



# Janata Bank Nepal Ltd.

## जनता बैंक नेपाल लिमिटेड

'KA' Class Licenced Institution

As at Third Quarter (30/12/2070) of the Fiscal Year 2070/71

(Rs in '000)

S.N.	Particulars	This Quarter Ending 30.12.2070	Previous Quarter Ending 30.09.2070	Corresponding Previous Year Quarter Ending 31.12.2069
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>19,174,927</b>	<b>17,675,292</b>	<b>15,446,436</b>
1.1	Paid Up Capital	2,060,000	2,060,000	2,000,000
1.2	Reserve and Surplus	108,472	74,858	186,382
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	19,260	118,140	848,521
1.5	Deposits (a+b)	<b>16,412,918</b>	<b>14,902,031</b>	<b>12,007,792</b>
a.	Domestic Currency	16,350,476	14,845,960	11,961,882
b.	Foreign Currency	62,441	56,071	45,910
1.6	Income Tax Liability	19,826	5,422	53,927
1.7	Other Liabilities	554,450	514,839	349,814
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>19,174,927</b>	<b>17,675,292</b>	<b>15,446,436</b>
2.1	Cash & Bank Balance	3,112,000	2,771,950	968,361
2.2	Money at Call and Short Notice	-	-	930,285
2.3	Investment	1,073,412	1,320,574	1,824,133
2.4	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>14,345,079</b>	<b>12,949,561</b>	<b>11,115,200</b>
a.	Real Estate Loan	779,191	752,742	608,226
1.	Residential Real Estate Loan (Except Personal Home Loan Upto Rs 100 Lacs)	42,824	30,460	56,727
2.	Business Complex and Residential Apartment Construction Loan	-	-	50,726
3.	Income Generating Commercial Complex Loan	309,675	359,899	102,300
4.	Other Real Estate Loan (Including Land Purchase and Plotting)	426,692	362,383	398,473
b.	Personal Home Loan of Rs 100 Lacs or Less	355,344	303,531	192,799
c.	Margin Type Loan	246,963	266,167	269,774
d.	Term Loan	2,710,335	2,341,449	2,119,653
e.	Overdraft Loan/TR Loan/WC Loan	7,792,852	7,042,100	6,186,502
f.	Others	2,460,394	2,243,572	1,738,246
2.5	Fixed Assets	274,878	269,767	183,408
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	369,558	363,439	425,049
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto this Quarter Ending</b>	<b>Upto previous Quarter Ending</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	1,081,788	722,021	864,688
3.2	Interest Expenses	696,158	468,145	528,062
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>385,630</b>	<b>253,875</b>	<b>336,626</b>
3.3	Fees, Commission and Discount	53,368	38,505	56,088
3.4	Other Operating Income	6,279	4,293	3,660
3.5	Foreign Exchange Gain/ Loss (Net)	(64,592)	(73,546)	35,905
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>380,686</b>	<b>223,128</b>	<b>432,279</b>
3.6	Staff Expenses	95,536	66,277	78,038
3.7	Other Operating Expenses	110,571	66,789	94,111
	<b>C. Operating Profit Before Provision (B.- 3.6-3.7)</b>	<b>174,578</b>	<b>90,062</b>	<b>260,130</b>
3.8	Provision for Possible Losses	103,809	70,899	62,458
	<b>D. Operating Profit (C-3.8)</b>	<b>70,770</b>	<b>19,163</b>	<b>197,672</b>
3.9	Non Operating Income/Expenses (Net)	1,927	719	61
3.10	Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>72,697</b>	<b>19,882</b>	<b>197,733</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>72,697</b>	<b>19,882</b>	<b>197,733</b>
3.12	Provision for Staff Bonus	6,609	1,807	17,976
3.13	Provision for Tax	19,826	5,422	53,927
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>46,262</b>	<b>12,652</b>	<b>125,830</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of this Quarter</b>	<b>At the End of previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund To RWA	14.46%	13.94%	17.38%
4.2	Non Performing Loan (NPL) to Total Loan	1.39%	1.10%	0.97%
4.3	Total Loan Loss Provision to Total NPL	117.22%	140.58%	127%
4.4	Cost of Funds	6.50%	6.76%	7.05%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.71%	76.75%	78.09%
4.6	Base Rate	8.79%	9.63%	10.37%
4.7	Average Interest Rate Spread	4.63%	4.57%	-
	<b>Additional Information</b>			
A	Average Yield	8.79%	9.10%	10.01%
B	Net Interest Spread	2.29%	2.35%	2.96%
C	Return on Equity (Annualized)	2.86%	1.18%	7.72%
D	Return on Assets (Annualized)	0.32%	0.14%	1.09%

Note:

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