



**ज्योति विकास बैंक लि.**  
**JYOTI BIKASH BANK LTD.**  
*More than a Bank*

"नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजतपत्र प्राप्त वित्तीय संस्था"

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**Unaudited Financial Results (Quarterly)**

As at Second Quarter (2065/09/29) of the fiscal year 2065/66

(Rs. In '000)

S.N.	Particulars	This Quarter Ending (Poush End 2065)	Previous Quarter Ending (Ashwin End 2065)	Corresponding Previous Year Quarter Ending (Ashwin End 2064)
<b>1</b>	<b>Total Capital Liabilities(1.1 to 1.7)</b>	<b>530,404.43</b>	<b>348,480.86</b>	-
1.1	Paid Up Capital	259,000.00	259,000.00	-
1.2	Reserve and Surplus	(2,815.55)	(2,002.45)	-
1.3	Debentures and Bonds	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits(a+b)	<b>271,921.18</b>	<b>91,059.92</b>	-
	a. Domestic Currency	271,921.18	91,059.92	-
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	2,298.80	423.39	-
<b>2</b>	<b>Total Assets(2.1 to 2.7)</b>	<b>530,404.43</b>	<b>348,480.86</b>	-
2.1	Cash and Bank Balance	193,050.41	198,964.78	-
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	-	-	-
2.4	Loans and Advances	309,749.61	124,533.64	-
2.5	Fixed Assets	18,290.82	10,174.75	-
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	9,313.58	14,807.69	-
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter End</b>	<b>Upto Previous Quarter End</b>	<b>Upto Corresponding Previous Year Quarter End</b>
3.1	Interest Income	12,452.61	4,382.39	-
3.2	Interest Expenses	2,930.28	416.87	-
	<b>A.Net Interest Income(3.1-3.2)</b>	<b>9,522.34</b>	<b>3,965.51</b>	-
3.3	Fees, Commission and Discount	3,752.01	1,758.78	-
3.4	Other Operating Income	54.20	9.11	-
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	<b>B. Total Operating Income(A+3.3+3.4+3.5)</b>	<b>13,328.55</b>	<b>5,733.40</b>	-
3.6	Staff Expenses	3,404.30	1,737.09	-
3.7	Other Operating Expenses	9,611.01	4,740.92	-
	<b>C.Profit Before Provision(B-3.6-3.7)</b>	<b>313.24</b>	<b>(744.61)</b>	-
3.8	Provision for Possible Losses	3,128.78	1,257.83	-
	<b>D. Operating Profit(C-3.8)</b>	<b>(2,815.55)</b>	<b>(2,002.45)</b>	-
3.9	Non Operating Income/Expenses(Net)	-	-	-
3.10	Write back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities(D+3.9+3.10)</b>	<b>(2,815.55)</b>	<b>(2,002.45)</b>	-
3.11	Extra Ordinary Income/Expenses(Net)	-	-	-
	<b>F. Profit Before Bonus and Taxes(E+3.11)</b>	<b>(2,815.55)</b>	<b>(2,002.45)</b>	-
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
	<b>G. Net Profit/Loss(F-3.12-3.13)</b>	<b>(2,815.55)</b>	<b>(2,002.45)</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 Quarter</b>
4.1	Capital Fund to RWA	68.07%	133.25%	-
4.2	Non Performing Loan(NPL) to Total Loan	0.00%	0.00%	-
4.3	Total Loan Loss Provision to Total NPL	0.00%	0.00%	-