



# 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	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>4,222,547</b>	<b>3,770,431</b>	<b>1,473,064</b>
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)	<b>2,515,774</b>	<b>2,109,547</b>	<b>11,691</b>
	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	<b>Total Assets (2.1 to 2.7)</b>	<b>4,222,547</b>	<b>3,770,431</b>	<b>1,473,064</b>
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	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>2,915,477</b>	<b>2,260,662</b>	-
	<b>a. Real Estate Loan</b>	<b>178,725</b>	<b>215,075</b>	-
	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>b. Personal Home Loan of Rs 60 Lacs or Less</b>	<b>46,273</b>	-	-
	<b>c. Margin Type Loan</b>	<b>110,686</b>	<b>177,732</b>	-
	<b>d. Term Loan</b>	<b>279,150</b>	<b>245,104</b>	-
	<b>e. Overdraft loan/TR Loan/WC Loan</b>	<b>2,020,322</b>	<b>1,383,742</b>	-
	<b>f. Others</b>	<b>280,321</b>	<b>239,009</b>	-
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
	<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>
2.5	Interest Income	248,771	141,416	1,982
2.5	Interest Expenses	116,121	59,744	12
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>132,650</b>	<b>81,672</b>	<b>1,970</b>
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>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>158,139</b>	<b>99,852</b>	<b>1,989</b>
3.6	Staff Expenses	38,581	24,849	900
3.7	Other Operating Expenses	58,899	36,864	790
	<b>C. Operating Profit Before Provision (B.- 3.6-3.7)</b>	<b>60,659</b>	<b>38,139</b>	<b>299</b>
3.8	Provision for Possible Losses	23,071	16,523	-
	<b>D. Operating Profit (C-3.8)</b>	<b>37,588</b>	<b>21,616</b>	<b>299</b>
3.9	Non Operating Income/Expenses (Net)	(89)	(140)	53,285
3.10	Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>37,499</b>	<b>21,476</b>	<b>53,584</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes ( E. + 3.11)</b>	<b>37,499</b>	<b>21,476</b>	<b>53,584</b>
3.12	Provision for Staff Bonus	3,409	1,952	4,871
3.13	Provision for Tax	10,227	5,857	14,614
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>23,863</b>	<b>13,667</b>	<b>34,099</b>
4	<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	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
	<b>Additional Information</b>	-	-	-
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.