



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 Third Quarter (2065/12/31) of the fiscal year 2065/66

(Rs. In '000)

S.N.	Particulars	This Quarter Ending (Chaitra End 2065)	Previous Quarter Ending (Poush End 2065)	Corrospending Previous Year Quarter Ending (Chaitra End 2064)
1	Total Capital Liabilities(1.1 to 1.7)	764,314.35	530,404.43	-
1.1	Paid Up Capital	259,000.00	259,000.00	-
1.2	Reserve and Surplus	(3,423.94)	(2,815.55)	-
1.3	Debentures and Bonds	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits(a+b)	469,648.69	271,921.18	-
	a. Domestic Currency	469,648.69	271,921.18	-
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	39,089.59	2,298.80	-
2	Total Assets(2.1 to 2.7)	764,314.35	530,404.43	-
2.1	Cash and Bank Balance	63,540.47	53,050.41	-
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	190,000.00	140,000.00	-
2.4	Loans and Advances	442,394.40	309,749.61	-
2.5	Fixed Assets	26,217.25	18,290.82	-
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	42,162.23	9,313.58	-
3	Profit and Loss Account	Upto This Quarter End	Upto Previous Quarter End	Upto Corrospending Previous Year Quarter End
3.1	Interest Income	25,212.84	12,452.61	-
3.2	Interest Expenses	7,950.86	2,930.28	-
	A.Net Interest Income(3.1-3.2)	17,261.98	9,522.34	-
3.3	Fees, Commission and Discount	5,745.65	3,752.01	-
3.4	Other Operating Income	163.92	54.20	-
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B. Total Operating Income(A+3.3+3.4+3.5)	23,171.55	13,328.55	-
3.6	Staff Expenses	6,184.69	3,404.30	-
3.7	Other Operating Expenses	15,942.18	9,611.01	-
	C.Profit Before Provision(B-3.6-3.7)	1,044.69	313.24	-
3.8	Provision for Possible Losses	4,468.63	3,128.78	-
	D. Operating Profit(C-3.8)	(3,423.94)	(2,815.55)	-
3.9	Non Operating Income/Expenses(Net)	-	-	-
3.10	Write back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities(D+3.9+3.10)	(3,423.94)	(2,815.55)	-
3.11	Extra Ordinary Income/Expenses(Net)	-	-	-
	F. Profit Before Bonus and Taxes(E+3.11)	(3,423.94)	(2,815.55)	-
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
	G. Net Profit/Loss(F-3.12-3.13)	(3,423.94)	(2,815.55)	-
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corrospending Previous Quarter
4.1	Capital Fund to RWA	32.57%	68.07%	-
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%	-