



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 (29/09/2073) 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)	1,293,623	1,278,455	1,162,292
1.1	Paid Up Capital	288,956	256,850	256,850
1.2	Reserves and Surplus	51,408	68,773	30,146
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)			
	a. Domestic Currency	944,326	940,210	869,349
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	8,933	12,622	5,947
2	Total Assets (2.1 to 2.7)	1,293,623	1,278,455	1,162,292
2.1	Cash and Bank Balance	46,073	43,203	118,391
2.2	Money at Call and Short Notice	225,140	177,371	103,023
2.3	Investments	103,464	89,688	75,592
2.4	Loans and Advances (a+b+c+d+e+f)	893,978	880,860	804,773
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	31,532	31,680	37,569
	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	202,644	205,256	160,463
	c. Margin Type Loan	190,558	193,016	187,547
	d. Term Loan	198,908	192,569	150,696
	e. Overdraft Loan/TR Loan/WC Loan	121,532	126,389	104,894
	f. Others	148,804	131,950	163,604
2.5	Fixed Assets	4,207	4,314	4,738
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	20,761	83,019	55,775
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	63,014	31,224	45,706
3.2	Interest Expense	31,124	15,802	32,292
	A. Net Interest Income (3.1 - 3.2)	31,890	15,422	13,414
3.3	Fees, Commission and Discount	61	34	47
3.4	Other Operating Income	3,875	2,586	3,601
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	35,826	18,042	17,062
3.6	Staff Expenses	6,078	3,470	5,991
3.7	Other Operating Expenses	6,247	2,917	5,683
	C. Operating Profit Before Provision (B.-3.6-3.7)	23,501	11,655	5,388
3.8	Provision for Possible Losses	8,132	7,138	13
	D. Operating Profit (C.-3.8)	15,369	4,517	5,375
3.9	Non Operating Income/Expenses(Net)	351	98	90
3.10	Write Back of Provision for possible loss	-	-	696
	E. Profit from Regular Activities (D+3.9+3.10)	15,720	4,615	6,161
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	15,720	4,615	6,161
3.12	Provision for Staff Bonus	1,429	420	560
3.13	Provision for Tax*	5,396	217	1,952
	G. Net Profit/Loss(F.-3.12-3.13)	8,895	3,978	3,649
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	30.17%	28.30%	28.27%
4.2	Non Performing Loan (NPL) To Total Loan	5.52%	7.05%	4.45%
4.3	Total Loan Loss Provision to Total NPL	89.65%	80.80%	109.97%
4.4	Cost of Funds	7.20%	6.46%	7.22%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.83%	73.82%	73.41%
4.6	Base Rate	11.05%	10.81%	11.16%

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

* Income Tax Provision(Including Deferred tax)