



Janata Bank Nepal Ltd.

जनता बैंक नेपाल लिमिटेड

'KA' Class Licenced Institution

Unaudited Financial Reports (Quarterly)

As at Third Quarter (30/12/2068) of the Fiscal Year 2068/69

(Rs in '000)

S.N.	Particulars	This Quarter Ending 30.12.2068	Previous Quarter Ending 30.09.2068	Corresponding Previous Year Quarter Ending 30.12.2067
1	Total Capital and Liabilities (1.1 to 1.7)	8,845,820	7,833,138	4,222,547
1.1	Paid Up Capital	1,400,000	1,400,000	1,400,000
1.2	Reserve and Surplus	120,658	70,102	70,029
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	189,638	54,409	142,522
1.5	Deposits (a+b)	6,887,220	6,046,309	2,515,774
	a. Domestic Currency	6,886,828	5,793,676	2,512,952
	b. Foreign Currency	392	252,633	2,822
1.6	Income Tax Liability	18,764	-	10,227
1.7	Other Liabilities	229,540	262,318	83,995
2	Total Assets (2.1 to 2.7)	8,845,820	7,833,138	4,222,547
2.1	Cash & Bank Balance	655,301	504,327	247,594
2.2	Money at Call and Short Notice	129,725	95,261	506,786
2.3	Investment	1,031,328	838,957	257,818
2.4	Loans and Advances (a+b+c+d+e+f)	6,600,675	5,822,466	2,915,477
	a. Real Estate Loan	571,395	196,655	178,725
	1. Residential Real Estate Loan (Except Personal Home Loan Upto Rs 100 Lacs)	77,550	41,114	89,960
	2. Business Complex and Residential Apartment Construction loan	24,870	96,592	59,119
	3. Income Generating Commercial Complex Loan	73,580	-	-
	4. Other Real Estate Loan (Including Land Purchase and Plotting)	395,395	58,949	29,646
	b. Personal Home Loan of Rs 100 Lacs or Less	87,370	119,714	46,273
	c. Margin Type Loan	104,620	84,206	110,686
	d. Term Loan	993,020	908,647	279,150
	e. Overdraft loan/TR Loan/WC Loan	4,137,020	3,864,595	2,020,322
	f. Others	707,250	648,649	280,321
2.5	Fixed Assets	160,240	153,366	127,092
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	268,551	418,761	167,780
3	Profit and Loss Account	Upto this Quarter Ending	Upto Previous Quarter Ending	Up to Corresponding Previous Year Quarter
3.1	Interest Income	553,510	331,040	248,771
3.2	Interest Expenses	376,244	223,671	116,121
	A. Net Interest Income (3.1-3.2)	177,266	107,369	132,650
3.3	Fees, Commission and Discount	40,354	26,624	20,393
3.4	Other Operating Income	2,289	1,859	929
3.5	Foreign Exchange Gain/ Loss (Net)	11,228	6,555	4,167
	B. Total Operating Income (A.+3.3+3.4+3.5)	231,137	142,407	158,139
3.6	Staff Expenses	57,368	37,367	38,581
3.7	Other Operating Expenses	81,605	51,691	58,899
	C. Operating Profit Before Provision (B.- 3.6-3.7)	92,164	53,349	60,659
3.8	Provision for Possible Losses	23,442	60,181	23,071
	D. Operating Profit (C-3.8)	68,722	(6,832)	37,588
3.9	Non Operating Income/Expenses (Net)	80	59	(89)
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	68,802	(6,773)	37,499
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	68,802	(6,773)	37,499
3.12	Provision for Staff Bonus	6,255	-	3,409
3.13	Provision for Tax	18,764	-	10,227
	G. Net Profit/Loss (F.-3.12-3.13)	43,783	(6,773)	23,863
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	19.75%	23.15%	42.50%
4.2	Non Performing Loan (NPL) to Total Loan	0.03%	0.00%	0.00%
4.3	Total Loan Loss Provision to Total NPL	3338%	0.00%	0.00%
4.4	Cost of Funds	9.45%	9.84%	9.24%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.63%	77.08%	73.59%
	Additional Information			
A	Average Yield	11.82%	11.81%	12.02%
B	Net Interest Spread	2.37%	1.97%	2.78%
C	Return on Equity (Annualized)	3.88%	-0.92%	2.30%
D	Return on Assets (Annualized)	0.67%	-0.17%	0.76%

Note:

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