



# Janata Bank Nepal Ltd.

## जनता बैंक नेपाल लिमिटेड

'KA' Class Licensed Institution  
**Unaudited Financial Reports (Quarterly)**  
 As at First Quarter (30/06/2073) of the Fiscal Year 2073/74

(Rs in '000)

S.N.	Particulars	This Quarter Ending on 30/06/2073	Previous Quarter Ending 31/03/2073	Corresponding Previous Year Quarter Ending 30/06/2072
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>29,802,723</b>	<b>27,617,863</b>	<b>26,586,462</b>
1.1	Paid Up Capital	2,060,000	2,060,000	2,060,000
1.2	Reserve and Surplus	682,665	622,927	355,130
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,018,085	22,604	893,437
1.5	Deposits (a+b)	<b>25,250,354</b>	<b>24,067,556</b>	<b>22,567,298</b>
	a. Domestic Currency	24,942,588	23,752,160	22,136,619
	b. Foreign Currency	307,766	315,396	430,678
1.6	Income Tax Liability	27,418	141,229	24,665
1.7	Other Liabilities	764,201	703,546	685,932
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>29,802,723</b>	<b>27,617,863</b>	<b>26,586,462</b>
2.1	Cash & Bank Balance	3,095,920	3,044,018	3,651,008
2.2	Money at Call and Short Notice	-	-	-
2.3	Investment	4,155,416	3,275,953	2,686,233
2.4	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>21,809,249</b>	<b>20,472,513</b>	<b>19,637,020</b>
	a. Real Estate Loan	849,980	932,809	962,662
	1. Residential Real Estate Loan (Except Personal Home Loan Upto Rs 100 Lacs)	117,090	102,621	11,711
	2. Business Complex and Residential Apartment Construction Loan	-	-	-
	3. Income Generating Commercial Complex Loan	253,908	246,473	327,595
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	478,983	583,715	623,356
	b. Personal Home Loan of Rs 100 Lacs or Less	1,177,788	993,759	857,720
	c. Margin Type Loan	578,636	515,055	834,898
	d. Term Loan	4,385,905	4,142,975	4,455,806
	e. Overdraft Loan/TR Loan/WC Loan	10,347,699	9,867,155	9,112,426
	f. Others	4,469,240	4,020,759	3,413,507
2.5	Fixed Assets	211,377	214,050	222,302
2.6	Non Banking Assets	-	-	811
2.7	Other Assets	530,761	611,330	389,089
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto this Quarter End</b>	<b>Upto Previous Quarter End</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	459,652	1,785,174	462,191
3.2	Interest Expenses	272,443	1,037,552	294,300
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>187,209</b>	<b>747,622</b>	<b>167,892</b>
3.3	Fees, Commission and Discount	12,485	61,254	18,687
3.4	Other Operating Income	45,071	121,806	18,236
3.5	Foreign Exchange Gain/ Loss (Net)	13,878	60,945	12,361
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>258,642</b>	<b>991,627</b>	<b>217,176</b>
3.6	Staff Expenses	52,989	205,190	57,160
3.7	Other Operating Expenses	61,556	233,616	47,907
	<b>C. Operating Profit Before Provision (B.- 3.6-3.7)</b>	<b>144,097</b>	<b>552,821</b>	<b>112,110</b>
3.8	Provision for Possible Losses	48,220	95,159	115,300
	<b>D. Operating Profit (C-3.8)</b>	<b>95,877</b>	<b>457,662</b>	<b>(3,190)</b>
3.9	Non Operating Income/Expenses (Net)	546	5,895	335
3.10	Write Back of Provision for Possible Loss	5,940	55,424	93,697
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>102,363</b>	<b>518,982</b>	<b>90,843</b>
3.11	Extraordinary Income/Expenses (Net)	(1,829)	(1,140)	(402,71)
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>100,534</b>	<b>517,841</b>	<b>90,440</b>
3.12	Provision for Staff Bonus	9,139	47,076	8,222
3.13	Provision for Tax	27,418	145,415	24,665
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>63,976</b>	<b>325,350</b>	<b>57,553</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	12.14%	12.38%	11.58%
4.2	Non Performing Loan (NPL) to Total Loan	1.18%	1.15%	0.98%
4.3	Total Loan Loss Provision to Total NPL	167.16%	158.36%	192.63%
4.4	Cost of Funds	4.30%	4.51%	5.02%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.53%	77.10%	78.93%
4.6	Base Rate	8.51%	7.99%	7.67%
4.7	Average Interest Rate Spread (Calculated as per NRB Directives)	3.89%	3.72%	3.81%
	<b>Additional Information</b>			
A	Average Yield (Calculated as per NRB Directives)	7.32%	8.07%	7.16%
B	Liquidity Ratio	24.10%	25.99%	24.03%
C	Return on Equity (Annualized)	9.15%	12.13%	9.35%
D	Return on Assets (Annualized)	0.84%	1.18%	0.85%

**Note:**

- The above figures are subject to change upon otherwise instructions from statutory auditor and regulatory authorities.
- Provision for Loan Loss has been reported under Other Liabilities and Loans and Advances are reported in gross figure.
- The Figures are regrouped/rearranged wherever necessary.
- Above financials have been presented as per NRB Directives no. 4 and prevailing practice in the banking industry and are not NFRS compliant.