



Janata Bank Nepal Ltd.

जनता बैंक नेपाल लिमिटेड

'KA' Class Licenced Institution

Unaudited Financial Reports (Quarterly)

As at First Quarter (31/06/2067) of the Fiscal Year 2067/68

(Rs in '000)

S.N.	Particulars	This Quarter Ending 31.06.2067	Previous Quarter Ending 31.03.2067	Corresponding Previous Year Quarter Ending 31.06.2066
1	Total Capital and Liabilities (1.1 to 1.7)	2,598,203	2,343,951	-
1.1	Paid Up Capital	1,400,000	1,400,000	-
1.2	Reserve and Surplus	49,772	46,166	-
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	63,810	-	-
1.5	Deposits (a+b)	1,026,166	855,362	-
	a. Domestic Currency	1,018,040	847,483	-
	b. Foreign Currency	8,126	7,879	-
1.6	Income Tax Liability	1,498	1,995	-
1.7	Other Liabilities	56,957	40,428	-
2	Total Assets (2.1 to 2.7)	2,598,203	2,343,951	-
2.1	Cash & Bank Balance	136,088	1,272,891	-
2.2	Money at Call and Short Notice	606,720	150,176	-
2.3	Investment	75,000	75,000	-
2.4	Loans and Advances (a+b+c+d+e)	1,540,546	608,329	-
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan	74,592	39,271	-
	2. Business Complex and Residential Apartment Construction loan	47,105	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	29,607	-	-
	b. Margin Type Loan	69,851	65,259	-
	c. Term Loan	149,620	60,514	-
	d. Overdraft loan/TR Loan/WC Loan	1,018,324	422,024	-
	e. Others	151,447	21,261	-
2.5	Fixed Assets	102,209	90,688	-
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	137,640	146,867	-
3	Profit and Loss Account	Upto this Quarter Ending	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	60,458	47,042	-
3.2	Interest Expenses	23,862	4,590	-
	A. Net Interest Income (3.1-3.2)	36,596	42,452	-
3.3	Fees, Commission and Discount	8,407	490	-
3.4	Other Operating Income	396	5,207	-
3.5	Foreign Exchange Gain/ Loss (Net)	545	59	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	45,944	48,208	-
3.6	Staff Expenses	13,050	10,417	-
3.7	Other Operating Expenses	18,072	16,420	-
	C. Operating Profit Before Provision (B.- 3.6-3.7)	14,822	21,371	-
3.8	Provision for Possible Losses	9,329	6,083	-
	D. Operating Profit (C-3.8)	5,493	15,288	-
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	5,493	15,288	-
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	5,493	15,288	-
3.12	Provision for Staff Bonus	499	1,390	-
3.13	Provision for Tax	1,498	4,267	-
	G. Net Profit/Loss (F.-3.12-3.13)	3,496	9,631	-
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	51.91%	68.37%	-
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	0.00%	-
4.3	Total Loan Loss Provision to Total NPL	0.00%	0.00%	-
4.4	Cost of Funds	8.71%	7.10%	-
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	62.22%	26.43%	-
	Additional Information			
A	Average Yield	11.53%	10.34%	-
B	Net Interest Spread	2.82%	3.24%	-
C	Return on Equity (Annualized)	0.98%	2.46%	-
D	Return on Assets (Annualized)	0.53%	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.