



Janata Bank Nepal Ltd.

जनता बैंक नेपाल लिमिटेड

'KA' Class Licenced Institution

Unaudited Financial Results (Quarterly)

As at First Quarter (31/06/2070) of the Fiscal Year 2070/71

(Rs in '000)

S.N.	Particulars	This Quarter Ending 31.06.2070	Previous Quarter Ending 31.3.2070	Corresponding Previous Year Quarter Ending 30.06.2069
1	Total Capital and Liabilities (1.1 to 1.7)	16,613,776	16,440,895	11,803,257
1.1	Paid Up Capital	2,000,000	2,000,000	2,000,000
1.2	Reserve and Surplus	168,045	257,887	87,664
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	250,000	304,515	99,800
1.5	Deposits (a+b)	13,596,092	13,546,498	9,204,465
a.	Domestic Currency	13,536,163	13,496,269	9,201,002
b.	Foreign Currency	59,928	50,229	3,463
1.6	Income Tax Liability	-	84,572	11,620
1.7	Other Liabilities	599,639	247,423	399,708
2	Total Assets (2.1 to 2.7)	16,613,776	16,440,895	11,803,257
2.1	Cash & Bank Balance	2,062,081	1,855,065	1,036,038
2.2	Money at Call and Short Notice	-	-	331,687
2.3	Investment	1,900,665	1,978,906	890,702
2.4	Loans and Advances (a+b+c+d+e+f)	11,984,932	12,075,855	9,068,343
a.	Real Estate Loan	533,305	569,306	677,266
1.	Residential Real Estate Loan (Except Personal Home Loan Upto Rs 100 Lacs)	39,253	64,293	126,111
2.	Business Complex and Residential Apartment Construction loan	57,235	50,462	16,338
3.	Income Generating Commercial Complex Loan	93,495	109,748	142,804
4.	Other Real Estate Loan (Including Land Purchase and Plotting)	343,322	344,803	392,013
b.	Personal Home Loan of Rs 100 Lacs or Less	275,075	241,862	68,762
c.	Margin Type Loan	326,081	409,785	168,285
d.	Term Loan	2,288,643	2,330,710	1,375,792
e.	Overdraft loan/TR Loan/WC Loan	6,537,330	6,565,654	5,573,235
f.	Others	2,024,498	1,958,538	1,205,003
2.5	Fixed Assets	265,740	173,308	179,172
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	400,358	357,761	297,315
3	Profit and Loss Account	Upto this Quarter Ending	Upto Previous Quarter Ending	Up to Corresponding Previous Year Quarter
3.1	Interest Income	359,514	1,232,677	261,758
3.2	Interest Expenses	239,733	750,007	167,831
	A. Net Interest Income (3.1-3.2)	119,781	482,670	93,927
3.3	Fees, Commission and Discount	17,468	79,166	16,178
3.4	Other Operating Income	2,099	9,001	1,198
3.5	Foreign Exchange Gain/ Loss (Net)	(88,260)	40,555	12,442
	B. Total Operating Income (A.+3.3+3.4+3.5)	51,088	611,392	123,745
3.6	Staff Expenses	37,820	104,828	27,409
3.7	Other Operating Expenses	33,435	142,035	29,140
	C. Operating Profit Before Provision (B.- 3.6-3.7)	(20,167)	364,529	67,196
3.8	Provision for Possible Losses	40,227	54,939	24,670
	D. Operating Profit (C-3.8)	(60,394)	309,590	42,526
3.9	Non Operating Income/Expenses (Net)	568	507	79
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	(59,826)	310,097	42,605
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	(59,826)	310,097	42,605
3.12	Provision for Staff Bonus	-	28,191	3,873
3.13	Provision for Tax	-	84,572	11,620
	G. Net Profit/Loss (F.-3.12-3.13)	(59,826)	197,334	27,112
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	13.82%	15.97%	19.43%
4.2	Non Performing Loan (NPL) to Total Loan	1.50%	0.23%	0.40%
4.3	Total Loan Loss Provision to Total NPL	94.77%	474%	277%
4.4	Cost of Funds	6.92%	7.01%	7.70%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	75.59%	75.81%	79.24%
4.6	Base Rate	10.58%	10.95%	N/A
	Additional Information			
A	Average Yield	8.76%	9.93%	10.66%
B	Net Interest Spread	1.85%	2.92%	2.96%
C	Return on Equity (Annualized)	-10.71%	8.74%	5.10%
D	Return on Assets (Annualized)	-1.40%	1.20%	0.90%

Note:

- The above figures are subject to change upon otherwise instructions from statutory auditor and regulatory authorities.
- The Figures are regrouped/rearranged wherever necessary.