



Janata Bank Nepal Ltd.

जनता बैंक नेपाल लिमिटेड

'KA' Class Licensed Institution
Unaudited Financial Reports (Quarterly)
 As at Third Quarter (30/12/2072) of the Fiscal Year 2072/73

(Rs in '000)

S.N.	Particulars	This Quarter Ending 30/12/2072	Previous Quarter Ending 30/09/2072	Corresponding Previous Year Quarter Ending 30/12/2071
1	Total Capital and Liabilities (1.1 to 1.7)	26,504,783	26,540,997	24,464,668
1.1	Paid Up Capital	2,060,000	2,060,000	2,060,000
1.2	Reserve and Surplus	524,209	435,602	281,868
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	205,946	34,620	15,702
1.5	Deposits (a+b)	22,899,552	23,137,752	21,546,911
	a. Domestic Currency	22,698,461	22,888,879	21,361,033
	b. Foreign Currency	201,091	248,873	185,878
1.6	Income Tax Liability	97,128	59,153	57,703
1.7	Other Liabilities	717,948	813,870	502,484
2	Total Assets (2.1 to 2.7)	26,504,783	26,540,997	24,464,668
2.1	Cash & Bank Balance	3,538,560	3,586,579	3,084,753
2.2	Money at Call and Short Notice	-	-	-
2.3	Investment	2,606,590	3,774,736	1,860,685
2.4	Loans and Advances (a+b+c+d+e+f)	19,613,279	18,502,040	18,845,900
	a. Real Estate Loan	1,035,820	1,026,952	1,033,760
	1. Residential Real Estate Loan (Except Personal Home Loan Upto Rs 100 Lacs)	102,190	64,658	93,635
	2. Business Complex and Residential Apartment Construction Loan	-	-	-
	3. Income Generating Commercial Complex Loan	324,739	325,617	338,493
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	608,891	636,677	601,632
	b. Personal Home Loan of Rs 100 Lacs or Less	898,619	878,412	681,440
	c. Margin Type Loan	513,018	768,433	857,376
	d. Term Loan	4,016,891	4,135,301	4,174,055
	e. Overdraft Loan/TR Loan/WC Loan	9,497,454	8,175,918	9,101,682
	f. Others	3,651,477	3,517,025	2,997,586
2.5	Fixed Assets	201,690	212,864	200,748
2.6	Non Banking Assets	-	811	3,707
2.7	Other Assets	544,665	463,968	468,875
3	Profit and Loss Account	Upto this Quarter Ending	Upto Previous Quarter Ending	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,324,032	911,508	1,251,345
3.2	Interest Expenses	791,523	563,215	781,099
	A. Net Interest Income (3.1-3.2)	532,510	348,293	470,246
3.3	Fees, Commission and Discount	45,054	31,877	70,366
3.4	Other Operating Income	73,912	47,651	9,234
3.5	Foreign Exchange Gain/ Loss (Net)	44,990	24,780	34,319
	B. Total Operating Income (A.+3.3+3.4+3.5)	696,466	452,601	584,165
3.6	Staff Expenses	152,027	104,868	162,564
3.7	Other Operating Expenses	158,760	99,347	150,782
	C. Operating Profit Before Provision (B.- 3.6-3.7)	385,680	248,385	270,818
3.8	Provision for Possible Losses	83,196	64,292	187,746
	D. Operating Profit (C-3.8)	302,484	184,093	83,072
3.9	Non Operating Income/Expenses (Net)	1,221	867	2,306
3.10	Write Back of Provision for Possible Loss	52,832	32,338	126,199
	E. Profit from Regular Activities (D+3.9+3.10)	356,538	217,298	211,577
3.11	Extraordinary Income/Expenses (Net)	(403)	(403)	-
	F. Profit before Bonus and Taxes (E. + 3.11)	356,135	216,896	211,577
3.12	Provision for Staff Bonus	32,376	19,718	19,234
3.13	Provision for Tax	97,128	59,153	57,703
	G. Net Profit/Loss (F.-3.12-3.13)	226,631	138,025	134,640
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	12.32%	12.37%	11.55%
4.2	Non Performing Loan (NPL) to Total Loan	1.23%	1.38%	1.09%
4.3	Total Loan Loss Provision to Total NPL	156.76%	148.92%	153.62%
4.4	Cost of Funds	4.64%	4.92%	5.17%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	77.12%	72.67%	78.28%
4.6	Base Rate	7.03%	7.95%	8.79%
4.7	Average Interest Rate Spread	4.48%	3.75%	3.30%
	Additional Information			
A	Average Yield	6.99%	7.21%	7.49%
B	Net Interest Spread	2.36%	2.29%	2.32%
C	Return on Equity (Annualized)	11.81%	11.09%	7.74%
D	Return on Assets (Annualized)	1.15%	1.04%	0.74%

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.