



Janata Bank Nepal Ltd.

जनता बैंक नेपाल लिमिटेड

'KA' Class Licenced Institution

Unaudited Financial Results (Quarterly)

As at First Quarter (30/06/2069) of the Fiscal Year 2069/70

(Rs in '000)

S.N.	Particulars	This Quarter Ending 30.06.2069	Previous Quarter Ending 31.03.2069 (Audited)	Corresponding Previous Year Quarter Ending 30.06.2068
1	Total Capital and Liabilities (1.1 to 1.7)	11,803,257	10,258,083	6,245,641
1.1	Paid Up Capital	2,000,000	2,000,000	1,400,000
1.2	Reserve and Surplus	87,664	60,552	112,907
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	99,800	173,310	133,195
1.5	Deposits (a+b)	9,204,465	7,722,767	4,437,382
	a. Domestic Currency	9,201,002	7,715,084	4,278,370
	b. Foreign Currency	3,463	7,683	159,012
1.6	Income Tax Liability	11,620	-	5,637
1.7	Other Liabilities	399,708	301,454	156,520
2	Total Assets (2.1 to 2.7)	11,803,257	10,258,083	6,245,641
2.1	Cash & Bank Balance	1,036,038	1,120,709	528,667
2.2	Money at Call and Short Notice	331,687	-	339,638
2.3	Investment	890,702	1,291,179	462,952
2.4	Loans and Advances (a+b+c+d+e+f)	9,068,343	7,461,289	4,426,685
	a. Real Estate Loan	677,266	589,365	173,127
	1. Residential Real Estate Loan (Except Personal Home Loan Upto Rs 100 Lacs)	126,111	72,392	67,170
	2. Business Complex and Residential Apartment Construction loan	16,338	64,921	29,853
	3. Income Generating Commercial Complex Loan	142,804	63,674	-
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	392,013	388,378	76,104
	b. Personal Home Loan of Rs 100 Lacs or Less	68,762	109,077	162,262
	c. Margin Type Loan	168,285	128,017	97,561
	d. Term Loan	1,375,792	1,341,315	642,734
	e. Overdraft Loan/TR Loan/WC Loan	5,573,235	4,665,427	2,828,614
	f. Others	1,205,003	628,088	522,387
2.5	Fixed Assets	179,172	187,809	150,417
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	297,315	197,097	337,282
3	Profit and Loss Account	Upto this Quarter Ending	Upto Previous Quarter Ending	Up to Corresponding Previous Year Quarter
3.1	Interest Income	261,758	809,393	158,454
3.2	Interest Expenses	167,831	545,702	99,887
	A. Net Interest Income (3.1-3.2)	93,927	263,691	58,567
3.3	Fees, Commission and Discount	16,178	33,805	12,431
3.4	Other Operating Income	1,198	28,777	599
3.5	Foreign Exchange Gain/ Loss (Net)	12,442	14,103	2,943
	B. Total Operating Income (A.+3.3+3.4+3.5)	123,745	340,376	74,540
3.6	Staff Expenses	27,409	80,667	20,063
3.7	Other Operating Expenses	29,140	135,759	25,423
	C. Operating Profit Before Provision (B.- 3.6-3.7)	67,196	123,950	29,054
3.8	Provision for Possible Losses	24,670	31,570	8,422
	D. Operating Profit (C-3.8)	42,526	92,380	20,632
3.9	Non Operating Income/Expenses (Net)	79	566	37
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	42,605	92,946	20,669
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	42,605	92,946	20,669
3.12	Provision for Staff Bonus	3,873	8,450	1,879
3.13	Provision for Tax	11,620	27,134	5,637
	G. Net Profit/Loss (F.-3.12-3.13)	27,112	57,362	13,153
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	19.43%	23.40%	28.53%
4.2	Non Performing Loan (NPL) to Total Loan	0.40%	0.00%	0.00%
4.3	Total Loan Loss Provision to Total NPL	277%	0.00%	0.00%
4.4	Cost of Funds	7.70%	9.30%	10.11%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.24%	74.56%	76.34%
	Additional Information			
A	Average Yield	10.66%	11.66%	12.17%
B	Net Interest Spread	2.96%	2.36%	2.06%
C	Return on Equity (Annualized)	5.10%	2.78%	0.94%
D	Return on Assets (Annualized)	0.90%	0.56%	0.21%

Note:

1. The above figures are subject to change upon otherwise instructions from statutory auditor and regulatory authorities.

2. The Figures are regrouped/rearranged wherever necessary.