

Janaki Finance Co. Limited

Quarterly Financial Statement
At the quarter ended Ashwin, 2072

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	1806001.36	1823700.34	1690231.12
1.1	Paid-up Capital	248625.00	248625.00	146250.00
1.2	Reserves and Surplus	158005.21	197343.95	264839.74
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	1335015.46	1322803.34	1227372.37
	a. Domestic Currency	1335015.46	1322803.34	1227372.37
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	64355.69	54928.05	51769.01
2	Total Assets (2.1 to 2.7)	1806001.36	1823700.34	1690231.12
2.1	Cash & Bank Balance	39716.33	38432.40	32798.99
2.2	Money at call and short Notice	667011.90	655018.55	720868.78
2.3	Investments	351.50	351.50	351.50
2.4	Loans & Advances (a+b+c+d+e+f)	1053957.02	1081314.71	878653.30
0	a. Real Estate Loan	4448.64	5271.29	22949.95
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
0	2. Business Complex & Residential Apartment Construction Loan			
0	3. Income generating Commercial Complex Loan			
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)	4448.64	5271.29	22949.95
0	b. Personal Home Loan of Rs. 10 million or less	83376.45	88076.87	74043.49
0	c. Margin Type Loan			
0	d. Term Loan	780497.61	788424.72	617161.57
0	e. Overdraft Loan / TR Loan / WC Loan			
0	f. Others	185634.32	199541.84	164498.28
2.5	Fixed Assets	17235.97	17288.20	17296.29
2.6	Non Banking Assets	3317.00	3317.00	3622.00
2.7	Other Assets	24411.64	27977.98	36640.25
3	Profit and Loss Account			
3.1	Interest income	30746.24	186003.70	36514.77
3.2	Interest Expense	26758.48	103057.07	26385.81
A	Net Interest Income (3.1-3.2)	3987.76	82946.63	10128.96
3.3	Fees Commission and Discount	6.03	102.60	25.33
3.4	Other Operating Income	358.23	5894.53	1134.94
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	4352.01	88943.76	11289.23
3.6	Staff Expenses	1840.20	7989.15	1682.58
3.7	Other Operating Expenses	799.44	4751.54	1060.82
C	Operating profit Before Provision (B-3.6-3.7)	1712.37	76203.07	8545.82
3.8	Provision for Possible Loss		7190.37	
D	Operating profit (C-3.8)	1712.37	69012.71	8545.82

3.9	Non Operating Income/Expenses (Net)	14.47	910.76	86.25
3.10	Write Back of Provision for Possible Loss	777.09	28785.58	334.41
E	Profit From Regular Activities (D+3.9+3.10)	2503.93	98709.05	8966.48
3.11	Extraordinary Income/Expenses (Net)	145.00	14338.28	3784.29
F	Profit Before Bonus and Taxes (E+3.11)	2648.93	113047.33	12750.77
3.12	Provision For Staff Bonus	240.81	10277.03	1159.16
3.13	Provision For Tax	722.44	30831.09	3477.48
G	Net Profit/Loss (F-3.12 -3.13)	1685.68	71939.21	8114.13
4	Ratios			
4.1	Capital Fund to RWA	30.17%	33.56%	36.81%
4.2	Non Performing Loan (NPL) to Total Loan	5.35%	3.83%	5.06%
4.3	Total Loan Loss Provision to total NPL	106.30%	121.60%	118.22%
4.4	Cost of Funds	7.89%	8.15%	8.29%
4.5	CD Ratio (Calculated as per NRB Directives)	64.60%	66.10%	57.04%
4.6	Base Rate (for class "A" banks)	10.03%	10.31%	10.52%