01%	26.38%	26.50%
4.2	Non Performing Loan (NPL) To Total Loan	11.45%	11.65%	14.55%
4.3	Total Loan Loss Provision to Total NPL	77.72%	72.27%	65.93%
4.4	Cost of Funds	7.41%	7.49%	9.15%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	72.71%	62.69%	68.75%
4.6	Base Rate	10.91%	10.91%	13.18%