



Janata Bank Nepal Ltd.

जनता बैंक नेपाल लिमिटेड

'KA' Class Licenced Institution

Unaudited Financial Reports (Quarterly)

As at Second Quarter (30/09/2067) of the Fiscal Year 2067/68

(Rs in '000)

| S.N. | Particulars | This Quarter Ending 30.09.2067 | Previous Quarter Ending 31.06.2067 | Corresponding Previous Year Quarter Ending 29.09.2066 |
|------|--|---------------------------------------|---|--|
| 1 | Total Capital and Liabilities (1.1 to 1.7) | 3,770,431 | 2,598,203 | - |
| 1.1 | Paid Up Capital | 1,400,000 | 1,400,000 | - |
| 1.2 | Reserve and Surplus | 59,833 | 49,772 | - |
| 1.3 | Debenture and Bond | - | - | - |
| 1.4 | Borrowings | 122,200 | 63,810 | - |
| 1.5 | Deposits (a+b) | 2,109,547 | 1,026,166 | - |
| | a. Domestic Currency | 2,103,637 | 1,018,040 | - |
| | b. Foreign Currency | 5,910 | 8,126 | - |
| 1.6 | Income Tax Liability | 5,857 | 1,498 | - |
| 1.7 | Other Liabilities | 72,994 | 56,957 | - |
| 2 | Total Assets (2.1 to 2.7) | 3,770,431 | 2,598,203 | - |
| 2.1 | Cash & Bank Balance | 250,145 | 136,088 | - |
| 2.2 | Money at Call and Short Notice | 829,005 | 606,720 | - |
| 2.3 | Investment | 181,657 | 75,000 | - |
| 2.4 | Loans and Advances (a+b+c+d+e) | 2,260,662 | 1,540,546 | - |
| | a.Real Estate Loan | - | - | - |
| | 1.Residential Real Estate Loan | 122,121 | 74,592 | - |
| | 2. Business Complex and Residential Apartment Construction loan | 63,306 | 47,105 | - |
| | 3. Income Generating Commercial Complex Loan | - | - | - |
| | 4. Other Real Estate Loan (Including Land Purchase and Plotting) | 29,648 | 29,607 | - |
| | b.Margin Type Loan | 177,732 | 69,851 | - |
| | c.Term Loan | 245,104 | 149,620 | - |
| | d.Overdraft loan/TR Loan/WC Loan | 1,383,742 | 1,018,324 | - |
| | e.Others | 239,009 | 151,447 | - |
| 2.5 | Fixed Assets | 108,768 | 102,209 | - |
| 2.6 | Non Banking Assets | - | - | - |
| 2.7 | Other Assets | 140,194 | 137,640 | - |
| 3 | Profit and Loss Account | Upto this Quarter Ending | Up to Previous Quarter | Up to Corresponding Previous Year Quarter |
| 3.1 | Interest Income | 141,416 | 60,458 | - |
| 3.2 | Interest Expenses | 59,744 | 23,862 | - |
| | A. Net Interest Income (3.1-3.2) | 81,672 | 36,596 | - |
| 3.3 | Fees, Commission and Discount | 15,514 | 8,407 | - |
| 3.4 | Other Operating Income | 678 | 396 | - |
| 3.5 | Foreign Exchange Gain/ Loss (Net) | 1,988 | 545 | - |
| | B. Total Operating Income (A.+3.3+3.4+3.5) | 99,852 | 45,944 | - |
| 3.6 | Staff Expenses | 24,849 | 13,050 | - |
| 3.7 | Other Operating Expenses | 36,864 | 18,072 | - |
| | C. Operating Profit Before Provision (B.- 3.6-3.7) | 38,139 | 14,822 | - |
| 3.8 | Provision for Possible Losses | 16,523 | 9,329 | - |
| | D. Operating Profit (C-3.8) | 21,616 | 5,493 | - |
| 3.9 | Non Operating Income/Expenses (Net) | (140) | - | - |
| 3.10 | Write Back of Provision for Possible Loss | - | - | - |
| | E. Profit from Regular Activities (D+3.9+3.10) | 21,476 | 5,493 | - |
| 3.11 | Extraordinary Income/Expenses (Net) | - | - | - |
| | F. Profit before Bonus and Taxes (E. + 3.11) | 21,476 | 5,493 | - |
| 3.12 | Provision for Staff Bonus | 1,952 | 499 | - |
| 3.13 | Provision for Tax | 5,857 | 1,498 | - |
| | G. Net Profit/Loss (F.-3.12-3.13) | 13,667 | 3,496 | - |
| 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 | 50.83% | 51.91% | - |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 0.00% | 0.00% | - |
| 4.3 | Total Loan Loss Provision to Total NPL | 0.00% | 0.00% | - |
| 4.4 | Cost of Funds | 9.03% | 8.71% | - |
| 4.5 | Credit to Deposit Ratio (Calculated as per NRB Directives) | 63.33% | 62.22% | - |
| | Additional Information | | | |
| A | Average Yield | 11.45% | 11.53% | - |
| B | Net Interest Spread | 2.42% | 2.82% | - |
| C | Return on Equity (Annualized) | 1.96% | 0.98% | - |
| D | Return on Assets (Annualized) | 0.73% | 0.53% | - |

Note:

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

