



JEBIL'S FINANCE LIMITED

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Unaudited Financial Results (Quarterly)

As at 1st Quarter (31/06/2074) of the Fiscal Year 2074/2075

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)	1,637,955	1,556,513	1,278,455
1.1	Paid Up Capital	386,333	288,956	256,850
1.2	Reserves and Surplus	76,214	78,784	68,773
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	15,536	15,536	-
1.5	Deposits (a+b)			
	a. Domestic Currency	1,125,092	1,160,596	940,210
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	34,780	12,641	12,622
2	Total Assets (2.1 to 2.7)	1,637,955	1,556,513	1,278,455
2.1	Cash and Bank Balance	65,048	69,156	43,203
2.2	Money at Call and Short Notice	191,096	245,268	177,371
2.3	Investments	159,848	124,401	89,688
2.4	Loans and Advances (a+b+c+d+e+f)	1,087,598	1,088,811	880,860
	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	30,845	31,152	-
	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	204,163	208,650	205,256
	c. Margin Type Loan	243,647	251,401	193,016
	d. Term Loan	201,686	207,038	192,569
	e. Overdraft Loan/TR Loan/WC Loan	143,405	112,767	126,389
	f. Others	263,852	277,803	131,950
2.5	Fixed Assets	3,915	3,698	4,314
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	130,450	25,179	83,019
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	42,513	147,880	31,224
3.2	Interest Expense	29,472	87,468	15,802
	A. Net Interest Income (3.1 - 3.2)	13,041	60,412	15,422
3.3	Fees, Commission and Discount	33	575	34
3.4	Other Operating Income	1,631	8,110	2,586
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	14,705	69,097	18,042
3.6	Staff Expenses	5,330	14,242	3,470
3.7	Other Operating Expenses	3,430	14,964	2,917
	C. Operating Profit Before Provision (B.-3.6-3.7)	5,945	39,891	11,655
3.8	Provision for Possible Losses	9,254	1,634	7,138
	D. Operating Profit (C.-3.8)	(3,309)	38,257	4,517
3.9	Non Operating Income/Expenses(Net)	275	15,303	98
3.10	Write Back of Provision for possible loss	-	6,626	-
	E. Profit from Regular Activities (D+3.9+3.10)	(3,034)	60,186	4,615
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	(3,034)	60,186	4,615
3.12	Provision for Staff Bonus	-	5,471	420
3.13	Provision for Tax*	(464)	18,443	217
	G. Net Profit/Loss(F.-3.12-3.13)	(2,570)	36,271	3,978
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	34.66%	30.80%	28.30%
4.2	Non Performing Loan (NPL) To Total Loan	3.45%	2.60%	7.05%
4.3	Total Loan Loss Provision to Total NPL	115.81%	128.33%	80.80%
4.4	Cost of Funds	10.21%	9.69%	6.46%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	71.82%	73.83%	73.82%
4.6	Base Rate	14.16%	13.58%	10.81%

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

* Income Tax Provision(Including Deferred tax)