



Janata Bank Nepal Ltd.

जनता बैंक नेपाल लिमिटेड

'KA' Class Licenced Institution

Unaudited Financial Reports (Quarterly)

As at Third Quarter (30/12/2067) of the Fiscal Year 2067/68

(Rs in '000)

S.N.	Particulars	This Quarter Ending 30.12.2067	Previous Quarter Ending 30.09.2067	Corresponding Previous Year Quarter Ending 31.12.2066
1	Total Capital and Liabilities (1.1 to 1.7)	4,222,547	3,770,431	1,473,064
1.1	Paid Up Capital	1,400,000	1,400,000	1,400,000
1.2	Reserve and Surplus	70,029	59,833	34,099
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	142,522	122,200	-
1.5	Deposits (a+b)	2,515,774	2,109,547	11,691
	a. Domestic Currency	2,512,952	2,103,637	11,684
	b. Foreign Currency	2,822	5,910	7
1.6	Income Tax Liability	10,227	5,857	14,614
1.7	Other Liabilities	83,995	72,994	12,660
2	Total Assets (2.1 to 2.7)	4,222,547	3,770,431	1,473,064
2.1	Cash & Bank Balance	247,594	250,145	1,179,617
2.2	Money at Call and Short Notice	506,786	829,005	100,000
2.3	Investment	257,818	181,657	48,900
2.4	Loans and Advances (a+b+c+d+e+f)	2,915,477	2,260,662	-
	a. Real Estate Loan	178,725	215,075	-
	1. Residential Real Estate Loan (Except Personal Home Loan Upto Rs 60 Lacs)	89,960	122,121	-
	2. Business Complex and Residential Apartment Construction loan	59,119	63,306	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	29,646	29,648	-
	b. Personal Home Loan of Rs 60 Lacs or Less	46,273	-	-
	c. Margin Type Loan	110,686	177,732	-
	d. Term Loan	279,150	245,104	-
	e. Overdraft loan/TR Loan/WC Loan	2,020,322	1,383,742	-
	f. Others	280,321	239,009	-
2.5	Fixed Assets	127,092	108,768	45,098
2.5	Non Banking Assets	-	-	-
2.5	Other Assets	167,780	140,194	99,449
	Profit and Loss Account	Upto this Quarter Ending	At the End of Previous Quarter	Up to Corresponding Previous Year Quarter
2.5	Interest Income	248,771	141,416	1,982
2.5	Interest Expenses	116,121	59,744	12
	A. Net Interest Income (3.1-3.2)	132,650	81,672	1,970
3.3	Fees, Commission and Discount	20,393	15,514	5
3.4	Other Operating Income	929	678	14
3.5	Foreign Exchange Gain/ Loss (Net)	4,167	1,988	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	158,139	99,852	1,989
3.6	Staff Expenses	38,581	24,849	900
3.7	Other Operating Expenses	58,899	36,864	790
	C. Operating Profit Before Provision (B.- 3.6-3.7)	60,659	38,139	299
3.8	Provision for Possible Losses	23,071	16,523	-
	D. Operating Profit (C-3.8)	37,588	21,616	299
3.9	Non Operating Income/Expenses (Net)	(89)	(140)	53,285
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	37,499	21,476	53,584
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	37,499	21,476	53,584
3.12	Provision for Staff Bonus	3,409	1,952	4,871
3.13	Provision for Tax	10,227	5,857	14,614
	G. Net Profit/Loss (F.-3.12-3.13)	23,863	13,667	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	42.50%	50.83%	309.19%
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	0.00%	0.00%
4.3	Total Loan Loss Provision to Total NPL	0.00%	0.00%	0.00%
4.4	Cost of Funds	9.24%	9.03%	4.16%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.59%	63.33%	N/A
	Additional Information	-	-	-
A	Average Yield	12.02%	11.45%	6.04%
B	Net Interest Spread	2.78%	2.42%	1.88%
C	Return on Equity (Annualized)	2.30%	1.96%	0.55%
D	Return on Assets (Annualized)	0.76%	0.73%	0.52%

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.