

**KANKAI BIKAS BANK LIMITED**  
**Unaudited Financial Results (Quarterly)**  
As at 4th Quarter (31/03/2073) of Fiscal Year 2072/073

(Rs in '000)

S.No.	Particulars	This Quarter Ending Ashadh end 2073	Previous Quarter Ending Chaitra end 2072	Corresponding Previous Year Quarter ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1,481,303</b>	<b>1,412,825</b>	<b>1,267,037</b>
1.1	Paid Up Capital	125,000	125,000	100,000
1.2	Reserves and Surplus	49,426	38,948	43,277
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	<b>1,279,100</b>	<b>1,227,484</b>	<b>1,101,901</b>
	a. Domestic Currency	1,279,100	1,227,484	1,101,901
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	27,777	21,393	21,859
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,481,303</b>	<b>1,412,825</b>	<b>1,267,037</b>
2.1	Cash & Bank Balance	160,617	130,805	161,000
2.2	Money at Call and Short Notice	258,939	277,737	257,438
2.3	Investments	100	100	100
2.4	Loan and Advances(a+b+c+d+e+f)	<b>1,020,854</b>	<b>960,561</b>	<b>813,876</b>
	<b>a. Real Estate Loan</b>	13,338	4,950	4,999
	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)	13,338	4,950	4,999
	<b>b. Personal Home Loan of Rs. 10 Million or Less</b>	88,356	80,464	73,552
	c. Margin Type Loan	-	-	-
	d. Term Loan	552,436	527,121	443,241
	e. Overdraft/TR Loan/WC Loan	240,824	228,267	190,221
	f. Others	125,900	119,759	101,863
2.5	Fixed Assets	19,712	22,475	17,399
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	21,081	21,147	17,224
<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	141,950	102,175	121,207
3.2	Interest Expenses	60,660	46,228	54,461
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>81,290</b>	<b>55,947</b>	<b>66,746</b>
3.3	Fees, Commission and Discount	1,888	1,188	1,565
3.4	Other Operating Income	11,830	8,418	9,340
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>95,008</b>	<b>65,553</b>	<b>77,651</b>
3.6	Staff Expenses	20,041	14,237	16,481
3.7	Other Operating Expenses	19,679	13,343	18,160
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>55,288</b>	<b>37,973</b>	<b>43,010</b>
3.8	Provision For Possible Loss	2,970	3,123	1,109
	<b>D. Operating Profit (C-3.8)</b>	<b>52,318</b>	<b>34,850</b>	<b>41,901</b>
3.9	Non Operating Income / Expenses (Net)	(47)	(47)	-
3.10	Write Back of Provision Possible Loss	2	2	90
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>52,273</b>	<b>34,805</b>	<b>41,991</b>
3.11	Extraordinary Income/ Expenses (Net)	50	-	-
	<b>F. Profit before Bonus and Taxes (E+3.11)</b>	<b>52,323</b>	<b>34,805</b>	<b>41,991</b>
3.12	Provision for Staff Bonus	4,757	3,164	3,817
3.13	Provision for tax	14,270	9,492	11,452
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>33,296</b>	<b>22,149</b>	<b>26,722</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)	15.04%	14.74%	15.09%
4.2	Non performing Loan(NPL) to total Loan	0.35%	0.86%	0.27%
4.3	Total Loan Loss provision to Total NPL	360.61%	156.90%	448.85%
4.4	Cost of Funds	4.73%	4.84%	6.12%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	71.10%	69.98%	66.16%
4.6	Spread Rate	9.72%	9.78%	8.79%

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

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