



ज्योति विकास बैंक लि. JYOTI BIKASH BANK LTD.

More than a Bank

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Unaudited Financial Results (Quarterly)

As at Ashad End 2067 (2067/3/32) of the Fiscal Year 2066/067

(Rs. In '000)

S.N.	Particulars	This Quarter Ending (Ashad End 2067)	Previous Quarter Ending (Chaitra End 2066)	Corresponding Previous Year Quarter Ending (Ashad End 2066)
1	Total Capital & Liabilities(1.1 to 1.8)	2,160,019	1,753,388	1,120,514
1.1	Paid Up Capital	448,000	448,000	259,000
1.2	Reserve and Surplus	22,551	12,714	(3,794)
1.3	Capital Adjustment Fund (Call in advance)	-	-	112,164
1.4	Debentures and Bonds	-	-	-
1.5	Borrowings	50,000	-	50,000
1.6	Deposits(a+b)	1,607,601	1,262,249	688,199
	a. Domestic Currency	1,602,117	1,259,601	684,240
	b. Foreign Currency	5,484	2,648	3,958
1.7	Income Tax Liability	-	2,162	-
1.8	Other Liabilities	31,867	28,263	14,945
2	Total Assets(2.1 to 2.7)	2,160,019	1,753,388	1,120,514
2.1	Cash and Bank Balance	24,741	98,153	80,515
2.2	Money at Call and Short Notice	370,689	165,932	81,175
2.3	Investments	40,100	189,523	220,100
2.4	Loans and Advances (a+b+c+d+e+f)	1,647,789	1,235,380	684,073
	a. Real Estate Loan	214,732	239,838	-
	b. Home/Housing Loan	191,718	137,102	-
	c. Margin Type Loan	83,787	56,806	-
	d. Term Loan	370,926	252,166	-
	e. Overdraft Loan / TR Loan / WC Loan	609,173	392,402	-
	f. Other	177,453	157,066	-
2.5	Fixed Assets	57,431	45,186	34,800
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	19,269	19,215	19,850
3	Profit and Loss Account	Up to This Quarter (Ashad End 2067)	Up to Previous Quarter (Chaitra End 2066)	Up to Corresponding Previous Year Quarter (Ashad End 2066)
3.1	Interest Income	168,281	109,266	46,306
3.2	Interest Expenses	79,310	51,047	18,859
	A.Net Interest Income(3.1-3.2)	88,971	58,219	27,447
3.3	Fees, Commission and Discount	2,255	1,512	931
3.4	Other Operating Income	20,595	11,411	8,371
3.5	Foreign Exchange Gain/Loss(Net)	(168)	(148)	27
	B. Total Operating Income(A+3.3+3.4+3.5)	111,653	70,993	36,776
3.6	Staff Expenses	21,041	13,836	8,865
3.7	Other Operating Expenses	41,079	27,493	25,019
	C.Profit Before Provision(B-3.6-3.7)	49,532	29,665	2,892
3.8	Provision for Possible Losses	9,835	5,513	6,841
	D. Operating Profit(C-3.8)	39,698	24,152	(3,949)
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)	39,854	24,152	(3,949)
3.11	Extra Ordinary Income/Expenses(Net)	-	-	-
	F. Profit Before Bonus and Taxes(E+3.11)	39,854	24,152	(3,949)
3.12	Provision for Staff Bonus	3,623	2,196	-
3.13	Provision for Tax	9,887	5,449	(155)
	G. Net Profit/Loss(F-3.12-3.13)	26,345	16,507	(3,794)
4	Ratios	This Quarter Ending (Ashad End 2067)	Previous Quarter Ending (Chaitra End 2066)	Corresponding Previous Year Quarter Ending (Ashad End 2066)
4.1	Capital Fund to RWA	26.34%	33.51%	36.79%
4.2	Non Performing Loan (NPL) to Total Loan	0.06%	0.00%	0.00%
4.3	Total Loan Loss Provision to Total NPL	1818.01%	0.00%	0.00%
4.4	Cost of Funds	8.50%	7.70%	-
4.5	CD Ratio (Calculated as per NRB Circular)	79.56%	71.81%	-

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