

**KANKAI BIKAS BANK LIMITED**  
**Unaudited Financial Results (Quarterly)**  
As at 4th Quarter (31/03/2072) of Fiscal Year 2071/072

(Rs in '000)

S.No.	Particulars	This Quarter Ending Ashadh end 2072	This Quarter Ending Chaitra end 2071	Corresponding Previous Year Quarter ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1,267,037</b>	<b>1,032,603</b>	<b>1,061,594</b>
1.1	Paid Up Capital	100,000	100,000	100,000
1.2	Reserves and Surplus	43,277	33,085	26,536
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	<b>1,101,901</b>	<b>880,436</b>	<b>908,496</b>
	a. Domestic Currency	1,101,901	880,436	908,496
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	21,859	19,082	26,562
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,267,037</b>	<b>1,032,603</b>	<b>1,061,594</b>
2.1	Cash & Bank Balance	161,000	116,674	129,095
2.2	Money at Call and Short Notice	257,438	88,770	186,178
2.3	Investments	100	100	100
2.4	Loan and Advances(a+b+c+d+e+f)	<b>813,876</b>	<b>791,213</b>	<b>699,056</b>
	<b>a. Real Estate Loan</b>	4,999	4,999	4,100
	1. Residential Real Estate Loan(Except Personal Home Loan upto <b>Rs.10 Million</b> )	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	4,999	4,999	4,100
	<b>b. Personal Home Loan of Rs. 10 Million or Less</b>	73,552	77,812	73,143
	c. Margin Type Loan	-	-	-
	d. Term Loan	443,241	418,227	331,987
	e. Overdraft/TR Loan/WC Loan	190,221	195,881	205,839
	f. Others	101,863	94,294	83,987
2.5	Fixed Assets	17,399	19,583	16,665
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	17,224	16,263	30,500
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to this Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	121,207	86,712	100,249
3.2	Interest Expenses	54,461	40,195	50,519
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>66,746</b>	<b>46,517</b>	<b>49,730</b>
3.3	Fees, Commission and Discount	1,565	773	1,584
3.4	Other Operating Income	9,340	6,677	9,478
3.5	Foregin Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>77,651</b>	<b>53,967</b>	<b>60,792</b>
3.6	Staff Expenses	16,481	11,182	11,254
3.7	Other Operating Expenses	18,160	12,878	16,169
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>43,010</b>	<b>29,907</b>	<b>33,369</b>
3.8	Provision For Possible Loss	1,109	3,931	3,594
	<b>D. Operating Profit (C-3.8)</b>	<b>41,901</b>	<b>25,976</b>	<b>29,775</b>
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision Possible Loss	90	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>41,991</b>	<b>25,976</b>	<b>29,775</b>
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E+3.11)</b>	<b>41,991</b>	<b>25,976</b>	<b>29,775</b>
3.12	Provision for Staff Bonus	3,817	2,361	2,707
3.13	Provision for tax	11,452	7,084	8,120
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>26,722</b>	<b>16,530</b>	<b>18,948</b>
<b>4</b>	<b>Ratio</b>	<b>At the end of this Quarter</b>	<b>At the end of Previous Quarter</b>	<b>At the end of Corresponding Previous Year Quarter</b>
4.1	Capital fund to Risk Weighted Assets (RWA)	15.09%	16.12%	16.89%
4.2	Non performing Loan(NPL) to total Loan	0.27%	1.18%	0.50%
4.3	Total Loan Loss provision to Total NPL	448.85%	135.60%	256.61%
4.4	Cost of Funds	6.12%	6.32%	5.98%
4.5	Credit to Deposit Raito (Calculated as per NRB Directives)	66.16%	79.25%	68.00%
4.6	Spread Rate	8.79%	9.43%	7.88%

Note : The above financial performance & position are subject to change from supervisory authority and statutory auditor.