



जनउत्थान सामुदायिक लघुवित्त विकास बैंक लि.

Janautthan Samudayic Laghubitta Bikash Bank Ltd.

"Building Inclusive Financial System Extending Service to the Poorest of the Poor"

Butwal-11, Rupandehi, Contact No: 071-540063/071-540069

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Unaudited Financial Result (Quarterly)

At the end of 2nd quarter 2073/74

Rs. in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	527313.25	444200.07	315812.58
1.1	Paid-up Capital	24000.00	20000.00	20000.00
1.2	Reserves and Surplus	27,907.15	25,623.54	10859.24
1.3	Debenture and Bond			
1.4	Borrowings	354,450.06	294409.34	205405.92
1.5	Deposits (a+b)	107402.88	93443.15	59409.70
	a. Domestic Currency	107402.88	93443.15	59409.70
	b. Foreign Currency			
1.6	Income Tax Liabilities	3831.62	1048.47	
1.7	Other Liabilities	9721.54	9675.57	20137.72
2	Total Assets (2.1 to 2.7)	527313.25	444200.07	315812.58
2.1	Cash & Bank Balance	36,150.09	24,650.32	28908.04
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	470822.33	410589.75	277614.54
	a. Real Estate Loan	0.00	0.00	0.00
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
	b. Personal Home Loan of Rs. 10 million or less			
	c. Margin Type Loan			
	d. Term Loan			
	e. Overdraft Loan / TR Loan / WC Loan			
	f. Others	470,822.33	410,589.75	277,614.54
2.5	Fixed Assets	4559.56	3654.08	2948.14
2.6	Non Banking Assets			
2.7	Other Assets	15781.27	5305.92	6341.86
3	Profit and Loss Account			
3.1	Interest income	34628.78	15536.30	21045.58
3.2	Interest Expense	11077.84	4858.05	7108.19
A	Net Interest Income (3.1-3.2)	23550.94	10678.25	13937.39
3.3	Fees Commission and Discount			0.00
3.4	Other Operating Income	5257.92	2614.55	6327.93
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	28808.86	13292.80	20265.32
3.6	Staff Expenses	10030.36	5471.70	5244.16
3.7	Other Operating Expenses	2717.69	1066.56	3920.38
C	Operating profit Before Provision (B-3.6-3.7)	16060.81	6754.54	11100.78
3.8	Provision for Possible Loss	3280.85	3527.57	1881.47
D	Operating profit (C-3.8)	12779.96	3226.97	9219.31
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	1269.30	617.45	
E	Profit From Regular Activities (D+3.9+3.10)	14049.26	3844.42	9219.31
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	14049.26	3844.42	9219.31
3.12	Provision For Staff Bonus	1277.20	349.49	838.09
3.13	Provision For Tax	3831.62	1048.47	2514.36
G	Net Profit/Loss (F-3.12 -3.13)	8940.44	2446.46	5866.86
4	Ratios			
4.1	Capital Fund to RWA	11.11%	11.46%	14.67%
4.2	Non Performing Loan (NPL) to Total Loan	1.52%	2.51%	0.86%
4.3	Total Loan Loss Provision to total NPL	123.40%	93.18%	214.23%
4.4	Cost of Funds	5.55%	5.42%	9.04%
4.5	CD Ratio (Calculated as per NRB Directives)	295.54%	295.25%	307.54%
4.6	Earning Per share(EPS)	74.50%	48.93%	58.67%
4.7	Return on Equity(ROE)	34.45%	21.45%	38.02%
4.8	Return on Assets(ROA)	3.39%	2.20%	3.72%
4.9	Book Network	216.28%	228.12%	154.30%

The above figures are subject to change upon otherwise instructions from Statutory Auditors & Supervising Authority.