



JEBIL'S FINANCE LIMITED

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Unaudited Financial Results (Quarterly)

As at 2nd Quarter (30/09/2074) 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) | 1,757,817 | 1,637,955 | 1,293,623 |
| 1.1 | Paid Up Capital | 569,565 | 386,333 | 288,956 |
| 1.2 | Reserves and Surplus | 49,053 | 76,214 | 51,408 |
| 1.3 | Debenture and Bond | - | - | - |
| 1.4 | Borrowings | 21,964 | 15,536 | - |
| 1.5 | Deposits (a+b) | | | |
| | a. Domestic Currency | 1,100,986 | 1,125,092 | 944,326 |
| | b. Foreign Currency | - | - | - |
| 1.6 | Income Tax Liability | - | - | - |
| 1.7 | Other Liabilities | 16,249 | 34,780 | 8,933 |
| 2 | Total Assets (2.1 to 2.7) | 1,757,817 | 1,637,955 | 1,293,623 |
| 2.1 | Cash and Bank Balance | 59,615 | 65,048 | 46,073 |
| 2.2 | Money at Call and Short Notice | 419,155 | 191,096 | 225,140 |
| 2.3 | Investments | 136,627 | 159,848 | 103,464 |
| 2.4 | Loans and Advances (a+b+c+d+e+f) | 1,103,583 | 1,087,598 | 893,978 |
| | a. Real Estate Loan | - | - | - |
| | 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore) | - | - | - |
| | 2. Business Complex & Residential Apartment Construction Loan | 30,616 | 30,845 | 31,532 |
| | 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 | 219,200 | 204,163 | 202,644 |
| | c. Margin Type Loan | 239,518 | 243,647 | 190,558 |
| | d. Term Loan | 205,669 | 201,686 | 198,908 |
| | e. Overdraft Loan/TR Loan/WC Loan | 139,984 | 143,405 | 121,532 |
| | f. Others | 268,596 | 263,852 | 148,804 |
| 2.5 | Fixed Assets | 3,908 | 3,915 | 4,207 |
| 2.6 | Non Banking Assets | - | - | - |
| 2.7 | Other Assets | 34,929 | 130,450 | 20,761 |
| 3 | Profit and Loss Account | Up to This Quarter | Up to Previous Quarter | Up to Corresponding Previous Year Quarter |
| 3.1 | Interest Income | 86,579 | 42,513 | 63,014 |
| 3.2 | Interest Expense | 57,399 | 29,472 | 31,124 |
| | A. Net Interest Income (3.1 - 3.2) | 29,180 | 13,041 | 31,890 |
| 3.3 | Fees, Commission and Discount | 44 | 33 | 61 |
| 3.4 | Other Operating Income | 2,870 | 1,631 | 3,875 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | - | - | - |
| | B. Total Operating Income (A.+3.3+3.4+3.5) | 32,094 | 14,705 | 35,826 |
| 3.6 | Staff Expenses | 9,157 | 5,330 | 6,078 |
| 3.7 | Other Operating Expenses | 7,158 | 3,430 | 6,247 |
| | C. Operating Profit Before Provision (B.-3.6-3.7) | 15,779 | 5,945 | 23,501 |
| 3.8 | Provision for Possible Losses | 16,431 | 9,254 | 8,132 |
| | D. Operating Profit (C.-3.8) | (652) | (3,309) | 15,369 |
| 3.9 | Non Operating Income/Expenses(Net) | 2,939 | 275 | 351 |
| 3.10 | Write Back of Provision for possible loss | - | - | - |
| | E. Profit from Regular Activities (D+3.9+3.10) | 2,287 | (3,034) | 15,720 |
| 3.11 | Extraordinary Income/Expenses(Net) | - | - | - |
| | F. Profit before Bonus and Taxes (E.+3.11) | 2,287 | (3,034) | 15,720 |
| 3.12 | Provision for Staff Bonus | 208 | - | 1,429 |
| 3.13 | Provision for Tax* | (428) | (464) | 5,396 |
| | G. Net Profit/Loss(F.-3.12-3.13) | 2,508 | (2,570) | 8,895 |
| 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 | 45.43% | 34.66% | 30.17% |
| 4.2 | Non Performing Loan (NPL) To Total Loan | 4.84% | 3.45% | 5.52% |
| 4.3 | Total Loan Loss Provision to Total NPL | 86.68% | 115.81% | 89.65% |
| 4.4 | Cost of Funds | 10.19% | 10.21% | 7.20% |
| 4.5 | Credit to Deposit Ratio (Calculated as per NRB Directives) | 67.44% | 71.82% | 73.83% |
| 4.6 | Base Rate | 13.56% | 14.16% | 11.05% |

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

* Income Tax Provision(Including Deferred tax)