



Janata Bank Nepal Ltd.

जनता बैंक नेपाल लिमिटेड

'KA' Class Licenced Institution

Unaudited Financial Reports (Quarterly)

As at Second Quarter (29/09/2069) of the Fiscal Year 2069/70

(Rs in '000)

S.N.	Particulars	This Quarter Ending 29.09.2069	Previous Quarter Ending 30.06.2069	Corresponding Previous Year Quarter Ending 30.09.2068
1	Total Capital and Liabilities (1.1 to 1.7)	13,829,515	11,803,257	7,833,138
1.1	Paid Up Capital	2,000,000	2,000,000	1,400,000
1.2	Reserve and Surplus	131,317	87,664	70,102
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	927,600	99,800	54,409
1.5	Deposits (a+b)	10,424,658	9,204,465	6,046,309
a.	Domestic Currency	10,421,440	9,201,002	5,793,676
b.	Foreign Currency	3,218	3,463	252,633
1.6	Income Tax Liability	30,328	11,620	-
1.7	Other Liabilities	315,612	399,708	262,318
2	Total Assets (2.1 to 2.7)	13,829,515	11,803,257	7,833,138
2.1	Cash & Bank Balance	1,124,953	1,036,038	504,327
2.2	Money at Call and Short Notice	515,569	331,687	95,261
2.3	Investment	1,630,955	890,702	838,957
2.4	Loans and Advances (a+b+c+d+e+f)	10,003,974	9,068,343	5,822,466
a.	Real Estate Loan	623,325	677,266	196,655
1.	Residential Real Estate Loan (Except Personal Home Loan Upto Rs 100 Lacs)	62,904	126,111	41,114
2.	Business Complex and Residential Apartment Construction loan	16,322	16,338	96,592
3.	Income Generating Commercial Complex Loan	88,650	142,804	-
4.	Other Real Estate Loan (Including Land Purchase and Plotting)	455,449	392,013	58,949
b.	Personal Home Loan of Rs 100 Lacs or Less	166,477	68,762	119,714
c.	Margin Type Loan	204,095	168,285	84,206
d.	Term Loan	1,597,469	1,375,792	908,647
e.	Overdraft loan/TR Loan/WC Loan	6,015,291	5,573,235	3,864,595
f.	Others	1,397,317	1,205,003	648,649
2.5	Fixed Assets	180,382	179,172	153,366
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	373,682	297,315	418,761
3	Profit and Loss Account	Upto this Quarter Ending	Upto Previous Quarter Ending	Up to Corresponding Previous Year Quarter
3.1	Interest Income	548,002	261,758	331,040
3.2	Interest Expenses	343,271	167,831	223,671
	A. Net Interest Income (3.1-3.2)	204,731	93,927	107,369
3.3	Fees, Commission and Discount	37,270	16,178	26,624
3.4	Other Operating Income	2,336	1,198	1,859
3.5	Foreign Exchange Gain/ Loss (Net)	30,227	12,442	6,555
	B. Total Operating Income (A.+3.3+3.4+3.5)	274,564	123,745	142,407
3.6	Staff Expenses	49,216	27,409	37,367
3.7	Other Operating Expenses	59,449	29,140	51,691
	C. Operating Profit Before Provision (B.- 3.6-3.7)	165,899	67,196	53,349
3.8	Provision for Possible Losses	54,653	24,670	60,181
	D. Operating Profit (C-3.8)	111,246	42,526	(6,832)
3.9	Non Operating Income/Expenses (Net)	(44)	79	59
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	111,202	42,605	(6,773)
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	111,202	42,605	(6,773)
3.12	Provision for Staff Bonus	10,109	3,873	-
3.13	Provision for Tax	30,328	11,620	-
	G. Net Profit/Loss (F.-3.12-3.13)	70,765	27,112	(6,773)
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	18.65%	19.43%	23.15%
4.2	Non Performing Loan (NPL) to Total Loan	1.22%	0.40%	0.00%
4.3	Total Loan Loss Provision to Total NPL	106%	277%	0.00%
4.4	Cost of Funds	7.35%	7.70%	9.84%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.70%	79.24%	77.08%
4.6	Base Rate	10.29%	-	-
	Additional Information			
A	Average Yield	10.20%	10.66%	11.81%
B	Net Interest Spread	2.85%	2.96%	1.97%
C	Return on Equity (Annualized)	6.66%	5.10%	-0.92%
D	Return on Assets (Annualized)	1.03%	0.90%	-0.17%

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.