



JEBIL'S FINANCE LIMITED

/ Road, Kathmandu, Tel: 4220426/4220439/4247264 Fax: 977-1-4220402 website:www.jebils.com

Unaudited Financial Results (Quarterly)

As at 4th Quarter (31/03/2074) 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) | 1,556,513 | 1,706,326 | 1,308,059 |
| 1.1 | Paid Up Capital | 288,956 | 288,956 | 256,850 |
| 1.2 | Reserves and Surplus | 78,784 | 61,928 | 67,746 |
| 1.3 | Debenture and Bond | - | - | - |
| 1.4 | Borrowings | 15,536 | 200,000 | - |
| 1.5 | Deposits (a+b) | | | |
| | a. Domestic Currency | 1,160,596 | 1,140,595 | 972,087 |
| | b. Foreign Currency | - | - | - |
| 1.6 | Income Tax Liability | - | - | - |
| 1.7 | Other Liabilities | 12,641 | 14,847 | 11,376 |
| 2 | Total Assets (2.1 to 2.7) | 1,556,513 | 1,706,326 | 1,308,059 |
| 2.1 | Cash and Bank Balance | 69,156 | 60,309 | 58,815 |
| 2.2 | Money at Call and Short Notice | 245,268 | 485,068 | 234,875 |
| 2.3 | Investments | 124,401 | 109,912 | 83,948 |
| 2.4 | Loans and Advances (a+b+c+d+e+f) | 1,088,811 | 997,580 | 903,923 |
| | a. Real Estate Loan | - | - | - |
| | 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore) | - | - | - |
| | 2. Business Complex & Residential Apartment Construction Loan | 31,152 | 31,602 | 37,033 |
| | 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 | 208,650 | 196,267 | 203,749 |
| | c. Margin Type Loan | 251,401 | 222,647 | 224,353 |
| | d. Term Loan | 207,038 | 192,742 | 168,487 |
| | e. Overdraft Loan/TR Loan/WC Loan | 112,767 | 99,596 | 123,751 |
| | f. Others | 277,803 | 254,726 | 146,550 |
| 2.5 | Fixed Assets | 3,698 | 3,920 | 4,415 |
| 2.6 | Non Banking Assets | - | - | - |
| 2.7 | Other Assets | 25,179 | 49,537 | 22,083 |
| 3 | Profit and Loss Account | Up to This Quarter | Up to Previous Quarter | Up to Corresponding Previous Year Quarter |
| 3.1 | Interest Income | 147,880 | 101,314 | 103,503 |
| 3.2 | Interest Expense | 87,468 | 57,183 | 63,587 |
| | A. Net Interest Income (3.1 - 3.2) | 60,412 | 44,131 | 39,916 |
| 3.3 | Fees, Commission and Discount | 575 | 97 | 631 |
| 3.4 | Other Operating Income | 8,110 | 5,247 | 8,627 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | - | - | - |
| | B. Total Operating Income (A.+3.3+3.4+3.5) | 69,097 | 49,475 | 49,174 |
| 3.6 | Staff Expenses | 14,242 | 9,764 | 12,329 |
| 3.7 | Other Operating Expenses | 14,964 | 9,870 | 12,130 |
| | C. Operating Profit Before Provision (B.-3.6-3.7) | 39,891 | 29,841 | 24,715 |
| 3.8 | Provision for Possible Losses | 1,634 | 8,264 | 3,174 |
| | D. Operating Profit (C.-3.8) | 38,257 | 21,577 | 21,541 |
| 3.9 | Non Operating Income/Expenses(Net) | 15,303 | 10,887 | 44,502 |
| 3.10 | Write Back of Provision for possible loss | 6,626 | - | 1 |
| | E. Profit from Regular Activities (D+3.9+3.10) | 60,186 | 32,464 | 66,044 |
| 3.11 | Extraordinary Income/Expenses(Net) | - | - | - |
| | F. Profit before Bonus and Taxes (E.+3.11) | 60,186 | 32,464 | 66,044 |
| 3.12 | Provision for Staff Bonus | 5,471 | 2,951 | 6,004 |
| 3.13 | Provision for Tax* | 18,443 | 10,097 | 18,792 |
| | G. Net Profit/Loss(F.-3.12-3.13) | 36,271 | 19,416 | 41,248 |
| 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 | 30.80% | 29.09% | 29.07% |
| 4.2 | Non Performing Loan (NPL) To Total Loan | 2.60% | 4.65% | 4.91% |
| 4.3 | Total Loan Loss Provision to Total NPL | 128.33% | 89.44% | 97.09% |
| 4.4 | Cost of Funds | 9.69% | 9.16% | 6.43% |
| 4.5 | Credit to Deposit Ratio (Calculated as per NRB Directives) | 73.83% | 70.53% | 73.37% |
| 4.6 | Base Rate | 13.58% | 14.28% | 10.98% |

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

* Income Tax Provision(Including Deferred tax)