



# 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
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>5,199,852</b>	<b>4,222,547</b>	<b>2,343,951</b>
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)	<b>3,501,602</b>	<b>2,515,774</b>	<b>855,362</b>
	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
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>5,199,852</b>	<b>4,222,547</b>	<b>2,343,951</b>
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	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>3,584,311</b>	<b>2,915,477</b>	<b>608,329</b>
	a. Real Estate Loan	239,006	178,725	34,300
	1. Residential Real Estate Loan (Except Personal Home Loan Up to 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
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto this Quarter Ending</b>	<b>At the End of Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	394,339	248,771	47,042
3.2	Interest Expenses	196,818	116,121	4,590
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>197,521</b>	<b>132,650</b>	<b>42,452</b>
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>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>232,020</b>	<b>158,139</b>	<b>48,208</b>
3.6	Staff Expenses	53,657	38,581	10,417
3.7	Other Operating Expenses	87,613	58,899	16,420
	<b>C. Operating Profit Before Provision (B.- 3.6-3.7)</b>	<b>90,750</b>	<b>60,659</b>	<b>21,371</b>
3.8	Provision for Possible Losses	36,960	23,071	6,083
	<b>D. Operating Profit (C-3.8)</b>	<b>53,790</b>	<b>37,588</b>	<b>15,288</b>
3.9	Non Operating Income/Expenses (Net)	68	(89)	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>53,858</b>	<b>37,499</b>	<b>15,288</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>53,858</b>	<b>37,499</b>	<b>15,288</b>
3.12	Provision for Staff Bonus	4,896	3,409	1,390
3.13	Provision for Tax	14,689	10,227	4,185
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>34,273</b>	<b>23,863</b>	<b>9,713</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	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%
	<b>Additional Information</b>			
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.