



Janata Bank Nepal Ltd.

जनता बैंक नेपाल लिमिटेड

'KA' Class Licenced Institution

Unaudited Financial Reports (Quarterly)

As at Fourth Quarter (32/03/2068) of the Fiscal Year 2067/68

(Rs in '000)

S.N.	Particulars	This Quarter Ending 32.03.2068	Previous Quarter Ending 30.12.2067	Corresponding Previous Year Quarter Ending 32.03.2067
1	Total Capital and Liabilities (1.1 to 1.7)	5,199,852	4,222,547	2,343,951
1.1	Paid Up Capital	1,400,000	1,400,000	1,400,000
1.2	Reserve and Surplus	80,439	70,029	46,248
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	91,055	142,522	-
1.5	Deposits (a+b)	3,501,602	2,515,774	855,362
	a. Domestic Currency	3,500,913	2,512,952	847,483
	b. Foreign Currency	689	2,822	7,879
1.6	Income Tax Liability	14,689	10,227	1,913
1.7	Other Liabilities	112,067	83,995	40,428
2	Total Assets (2.1 to 2.7)	5,199,852	4,222,547	2,343,951
2.1	Cash & Bank Balance	342,100	247,594	1,272,894
2.2	Money at Call and Short Notice	381,050	506,786	150,176
2.3	Investment	470,979	257,818	75,000
2.4	Loans and Advances (a+b+c+d+e+f)	3,584,311	2,915,477	608,329
	a. Real Estate Loan	239,006	178,725	34,300
	1. Residential Real Estate Loan (Except Personal Home Loan Upto Rs 80 Lacs)	84,877	89,960	-
	2. Business Complex and Residential Apartment Construction loan	89,143	59,119	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	64,986	29,646	-
	b. Personal Home Loan of Rs 80 Lacs or Less	75,741	46,273	4,971
	c. Margin Type Loan	110,294	110,686	65,259
	d. Term Loan	408,683	279,150	60,514
	e. Overdraft Loan/TR Loan/WC Loan	2,413,668	2,020,322	422,024
	f. Others	336,919	280,321	21,261
2.5	Fixed Assets	145,554	127,092	184,086
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	275,858	167,780	53,466
3	Profit and Loss Account	Upto this Quarter Ending	At the End of Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	394,339	248,771	47,042
3.2	Interest Expenses	196,818	116,121	4,590
	A. Net Interest Income (3.1-3.2)	197,521	132,650	42,452
3.3	Fees, Commission and Discout	29,546	20,393	490
3.4	Other Operating Income	1,367	929	5,207
3.5	Foreign Exchange Gain/ Loss (Net)	3,586	4,167	59
	B. Total Operating Income (A.+3.3+3.4+3.5)	232,020	158,139	48,208
3.6	Staff Expenses	53,657	38,581	10,417
3.7	Other Operating Expenses	87,613	58,899	16,420
	C. Operating Profit Before Provision (B.- 3.6-3.7)	90,750	60,659	21,371
3.8	Provision for Possible Losses	36,960	23,071	6,083
	D. Operating Profit (C-3.8)	53,790	37,588	15,288
3.9	Non Operating Income/Expenses (Net)	68	(89)	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	53,858	37,499	15,288
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	53,858	37,499	15,288
3.12	Provision for Staff Bonus	4,896	3,409	1,390
3.13	Provision for Tax	14,689	10,227	4,185
	G. Net Profit/Loss (F.-3.12-3.13)	34,273	23,863	9,713
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	36.44%	42.50%	68.37%
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	9.51%	9.24%	7.10%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	72.10%	73.59%	26.43%
	Additional Information			
A	Average Yield	11.99%	12.02%	10.34%
B	Net Interest Spread	2.48%	2.78%	3.24%
C	Return on Equity (Annualized)	2.45%	2.30%	2.46%
D	Return on Assets (Annualized)	0.66%	0.76%	1.47%

Note:

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