



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 (2066/09/30) of the fiscal year 2066/067

(Rs. In '000)

S.N.	Particulars	This Quarter Ending (Poush End 2066)	Previous Quarter Ending (Aswin End 2066)	Corresponding Previous Year Quarter Ending (Poush End 2065)
1	Total Capital & Liabilities(1.1 to 1.7)	1,502,988	1,380,457	529,351
1.1	Paid Up Capital	259,000	259,000	259,000
1.2	Reserve and Surplus	4,849	2,622	(2,816)
1.3	Capital Adjustment Fund (Call in advance)	189,000	175,715	
1.4	Debentures and Bonds	-	-	-
1.5	Borrowings	60,000	-	-
1.6	Deposits(a+b)	966,732	928,292	271,921
	a. Domestic Currency	959,929	922,141	271,921
	b. Foreign Currency	6,803	6,151	-
1.7	Income Tax Liability	-	-	-
1.8	Other Liabilities	23,407	14,828	1,245
2	Total Assets(2.1 to 2.7)	1,502,988	1,380,457	529,351
2.1	Cash and Bank Balance	135,059	143,374	53,050
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	189,431	350,000	140,000
2.4	Loans and Advances (a+b+c+d+e+f)	1,117,534	826,360	308,696
	a. Real Estate Loan	241,616	191,580	
	b. Home/Housing Loan	137,221	119,720	
	c. Margin Type Loan	48,379	69,085	
	d. Term Loan	209,872	182,284	
	e. Overdraft Loan / TR Loan / WC Loan	243,084	150,416	
	f. Other	237,362	113,275	
2.5	Fixed Assets	39,366	40,606	18,291
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	21,597	20,117	9,314
3	Profit and Loss Account	Upto This Quarter End	Upto Previous Quarter End	Upto Corresponding Previous Year Quarter End
3.1	Interest Income	65,116	30,404	12,453
3.2	Interest Expenses	31,477	14,740	2,930
	A.Net Interest Income(3.1-3.2)	33,638	15,665	9,522
3.3	Fees, Commission and Discount	7,687	3,475	3,752
3.4	Other Operating Income	1,155	355	54
3.5	Foreign Exchange Gain/Loss(Net)	(18)	10	
	B. Total Operating Income(A+3.3+3.4+3.5)	42,463	19,505	13,329
3.6	Staff Expenses	8,504	3,923	3,404
3.7	Other Operating Expenses	16,044	7,744	9,611
	C.Profit Before Provision(B-3.6-3.7)	17,916	7,838	313
3.8	Provision for Possible Losses	4,335	1,423	3,129
	D. Operating Profit(C-3.8)	13,581	6,415	(2,816)
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)	13,581	6,415	(2,816)
3.11	Extra Ordinary Income/Expenses(Net)	-	-	
	F. Profit Before Bonus and Taxes(E+3.11)	13,581	6,415	(2,816)
3.12	Provision for Staff Bonus	1,235	-	

3.13	Provision for Tax	3,704	-	
G. Net Profit/Loss(F-3.12-3.13)		8,643	6,415	(2,816)
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Quarter
4.1	Capital Fund to RWA	37.56%	36.40%	68.07%
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	7.36%	6.58%	6.52%

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

