



ज्योति विकास बैंक लि. JYOTI BIKASH BANK LTD.

More than a Bank

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Unaudited Financial Results (Quarterly) As at Ashad End 2075 (2075/03/32) of the Fiscal Year 2074/075

(Rs. In'000)

S.N.	Particulars	This Quarter Ending (Ashad End 2075)	Previous Quarter Ending (Chaitra End 2074)	Corresponding Previous Year Quarter Ending (Ashad End 2074) (Audited)
1	Total Capital & Liabilities(1.1 to 1.7)	23,651,037	19,195,002	13,361,519
1.1	Paid Up Capital	2,593,609	2,593,609	2,349,917
1.2	Reserve and Surplus	515,348	423,939	202,190
1.3	Debentures and Bonds	.	.	.
1.4	Borrowings	510,000	625,000	.
1.5	Deposits(a+b)	19,548,267	15,062,719	10,516,017
a.	Domestic Currency	19,546,945	15,061,466	10,512,131
b.	Foreign Currency	1,322	1,253	3,886
1.6	Income Tax Liability	.	.	.
1.7	Other Liabilities	483,813	489,734	293,395
2	Total Assets(2.1 to 2.7)	23,651,037	19,195,002	13,361,519
2.1	Cash and Bank Balance	1,249,238	1,260,485	683,576
2.2	Money at Call and Short Notice	5,005,715	2,725,306	2,774,083
2.3	Investments	776,885	787,156	536,205
2.4	Loans and Advances (a+b+c+d+e+f)	16,100,413	13,854,186	9,138,221
a.	Real Estate Loan	435,694	572,484	569,094
1.	Residential Real Estate (Except Personal Home Loan upto Rs. 1.5 Crore)	.	.	.
2.	Business Complex & Residential Apartment Construction Loan	10,000	33,059	33,874
3.	Income generating Commercial Complex Loan	.	.	.
4.	Other Real Estate Loan (Including Land purchase & plotting)	425,694	539,425	535,220
b.	Personal Home Loan of Rs. 1.5 Crore or Less	1,377,605	1,109,081	737,216
c.	Margin Type Loan	1,044,550	1,050,873	675,572
d.	Term Loan	2,799,243	2,051,959	1,263,820
e.	Overdraft Loan / TR Loan / WC Loan	4,873,026	3,940,320	2,676,988
f.	Other	5,570,294	5,129,469	3,215,531
2.5	Fixed Assets (Net)	162,865	129,362	80,237
2.6	Non Banking Assets	26,431	22,987	11,606
2.7	Other Assets	329,489	415,520	137,592
3	Profit and Loss Account	This Quarter Ending (Ashad End 2075)	Previous Quarter Ending (Chaitra End 2074)	Corresponding Previous Year Quarter Ending (Ashad End 2074) (Audited)
3.1	Interest Income	1,928,798	1,305,209	1,031,444
3.2	Interest Expenses	1,163,170	774,529	518,725
A.	Net Interest Income(3.1-3.2)	765,628	530,680	512,720
3.3	Fees, Commission and Discount	8,918	5,012	6,436
3.4	Other Operating Income	138,873	92,583	78,896
3.5	Foreign Exchange Gain/Loss(Net)	10,217	3,457	13
B.	Total Operating Income(A+3.3+3.4+3.5)	923,636	631,732	598,065
3.6	Staff Expenses	184,731	114,584	105,163
3.7	Other Operating Expenses	187,697	115,936	126,977
C.	Profit Before Provision(B-3.6-3.7)	551,208	401,212	365,925
3.8	Provision for Possible Losses	70,912	59,896	74,035
D.	Operating Profit(C-3.8)	480,296	341,316	291,889
3.9	Non Operating Income/Expenses(Net)	5,993	8,186	35,274
3.10	Write back of Provision for Possible Loss	.	.	34,972
E.	Profit from Regular Activities(D+3.9+3.10)	486,288	349,502	362,135
3.11	Extra Ordinary Income/Expenses(Net)	(6,719)	.	.
F.	Profit Before Bonus and Taxes(E+3.11)	479,569	349,502	362,135
3.12	Provision for Staff Bonus	43,597	31,773	32,921
3.13	Provision for Tax	130,792	95,319	100,756
G.	Net Profit/Loss(F-3.12-3.13)	305,180	222,410	228,458
4	Ratios	This Quarter Ending (Ashad End 2075)	Previous Quarter Ending (Chaitra End 2074)	Corresponding Previous Year Quarter Ending (Ashad End 2074) (Audited)
4.1	Capital Fund to RWA	20.84%	23.03%	30.60%
4.2	Non Performing Loan (NPL) to Total Loan	0.36%	1.27%	0.96%
4.3	Total Loan Loss Provision to Total NPL	360.32%	135.50%	183.57%
4.4	Cost of Funds	9.31%	9.04%	7.82%
4.5	CD Ratio (Calculated as per NRB Circular)	71.12%	76.30%	70.11%
4.6	Base Rate	12.68%	12.65%	10.74%
4.7	Spread Rate	5.15%	5.01%	5.98%
4.8	Average Yield (Local Currency)	14.59%	14.17%	13.80%
4.9	Return on Equity (RoE)	9.82%	9.83%	8.95%
4.10	Return on Assets (RoA)	1.29%	1.54%	1.71%
4.11	Earning Per Share (Rs)	11.77	11.43	10.73

Note : a) If the statutory and supervising authority notify to change the Un-audited Financial Statement, the figure may change accordingly.

b) Non Banking Assets(NBA) and loan are reported in Gross basis.Provision for Loan loss and provision for NBA are reported in Other Liabilities.