



Janata Bank Nepal Ltd.

जनता बैंक नेपाल लिमिटेड

'KA' Class Licenced Institution

As at Second Quarter (30/09/2070) of the Fiscal Year 2070/71

(Rs in '000)

S.N.	Particulars	This Quarter Ending 30.09.2070	Previous Quarter Ending 31.06.2070	Corresponding Previous Year Quarter Ending 29.09.2069
1	Total Capital and Liabilities (1.1 to 1.7)	17,675,292	16,613,776	13,829,515
1.1	Paid Up Capital	2,060,000	2,000,000	2,000,000
1.2	Reserve and Surplus	74,858	168,045	131,317
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	118,140	250,000	927,600
1.5	Deposits (a+b)	14,902,031	13,596,092	10,424,658
	a. Domestic Currency	14,845,960	13,536,163	10,421,440
	b. Foreign Currency	56,071	59,928	3,218
1.6	Income Tax Liability	5,422	-	30,328
1.7	Other Liabilities	514,839	599,639	315,612
2	Total Assets (2.1 to 2.7)	17,675,292	16,613,776	13,829,515
2.1	Cash & Bank Balance	2,771,950	2,062,081	1,124,953
2.2	Money at Call and Short Notice	-	-	515,569
2.3	Investment	1,320,574	1,900,665	1,630,955
2.4	Loans and Advances (a+b+c+d+e+f)	12,949,561	11,984,932	10,003,974
	a. Real Estate Loan	752,742	533,305	623,325
	1. Residential Real Estate Loan (Except Personal Home Loan Upto Rs 100 Lacs)	30,460	39,253	62,904
	2. Business Complex and Residential Apartment Construction Loan	268,562	57,235	16,322
	3. Income Generating Commercial Complex Loan	91,336	93,495	88,650
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	362,383	343,322	455,449
	b. Personal Home Loan of Rs 100 Lacs or Less	303,531	275,075	166,477
	c. Margin Type Loan	266,167	326,081	204,095
	d. Term Loan	2,341,449	2,288,643	1,597,469
	e. Overdraft Loan/TR Loan/WC Loan	7,042,100	6,537,330	6,015,291
	f. Others	2,243,572	2,024,498	1,397,317
2.5	Fixed Assets	269,767	265,740	180,382
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	363,439	400,358	373,682
3	Profit and Loss Account	Upto this Quarter Ending	Upto previous Quarter Ending	Up to Corresponding Previous Year Quarter
3.1	Interest Income	722,021	359,514	548,002
3.2	Interest Expenses	468,145	239,733	343,271
	A. Net Interest Income (3.1-3.2)	253,875	119,781	204,731
3.3	Fees, Commission and Discount	38,505	17,468	37,270
3.4	Other Operating Income	4,293	2,099	2,336
3.5	Foreign Exchange Gain/ Loss (Net)	(73,546)	(88,260)	30,227
	B. Total Operating Income (A.+3.3+3.4+3.5)	223,128	51,088	274,564
3.6	Staff Expenses	66,277	37,820	49,216
3.7	Other Operating Expenses	66,789	33,435	59,449
	C. Operating Profit Before Provision (B.- 3.6-3.7)	90,062	(20,167)	165,899
3.8	Provision for Possible Losses	70,899	40,227	54,653
	D. Operating Profit (C-3.8)	19,163	(60,394)	111,246
3.9	Non Operating Income/Expenses (Net)	719	568	(44)
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	19,882	(59,826)	111,202
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	19,882	(59,826)	111,202
3.12	Provision for Staff Bonus	1,807	-	10,109
3.13	Provision for Tax	5,422	-	30,328
	G. Net Profit/Loss (F.-3.12-3.13)	12,652	(59,826)	70,765
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	13.94%	13.82%	18.65%
4.2	Non Performing Loan (NPL) to Total Loan	1.10%	1.50%	1.22%
4.3	Total Loan Loss Provision to Total NPL	140.58%	94.77%	106%
4.4	Cost of Funds	6.76%	6.92%	7.35%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.75%	75.59%	78.70%
4.6	Base Rate	9.63%	10.58%	10.29%
4.7	Average Interest Rate Spread (calculated as per NRB Directives)	4.57%	-	-
	Additional Information			
A	Average Yield	9.10%	8.76%	10.20%
B	Net Interest Spread	2.35%	1.85%	2.85%
C	Return on Equity (Annualized)	1.18%	-10.71%	6.66%
D	Return on Assets (Annualized)	0.14%	-1.40%	1.03%

Note:

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