



Janata Bank Nepal Ltd.

जनता बैंक नेपाल लिमिटेड

'KA' Class Licenced Institution				
Unaudited Financial Reports (Quarterly)				
As at Second Quarter (30/09/2068) of the Fiscal Year 2068/69				
(Rs in '000)				
S.N.	Particulars	This Quarter Ending 30.09.2068	Previous Quarter Ending 30.06.2068	Corresponding Previous Year Quarter Ending 30.09.2067
1	Total Capital and Liabilities (1.1 to 1.7)	7,833,138	6,245,641	3,770,431
1.1	Paid Up Capital	1,400,000	1,400,000	1,400,000
1.2	Reserve and Surplus	70,102	112,907	59,833
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	54,409	133,195	122,200
1.5	Deposits (a+b)	6,046,309	4,437,382	2,109,547
	a. Domestic Currency	5,793,676	4,278,370	2,103,637
	b. Foreign Currency	252,633	159,012	5,910
1.6	Income Tax Liability	-	5,637	5,857
1.7	Other Liabilities	262,318	156,520	72,994
2	Total Assets (2.1 to 2.7)	7,833,138	6,245,641	3,770,431
2.1	Cash & Bank Balance	504,327	528,667	250,145
2.2	Money at Call and Short Notice	95,261	339,638	829,005
2.3	Investment	838,957	462,952	181,657
2.4	Loans and Advances (a+b+c+d+e+f)	5,822,466	4,426,685	2,260,662
	a.Real Estate Loan	196,655	173,127	215,075
	1.Residential Real Estate Loan (Except Personal Home Loan Upto Rs 100 Lacs)	41,114	67,170	122,121
	2. Business Complex and Residential Apartment Construction loan	96,592	29,853	63,306
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	58,949	76,104	29,648
	b. Personal Home Loan of Rs 100 Lacs or Less	119,714	162,262	-
	c.Margin Type Loan	84,206	97,561	177,732
	d.Term Loan	908,647	642,734	245,104
	e.Overdraft loan/TR Loan/WC Loan	3,864,595	2,828,614	1,383,742
	f.Others	648,649	522,387	239,009
2.5	Fixed Assets	153,366	150,417	108,768
2.6	Non Banking Assets	-	-	-
	Other Assets	418,761	337,282	140,194
3	Profit and Loss Account	Upto this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	331,040	158,454	141,416
3.2	Interest Expenses	223,671	99,887	59,744
	A. Net Interest Income (3.1-3.2)	107,369	58,567	81,672
3.3	Fees, Commission and Discount	26,624	12,431	15,514
3.4	Other Operating Income	1,859	599	678
3.5	Foreign Exchange Gain/ Loss (Net)	6,555	2,943	1,988
	B. Total Operating Income (A.+3.3+3.4+3.5)	142,407	74,540	99,852
3.6	Staff Expenses	37,367	20,063	24,849
3.7	Other Operating Expenses	51,691	25,423	36,864
	C. Operating Profit Before Provision (B.- 3.6-3.7)	53,349	29,054	38,139
3.8	Provision for Possible Losses	60,181	8,422	16,523
	D. Operating Profit (C-3.8)	(6,832)	20,632	21,616
3.9	Non Operating Income/Expenses (Net)	59	37	(140)
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	(6,773)	20,669	21,476
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	(6,773)	20,669	21,476
3.12	Provision for Staff Bonus	-	1,879	1,952
3.13	Provision for Tax	-	5,637	5,857
	G. Net Profit/Loss (F.-3.12-3.13)	(6,773)	13,153	13,667
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	23.15%	28.53%	50.83%
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	9.84%	10.11%	9.03%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	77.08%	76.34%	63.33%
	Additional Information			
A	Average Yield	11.81%	12.17%	11.45%
B	Net Interest Spread	1.97%	2.06%	2.42%
C	Return on Equity (Annualized)	-0.92%	0.94%	1.96%
D	Return on Assets (Annualized)	-0.17%	0.21%	0.73%

Note:

- The above figures are subject to change upon otherwise instructions from statutory auditor and regulatory authorities.
- The Figures are regrouped/rearranged wherever necessary.
- The net loss above is due to provision of NPR 45 million charged to the P/L account for the interbank lending to Nepal Share Markets & Finance Ltd. As per directive of Nepal Rastra Bank. The recovery process of the same has already started and will be completed by the end of Q3.