



**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 (2066/12/31) of the fiscal year 2066/067

(Rs. In '000)

S.N.	Particulars	This Quarter Ending (Chaitra End 2066)	Previous Quarter Ending (Poush End 2066)	Corresponding Previous Year Quarter Ending (Chaitra End 2065)
<b>1</b>	<b>Total Capital &amp; Liabilities(1.1 to 1.8)</b>	<b>1,753,388</b>	<b>1,502,988</b>	<b>764,315</b>
1.1	Paid Up Capital	448,000	259,000	259,000
1.2	Reserve and Surplus	12,714	4,849	(3,424)
1.3	Capital Adjustment Fund (Call in advance)	-	189,000	-
1.4	Debentures and Bonds	-	-	-
1.5	Borrowings	-	60,000	-
1.6	Deposits(a+b)	<b>1,262,249</b>	<b>966,732</b>	<b>469,649</b>
	a. Domestic Currency	1,259,601	959,929	469,649
	b. Foreign Currency	2,648	6,803	-
1.7	Income Tax Liability	2,162	-	-
1.8	Other Liabilities	28,263	23,407	39,090
<b>2</b>	<b>Total Assets(2.1 to 2.7)</b>	<b>1,753,388</b>	<b>1,502,988</b>	<b>764,315</b>
2.1	Cash and Bank Balance	264,084	135,059	63,541
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	189,523	189,431	190,000
<b>2.4</b>	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>1,235,380</b>	<b>1,117,534</b>	<b>442,395</b>
	a. Real Estate Loan	239,838	241,616	-
	b. Home/Housing Loan	137,102	137,221	-
	c. Margin Type Loan	56,806	48,379	-
	d. Term Loan	252,166	209,872	-
	e. Overdraft Loan / TR Loan / WC Loan	392,402	243,084	-
	f. Other	157,066	237,362	-
2.5	Fixed Assets	45,186	39,366	26,217
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	19,215	21,597	42,162
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending (Chaitra End 2066)</b>	<b>Previous Quarter Ending (Poush End 2066)</b>	<b>Corresponding Previous Year Quarter Ending (Chaitra End 2065)</b>
3.1	Interest Income	109,266	65,116	25,213
3.2	Interest Expenses	51,047	31,477	7,951
	<b>A.Net Interest Income(3.1-3.2)</b>	<b>58,219</b>	<b>33,638</b>	<b>17,262</b>
3.3	Fees, Commission and Discount	10,941	7,687	5,746
3.4	Other Operating Income	1,982	1,155	164
3.5	Foreign Exchange Gain/Loss(Net)	(148)	(18)	-
	<b>B. Total Operating Income(A+3.3+3.4+3.5)</b>	<b>70,993</b>	<b>42,463</b>	<b>23,172</b>
3.6	Staff Expenses	13,836	8,504	6,185
3.7	Other Operating Expenses	27,493	16,044	15,942
	<b>C.Profit Before Provision(B-3.6-3.7)</b>	<b>29,665</b>	<b>17,916</b>	<b>1,045</b>
3.8	Provision for Possible Losses	5,513	4,335	4,469
	<b>D. Operating Profit(C-3.8)</b>	<b>24,152</b>	<b>13,581</b>	<b>(3,424)</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>24,152</b>	<b>13,581</b>	<b>(3,424)</b>
3.11	Extra Ordinary Income/Expenses(Net)	-	-	-
	<b>F. Profit Before Bonus and Taxes(E+3.11)</b>	<b>24,152</b>	<b>13,581</b>	<b>(3,424)</b>
3.12	Provision for Staff Bonus	2,196	1,235	-
3.13	Provision for Tax	5,449	3,704	-
	<b>G. Net Profit/Loss(F-3.12-3.13)</b>	<b>16,507</b>	<b>8,643</b>	<b>(3,424)</b>
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending (Chaitra End 2066)</b>	<b>Previous Quarter Ending (Poush End 2066)</b>	<b>Corresponding Previous Year Quarter Ending (Chaitra End 2065)</b>
4.1	Capital Fund to RWA	33.51%	37.56%	32.57%
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	0.00%	0.00%
4.3	Total Loan Loss Provision to Total NPL	0.00%	0.00%	0.00%
4.4	Cost of Funds	7.70%	7.36%	7.27%

Note : Financial statement may be changed if any amendment by supervisory authority or statutory auditor.