



Janata Bank Nepal Ltd.

जनता बैंक नेपाल लिमिटेड

'KA' Class Licensed Institution
Unaudited Financial Reports (Quarterly)
 As at First Quarter (30/06/2073) of the Fiscal Year 2073/74

(Rs in '000)

| S.N. | Particulars | This Quarter Ending on 30/06/2073 | Previous Quarter Ending 31/03/2073 | Corresponding Previous Year Quarter Ending 30/06/2072 |
|----------|------------------------------------------------------------------------------|-----------------------------------|---------------------------------------|----------------------------------------------------------|
| 1 | Total Capital and Liabilities (1.1 to 1.7) | 29,802,723 | 27,617,863 | 26,586,462 |
| 1.1 | Paid Up Capital | 2,060,000 | 2,060,000 | 2,060,000 |
| 1.2 | Reserve and Surplus | 682,665 | 622,927 | 355,130 |
| 1.3 | Debenture and Bond | - | - | - |
| 1.4 | Borrowings | 1,018,085 | 22,604 | 893,437 |
| 1.5 | Deposits (a+b) | 25,250,354 | 24,067,556 | 22,567,298 |
| | a. Domestic Currency | 24,942,588 | 23,752,160 | 22,136,619 |
| | b. Foreign Currency | 307,766 | 315,396 | 430,678 |
| 1.6 | Income Tax Liability | 27,418 | 141,229 | 24,665 |
| 1.7 | Other Liabilities | 764,201 | 703,546 | 685,932 |
| 2 | Total Assets (2.1 to 2.7) | 29,802,723 | 27,617,863 | 26,586,462 |
| 2.1 | Cash & Bank Balance | 3,095,920 | 3,044,018 | 3,651,008 |
| 2.2 | Money at Call and Short Notice | - | - | - |
| 2.3 | Investment | 4,155,416 | 3,275,953 | 2,686,233 |
| 2.4 | Loans and Advances (a+b+c+d+e+f) | 21,809,249 | 20,472,513 | 19,637,020 |
| | a. Real Estate Loan | 849,980 | 932,809 | 962,662 |
| | 1. Residential Real Estate Loan (Except Personal Home Loan Upto Rs 100 Lacs) | 117,090 | 102,621 | 11,711 |
| | 2. Business Complex and Residential Apartment Construction Loan | - | - | - |
| | 3. Income Generating Commercial Complex Loan | 253,908 | 246,473 | 327,595 |
| | 4. Other Real Estate Loan (Including Land Purchase and Plotting) | 478,983 | 583,715 | 623,356 |
| | b. Personal Home Loan of Rs 100 Lacs or Less | 1,177,788 | 993,759 | 857,720 |
| | c. Margin Type Loan | 578,636 | 515,055 | 834,898 |
| | d. Term Loan | 4,385,905 | 4,142,975 | 4,455,806 |
| | e. Overdraft Loan/TR Loan/WC Loan | 10,347,699 | 9,867,155 | 9,112,426 |
| | f. Others | 4,469,240 | 4,020,759 | 3,413,507 |
| 2.5 | Fixed Assets | 211,377 | 214,050 | 222,302 |
| 2.6 | Non Banking Assets | - | - | 811 |
| 2.7 | Other Assets | 530,761 | 611,330 | 389,089 |
| 3 | Profit and Loss Account | Upto this Quarter End | Upto Previous Quarter End | Up to Corresponding Previous Year Quarter |
| 3.1 | Interest Income | 459,652 | 1,785,174 | 462,191 |
| 3.2 | Interest Expenses | 272,443 | 1,037,552 | 294,300 |
| | A. Net Interest Income (3.1-3.2) | 187,209 | 747,622 | 167,892 |
| 3.3 | Fees, Commission and Discount | 12,485 | 61,254 | 18,687 |
| 3.4 | Other Operating Income | 45,071 | 121,806 | 18,236 |
| 3.5 | Foreign Exchange Gain/ Loss (Net) | 13,878 | 60,945 | 12,361 |
| | B. Total Operating Income (A.+3.3+3.4+3.5) | 258,642 | 991,627 | 217,176 |
| 3.6 | Staff Expenses | 52,989 | 205,190 | 57,160 |
| 3.7 | Other Operating Expenses | 61,556 | 233,616 | 47,907 |
| | C. Operating Profit Before Provision (B.- 3.6-3.7) | 144,097 | 552,821 | 112,110 |
| 3.8 | Provision for Possible Losses | 48,220 | 95,159 | 115,300 |
| | D. Operating Profit (C-3.8) | 95,877 | 457,662 | (3,190) |
| 3.9 | Non Operating Income/Expenses (Net) | 546 | 5,895 | 335 |
| 3.10 | Write Back of Provision for Possible Loss | 5,940 | 55,424 | 93,697 |
| | E. Profit from Regular Activities (D+3.9+3.10) | 102,363 | 518,982 | 90,843 |
| 3.11 | Extraordinary Income/Expenses (Net) | (1,829) | (1,140) | (402,71) |
| | F. Profit before Bonus and Taxes (E. + 3.11) | 100,534 | 517,841 | 90,440 |
| 3.12 | Provision for Staff Bonus | 9,139 | 47,076 | 8,222 |
| 3.13 | Provision for Tax | 27,418 | 145,415 | 24,665 |
| | G. Net Profit/Loss (F.-3.12-3.13) | 63,976 | 325,350 | 57,553 |
| 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 | 12.14% | 12.38% | 11.58% |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 1.18% | 1.15% | 0.98% |
| 4.3 | Total Loan Loss Provision to Total NPL | 167.16% | 158.36% | 192.63% |
| 4.4 | Cost of Funds | 4.30% | 4.51% | 5.02% |
| 4.5 | Credit to Deposit Ratio (Calculated as per NRB Directives) | 78.53% | 77.10% | 78.93% |
| 4.6 | Base Rate | 8.51% | 7.99% | 7.67% |
| 4.7 | Average Interest Rate Spread (Calculated as per NRB Directives) | 3.89% | 3.72% | 3.81% |
| | Additional Information | | | |
| A | Average Yield (Calculated as per NRB Directives) | 7.32% | 8.07% | 7.16% |
| B | Liquidity Ratio | 24.10% | 25.99% | 24.03% |
| C | Return on Equity (Annualized) | 9.15% | 12.13% | 9.35% |
| D | Return on Assets (Annualized) | 0.84% | 1.18% | 0.85% |

Note:

- The above figures are subject to change upon otherwise instructions from statutory auditor and regulatory authorities.
- Provision for Loan Loss has been reported under Other Liabilities and Loans and Advances are reported in gross figure.
- The Figures are regrouped/rearranged wherever necessary.
- Above financials have been presented as per NRB Directives no. 4 and prevailing practice in the banking industry and are not NFRS compliant.