



# Janata Bank Nepal Ltd.

## जनता बैंक नेपाल लिमिटेड

'KA' Class Licenced Institution

### Unaudited Financial Reports (Quarterly)

As at First Quarter (30/06/2068) of the Fiscal Year 2068/69

(Rs in '000)

S.N.	Particulars	This Quarter Ending 30.06.2068	Previous Quarter Ending 32.03.2068	Corresponding Previous Year Quarter Ending 31.06.2067
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>6,245,641</b>	<b>5,199,852</b>	<b>2,598,203</b>
1.1	Paid Up Capital	1,400,000	1,400,000	1,400,000
1.2	Reserve and Surplus	112,907	80,439	49,772
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	133,195	91,055	63,810
1.5	Deposits (a+b)	<b>4,437,382</b>	<b>3,501,602</b>	<b>1,026,166</b>
	a. Domestic Currency	4,278,370	3,500,913	1,018,040
	b. Foreign Currency	159,012	689	8,126
1.6	Income Tax Liability	5,637	14,689	1,498
1.7	Other Liabilities	156,520	112,067	56,957
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>6,245,641</b>	<b>5,199,852</b>	<b>2,598,203</b>
2.1	Cash & Bank Balance	528,667	342,100	136,088
2.2	Money at Call and Short Notice	339,638	381,050	606,720
2.3	Investment	462,952	470,979	75,000
2.4	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>4,426,685</b>	<b>3,584,311</b>	<b>1,540,546</b>
	a. Real Estate Loan	173,127	239,006	138,520
	1. Residential Real Estate Loan (Except Personal Home Loan Upto <b>Rs 80 Lacs</b> )	67,170	84,877	61,808
	2. Business Complex and Residential Apartment Construction loan	29,853	89,143	47,105
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	76,104	64,986	29,607
	b. <b>Personal Home Loan of Rs 80 Lacs or Less</b>	162,262	75,741	12,784
	c. Margin Type Loan	97,561	110,294	69,851
	d. Term Loan	642,734	408,683	149,620
	e. Overdraft loan/TR Loan/WC Loan	2,828,614	2,413,668	1,018,324
	f. Others	522,387	336,919	151,447
2.5	Fixed Assets	150,417	145,554	102,209
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	337,282	275,858	137,640
<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	158,454	394,339	60,458
3.2	Interest Expenses	99,887	196,818	23,862
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>58,567</b>	<b>197,521</b>	<b>36,596</b>
3.3	Fees, Commission and Discount	12,431	29,546	8,407
3.4	Other Operating Income	599	1,367	396
3.5	Foreign Exchange Gain/ Loss (Net)	2,943	3,586	545
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>74,540</b>	<b>232,020</b>	<b>45,944</b>
3.6	Staff Expenses	20,063	53,657	13,050
3.7	Other Operating Expenses	25,423	87,613	18,072
	<b>C. Operating Profit Before Provision (B.- 3.6-3.7)</b>	<b>29,054</b>	<b>90,750</b>	<b>14,822</b>
3.8	Provision for Possible Losses	8,422	36,960	9,329
	<b>D. Operating Profit (C-3.8)</b>	<b>20,632</b>	<b>53,790</b>	<b>5,493</b>
3.9	Non Operating Income/Expenses (Net)	37	68	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>20,669</b>	<b>53,858</b>	<b>5,493</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes ( E. + 3.11)</b>	<b>20,669</b>	<b>53,858</b>	<b>5,493</b>
3.12	Provision for Staff Bonus	1,879	4,896	499
3.13	Provision for Tax	5,637	14,689	1,498
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>13,153</b>	<b>34,273</b>	<b>3,496</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	28.53%	36.44%	51.91%
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	10.11%	9.51%	8.71%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.34%	72.10%	62.22%
	<b>Additional Information</b>			
A	Average Yield	12.17%	11.99%	11.53%
B	Net Interest Spread	2.06%	2.48%	2.82%
C	Return on Equity (Annualized)	0.94%	2.45%	0.98%
D	Return on Assets (Annualized)	0.21%	0.66%	0.53%

**Note:**

- The above figures are subject to change upon otherwise instructions from statutory auditor and regulatory authorities.
- The Figures are regrouped/rearranged wherever necessary.