



Janata Bank Nepal Ltd.

जनता बैंक नेपाल लिमिटेड

'KA' Class Licenced Institution

Unaudited Financial Results (Quarterly)

As at Fourth Quarter (31/03/2069) of the Fiscal Year 2068/69

(Rs in '000)

S.N.	Particulars	This Quarter Ending 31.03.2069	Previous Quarter Ending 30.12.2068	Corresponding Previous Year Quarter Ending 32.03.2068
1	Total Capital and Liabilities (1.1 to 1.7)	10,258,083	8,845,820	5,199,852
1.1	Paid Up Capital	2,000,000	1,400,000	1,400,000
1.2	Reserve and Surplus	134,237	120,658	80,439
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	173,310	189,638	91,055
1.5	Deposits (a+b)	7,722,767	6,887,220	3,501,602
	a. Domestic Currency	7,715,084	6,886,828	3,500,913
	b. Foreign Currency	7,683	392	689
1.6	Income Tax Liability	-	18,764	14,689
1.7	Other Liabilities	227,769	229,540	112,067
2	Total Assets (2.1 to 2.7)	10,258,083	8,845,820	5,199,852
2.1	Cash & Bank Balance	1,120,709	655,301	342,100
2.2	Money at Call and Short Notice	-	129,725	381,050
2.3	Investment	1,291,179	1,031,328	470,979
2.4	Loans and Advances (a+b+c+d+e+f)	7,461,289	6,600,675	3,584,311
	a. Real Estate Loan	589,365.00	571,395	239,006
	1. Residential Real Estate Loan (Except Personal Home Loan Upto Rs 100 Lacs)	72,392.00	77,550	84,877
	2. Business Complex and Residential Apartment Construction loan	64,921.00	24,870	89,143
	3. Income Generating Commercial Complex Loan	63,674.00	73,580	-
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	388,378.00	395,395	64,986
	b. Personal Home Loan of Rs 100 Lacs or Less	109,077.00	87,370	75,741
	c. Margin Type Loan	128,017.00	104,620	110,294
	d. Term Loan	1,341,315.00	993,020	408,683
	e. Overdraft Loan/TR Loan/WC Loan	4,665,427.00	4,137,020	2,413,668
	f. Others	628,088.00	707,250	336,919
2.5	Fixed Assets	187,809.00	160,240	145,554
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	197,097.00	268,551	275,858
3	Profit and Loss Account	Upto this Quarter Ending	Upto Previous Quarter Ending	Upto Corresponding Previous Year Quarter ending
3.1	Interest Income	809,393	553,510	394,339
3.2	Interest Expenses	545,702	376,244	196,818
A.	Net Interest Income (3.1-3.2)	263,691	177,266	197,521
3.3	Fees, Commission and Discount	33,805	40,354	29,546
3.4	Other Operating Income	28,777	2,289	1,367
3.5	Foreign Exchange Gain/ Loss (Net)	14,103	11,228	3,586
B.	Total Operating Income (A.+3.3+3.4+3.5)	340,376	231,137	232,020
3.6	Staff Expenses	80,667	57,368	53,657
3.7	Other Operating Expenses	135,759	81,605	87,613
C.	Operating Profit Before Provision (B.- 3.6-3.7)	123,950	92,164	90,750
3.8	Provision for Possible Losses	31,570	23,442	36,960
D.	Operating Profit (C-3.8)	92,380	68,722	53,790
3.9	Non Operating Income/Expenses (Net)	566	80	68
3.10	Write Back of Provision for Possible Loss	-	-	-
E.	Profit from Regular Activities (D+3.9+3.10)	92,946	68,802	53,858
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F.	Profit before Bonus and Taxes (E. + 3.11)	92,946	68,802	53,858
3.12	Provision for Staff Bonus	8,450	6,255	4,896
3.13	Provision for Tax	27,134	18,764	14,689
G.	Net Profit/Loss (F.-3.12-3.13)	57,362	43,783	34,273
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	24.39%	19.69%	36.44%
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	0.03%	0.00%
4.3	Total Loan Loss Provision to Total NPL	0.00%	3338.00%	0.00%
4.4	Cost of Funds	9.30%	9.45%	9.51%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.56%	76.63%	72.10%
Additional Information				
A	Average Yield	11.66%	11.82%	11.99%
B	Net Interest Spread	2.36%	2.37%	2.48%
C	Return on Equity (Annualized)	2.69%	3.88%	2.45%
D	Return on Assets (Annualized)	0.56%	0.67%	0.66%

Note:

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