



Janata Bank Nepal Ltd.

जनता बैंक नेपाल लिमिटेड

GAN Building, Shankhamul Marg, New Baneshwor, Kathmandu
PO Box: 23600 Tel: 01-4786100, 4785900, Fax: 01-4786300

'KA' Class Licenced Financial Institution

Unaudited Financial Reports (Quarterly)

As at Third Quarter (31/12/2066) of the Fiscal Year 2066/67

(Rs in '000)

S.N.	Particulars	This Quarter Ending 31.12.2066	Previous Quarter Ending 30.09.2066	Corresponding Previous Year Quarter Ending 31.12.2065
1	Total Capital and Liabilities (1.1 to 1.7)	1,473,064	-	-
1.1	Paid Up Capital	1,400,000	-	-
1.2	Reserve and Surplus	34,099	-	-
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	11,691	-	-
	a. Domestic Currency	11,684	-	-
	b. Foreign Currency	7	-	-
1.6	Income Tax Liability	14,614	-	-
1.7	Other Liabilities	12,660	-	-
2	Total Assets (2.1 to 2.7)	1,473,064	-	-
2.1	Cash & Bank Balance	1,179,617	-	-
2.2	Money at Call and Short Notice	100,000	-	-
2.3	Investment	48,900	-	-
2.4	Loans and Advances (a+b+c+d+e+f)	-	-	-
	a. Real Estate Loan	-	-	-
	b. Home/Housing Loan	-	-	-
	c. Margin Type Loan	-	-	-
	d. Term Loan	-	-	-
	e. Overdraft loan/TR Loan/WC Loan	-	-	-
	f. Others	-	-	-
2.5	Fixed Assets	45,098	-	-
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	99,449	-	-
3	Profit and Loss Account	Up to this Quarter Ending	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,982	-	-
3.2	Interest Expenses	12	-	-
	A. Net Interest Income	1,970	-	-
3.3	Fees, Commission and Discount	5	-	-
3.4	Other Operating Income	14	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,989	-	-
3.6	Staff Expenses	900	-	-
3.7	Other Operating Expenses	790	-	-
	C. Operating Profit Before Provision (B.- 3.6-3.7)	299	-	-
3.8	Provision for Possible Losses	-	-	-
	D. Operating Profit (C-3.8)	299	-	-
3.9	Non Operating Income/Expenses (Net)	53,285	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	53,584	-	-
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	53,584	-	-
3.12	Provision for Staff Bonus	4,871	-	-
3.13	Provision for Tax	14,614	-	-
	G. Net Profit/Loss (F.-3.12-3.13)	34,099	-	-
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	309.19%	-	-
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	-	-
4.3	Total Loan Loss Provision to Total NPL	0.00%	-	-
4.4	Cost of Funds	4.16%	-	-
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	N/A	-	-
	Additional Information			
A	Average Yield	6.04%	-	-
B	Net Interest Spread	1.88%	-	-
C	Return on Equity (Annualized)	0.55%	-	-
D	Return on Assets (Annualized)	0.52%	-	-

Note:

- As per the accounting principle, the ROE and ROA is calculated for the operating period from 23/12/2066 to 31/12/2066 (9 days) only.
- The above figures are subject to change upon otherwise instructions from statutory auditor and regulatory authorities.