



# 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 |
|----------|--|---------------------|-------------------------|---------------------------------------|
| <b>1</b> | <b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>                            | <b>527313.25</b>    | <b>444200.07</b>        | <b>315812.58</b>                      |
| 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                              |
| <b>2</b> | <b>Total Assets (2.1 to 2.7)</b>   | <b>527313.25</b>    | <b>444200.07</b>        | <b>315812.58</b>                      |
| 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                               |
| <b>3</b> | <b>Profit and Loss Account</b>   |                     |                         |                                       |
| 3.1      | Interest income  | 34628.78            | 15536.30                | 21045.58                              |
| 3.2      | Interest Expense   | 11077.84            | 4858.05                 | 7108.19                               |
| <b>A</b> | <b>Net Interest Income (3.1-3.2)</b>   | <b>23550.94</b>     | <b>10678.25</b>         | <b>13937.39</b>                       |
| 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>B</b> | <b>Total Operating Income (A+3.3+3.4+3.5)</b>                                  | <b>28808.86</b>     | <b>13292.80</b>         | <b>20265.32</b>                       |
| 3.6      | Staff Expenses   | 10030.36            | 5471.70                 | 5244.16                               |
| 3.7      | Other Operating Expenses   | 2717.69             | 1066.56                 | 3920.38                               |
| <b>C</b> | <b>Operating profit Before Provision (B-3.6-3.7)</b>                           | <b>16060.81</b>     | <b>6754.54</b>          | <b>11100.78</b>                       |
| 3.8      | Provision for Possible Loss  | 3280.85             | 3527.57                 | 1881.47                               |
| <b>D</b> | <b>Operating profit (C-3.8)</b>  | <b>12779.96</b>     | <b>3226.97</b>          | <b>9219.31</b>                        |
| 3.9      | Non Operating Income/Expenses (Net)  |                     |                         |                                       |
| 3.10     | Write Back of Provision for Possible Loss                                      | 1269.30             | 617.45                  |                                       |
| <b>E</b> | <b>Profit From Regular Activities (D+3.9+3.10)</b>                             | <b>14049.26</b>     | <b>3844.42</b>          | <b>9219.31</b>                        |
| 3.11     | Extraordinary Income/Expenses (Net)  |                     |                         |                                       |
| <b>F</b> | <b>Profit Before Bonus and Taxes (E+3.11)</b>                                  | <b>14049.26</b>     | <b>3844.42</b>          | <b>9219.31</b>                        |
| 3.12     | Provision For Staff Bonus  | 1277.20             | 349.49                  | 838.09                                |
| 3.13     | Provision For Tax  | 3831.62             | 1048.47                 | 2514.36                               |
| <b>G</b> | <b>Net Profit/Loss (F-3.12 - 3.13)</b>   | <b>8940.44</b>      | <b>2446.46</b>          | <b>5866.86</b>                        |
| <b>4</b> | <b>Ratios</b>  |                     |                         |                                       |
| 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 Networth  | 216.28%             | 228.12%                 | 154.30%                               |

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