



ज्योति विकास बैंक लि.

JYOTI BIKASH BANK LTD.

More than a Bank

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Unaudited Financial Results (Quarterly) As at Ashwin End 2067 (2067/06/31) of the Fiscal Year 2067/068

(Rs. In '000)

S.N.	Particulars	This Quarter Ending (Ashwin End 2067)	Previous Quarter Ending (Ashad End 2067)	Corresponding Previous Year Quarter Ending (Ashwin End 2066)
1	Total Capital & Liabilities(1.1 to 1.8)	2,786,568	2,160,704	1,380,457
1.1	Paid Up Capital	740,000	448,000	259,000
1.2	Reserve and Surplus	35,593	22,287	2,622
1.3	Capital Adjustment Fund (Call in advance)	-	-	175,715
1.4	Debentures and Bonds	-	-	-
1.5	Borrowings	100,000	50,000	-
1.6	Deposits(a + b)	1,834,437	1,607,601	928,292
a.	Domestic Currency	1,826,766	1,602,117	922,141
b.	Foreign Currency	7,671	5,484	6,151
1.7	Income Tax Liability	5,636	950	-
1.8	Other Liabilities	70,902	31,867	14,828
2	Total Assets(2.1 to 2.7)	2,786,568	2,160,704	1,380,457
2.1	Cash and Bank Balance	254,086	23,676	78,361
2.2	Money at Call and Short Notice	208,471	410,690	415,013
2.3	Investments	99,323	100	100
2.4	Loans and Advances (a + b + c + d + e)	2,123,549	1,647,789	826,360
a.	Real Estate Loan	448,377	406,450	-
1.	Residential Real Estate	230,953	191,718	-
2.	Commercial Building and Residential Apartment Construction Loan	-	-	-
3.	Loan to Completed Commercial Complex Generating Income	-	-	-
4.	Other Real Estate Loan (Including loan for purchase and plotting of land)	217,424	214,732	-
b.	Margin Type Loan	114,303	83,787	-
c.	Term Loan	534,343	370,926	-
d.	Overdraft Loan / TR Loan / WC Loan	805,408	609,173	-
e.	Other	221,118	177,453	-
2.5	Fixed Assets	52,112	53,201	37,537
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	49,026	25,248	23,087
3	Profit and Loss Account	Up to This Quarter (Ashwin End 2067)	Up to Previous Quarter (Ashad End 2067)	Up to Corresponding Previous Year Quarter (Ashwin End 2066)
3.1	Interest Income	80,561	168,282	30,404
3.2	Interest Expenses	46,374	79,310	14,740
A.	Net Interest Income(3.1-3.2)	34,188	88,972	15,665
3.3	Fees, Commission and Discount	12,098	19,970	3,475
3.4	Other Operating Income	1,344	2,880	355
3.5	Foreign Exchange Gain/Loss(Net)	23	(168)	10
B.	Total Operating Income(A+3.3+3.4+3.5)	47,652	111,654	19,505
3.6	Staff Expenses	7,442	21,041	3,923
3.7	Other Operating Expenses	14,323	41,082	7,744
C.	Profit Before Provision(B-3.6-3.7)	25,888	49,530	7,838
3.8	Provision for Possible Losses	4,979	9,835	1,423
D.	Operating Profit(C-3.8)	20,909	39,696	6,415
3.9	Non Operating Income/Expenses(Net)	-	157	-
3.10	Write back of Provision for Possible Loss	-	-	-
E.	Profit from Regular Activities(D + 3.9 + 3.10)	20,909	39,852	6,415
3.11	Extra Ordinary Income/Expenses(Net)	-	-	-
F.	Profit Before Bonus and Taxes(E + 3.11)	20,909	39,852	6,415
3.12	Provision for Staff Bonus	1,901	3,623	583
3.13	Provision for Tax	5,703	10,149	1,750
G.	Net Profit/Loss(F-3.12-3.13)	13,306	26,080	4,083
4	Ratios	This Quarter Ending (Ashwin End 2067)	Previous Quarter Ending (Ashad End 2067)	Corresponding Previous year Quarter Ending (Ashwin End 2066)
4.1	Capital Fund to RWA	34.42%	26.33%	45.30%
4.2	Non Performing Loan (NPL) to Total Loan	0.04%	0.06%	0.00%
4.3	Total Loan Loss Provision to Total NPL	2196.37%	1818.01%	0.00%
4.4	Cost of Funds	9.46%	8.50%	-
4.5	CD Ratio (Calculated as per NRB Circular)	81.65%	79.57%	84.65%

"Note : Financial statement may be changed if amendment made by supervisory authority or statutory auditor. Comparative figures have been rearranged wherever required necessary."