



# Janata Bank Nepal Ltd.

## जनता बैंक नेपाल लिमिटेड

'KA' Class Licenced Institution

### Unaudited Financial Reports (Quarterly)

As at Third Quarter (31/12/2069) of the Fiscal Year 2069/70

(Rs in '000)

S.N.	Particulars	This Quarter Ending 31.12.2069	Previous Quarter Ending 29.09.2069	Corresponding Previous Year Quarter Ending 30.12.2068
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>15,446,436</b>	<b>13,829,515</b>	<b>8,845,820</b>
1.1	Paid Up Capital	2,000,000	2,000,000	1,400,000
1.2	Reserve and Surplus	186,382	131,317	120,658
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	848,521	927,600	189,638
1.5	Deposits (a+b)	<b>12,007,792</b>	<b>10,424,658</b>	<b>6,887,220</b>
a.	Domestic Currency	11,961,882	10,421,440	6,886,828
b.	Foreign Currency	45,910	3,218	392
1.6	Income Tax Liability	53,927	30,328	18,764
1.7	Other Liabilities	349,814	315,612	229,540
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>15,446,436</b>	<b>13,829,515</b>	<b>8,845,820</b>
2.1	Cash & Bank Balance	968,361	1,124,953	655,301
2.2	Money at Call and Short Notice	930,285	515,569	129,725
2.3	Investment	1,824,133	1,630,955	1,031,328
2.4	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>11,115,200</b>	<b>10,003,974</b>	<b>6,600,675</b>
a.	Real Estate Loan	608,226	623,325	571,395
1.	Residential Real Estate Loan (Except Personal Home Loan Upto Rs 100 Lacs)	56,727	62,904	77,550
2.	Business Complex and Residential Apartment Construction Loan	50,726	16,322	24,870
3.	Income Generating Commercial Complex Loan	102,300	88,650	73,580
4.	Other Real Estate Loan (Including Land Purchase and Plotting)	398,473	455,449	395,395
b.	Personal Home Loan of Rs 100 Lacs or Less	192,799	166,477	87,370
c.	Margin Type Loan	269,774	204,095	104,620
d.	Term Loan	2,119,653	1,597,469	993,020
e.	Overdraft Loan/TR Loan/WC Loan	6,186,502	6,015,291	4,137,020
f.	Others	1,738,246	1,397,317	707,250
2.5	Fixed Assets	183,408	180,382	160,240
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	425,049	373,682	268,551
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to this Quarter Ending</b>	<b>Up to Previous Quarter Ending</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	864,688	548,002	553,510
3.2	Interest Expenses	528,062	343,271	376,244
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>336,626</b>	<b>204,731</b>	<b>177,266</b>
3.3	Fees, Commission and Discount	56,088	37,270	40,354
3.4	Other Operating Income	3,660	2,336	2,289
3.5	Foreign Exchange Gain/ Loss (Net)	35,905	30,227	11,228
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>432,279</b>	<b>274,564</b>	<b>231,137</b>
3.6	Staff Expenses	78,038	49,216	57,368
3.7	Other Operating Expenses	94,111	59,449	81,605
	<b>C. Operating Profit Before Provision (B.- 3.6-3.7)</b>	<b>260,130</b>	<b>165,899</b>	<b>92,164</b>
3.8	Provision for Possible Losses	62,458	54,653	23,442
	<b>D. Operating Profit (C-3.8)</b>	<b>197,672</b>	<b>111,246</b>	<b>68,722</b>
3.9	Non Operating Income/Expenses (Net)	61	(44)	80
3.10	Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>197,733</b>	<b>111,202</b>	<b>68,802</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes ( E. + 3.11)</b>	<b>197,733</b>	<b>111,202</b>	<b>68,802</b>
3.12	Provision for Staff Bonus	17,976	10,109	6,255
3.13	Provision for Tax	53,927	30,328	18,764
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>125,830</b>	<b>70,765</b>	<b>43,783</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	17.38%	18.65%	19.75%
4.2	Non Performing Loan (NPL) to Total Loan	0.97%	1.22%	0.03%
4.3	Total Loan Loss Provision to Total NPL	127%	106%	3338%
4.4	Cost of Funds	7.05%	7.35%	9.45%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.09%	78.70%	76.63%
4.6	Base Rate	10.37%	10.29%	-
	<b>Additional Information</b>			
A	Average Yield	10.01%	10.20%	11.82%
B	Net Interest Spread	2.96%	2.85%	2.37%
C	Return on Equity (Annualized)	7.72%	6.66%	3.88%
D	Return on Assets (Annualized)	1.09%	1.03%	0.67%

**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.