

**KANKAI BIKAS BANK LIMITED**  
**Unaudited Financial Results (Quarterly)**  
**As at 1st Quarter (30/06/2072) of Fiscal Year 2072/073**

(Rs in '000)				
S.No.	Particulars	This Quarter Ending Ashwin end 2072	This Quarter Ending Ashadh end 2072	Corresponding Previous Year Quarter ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1,258,903</b>	<b>1,267,037</b>	<b>1,031,119</b>
1.1	Paid Up Capital	100,000	100,000	100,000
1.2	Reserves and Surplus	47,599	43,277	20,680
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	<b>1,081,709</b>	<b>1,101,901</b>	<b>868,110</b>
	a. Domestic Currency	1,081,709	1,101,901	868,110
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	29,595	21,859	42,329
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,258,903</b>	<b>1,267,037</b>	<b>1,031,119</b>
2.1	Cash & Bank Balance	127,995	161,000	125,101
2.2	Money at Call and Short Notice	234,790	257,438	122,701
2.3	Investments	100	100	100
2.4	Loan and Advances(a+b+c+d+e+f)	<b>854,181</b>	<b>813,876</b>	<b>743,963</b>
	<b>a. Real Estate Loan</b>	4,999	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)	4,999	4,999	-
	<b>b. Personal Home Loan of Rs. 10 Million or Less</b>	70,217	73,552	69,604
	c. Margin Type Loan	-	-	-
	d. Term Loan	474,820	443,241	374,564
	e. Overdraft/TR Loan/WC Loan	193,547	190,221	203,728
	f. Others	110,598	101,863	96,067
2.5	Fixed Assets	18,145	17,399	19,966
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	23,692	17,224	19,288
<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	30,297	121,207	27,729
3.2	Interest Expenses	16,432	54,461	13,815
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>13,865</b>	<b>66,746</b>	<b>13,914</b>
3.3	Fees, Commission and Discount	338	1,565	284
3.4	Other Operating Income	2,623	9,340	2,354
3.5	Foregin Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>16,826</b>	<b>77,651</b>	<b>16,552</b>
3.6	Staff Expenses	4,272	16,481	4,440
3.7	Other Operating Expenses	3,988	18,160	4,035
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>8,566</b>	<b>43,010</b>	<b>8,077</b>
3.8	Provision For Possible Loss	970	1,109	1,648
	<b>D. Operating Profit (C-3.8)</b>	<b>7,596</b>	<b>41,901</b>	<b>6,429</b>
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision Possible Loss	-	90	52
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>7,596</b>	<b>41,991</b>	<b>6,481</b>
3.11	Extraordinary Income/ Expenses (Net)	(18)	-	-
	<b>F. Profit before Bonus and Taxes (E+3.11)</b>	<b>7,578</b>	<b>41,991</b>	<b>6,481</b>
3.12	Provision for Staff Bonus	689	3,817	589
3.13	Provision for tax	2,067	11,452	1,768
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>4,822</b>	<b>26,722</b>	<b>4,124</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)	15.22%	15.09%	16.87%
4.2	Non performing Loan(NPL) to total Loan	0.35%	0.27%	0.78%
4.3	Total Loan Loss provision to Total NPL	358.17%	448.85%	179.49%
4.4	Cost of Funds	6.04%	6.12%	6.43%
4.5	Credit to Deposit Raito (Calculated as per NRB Directives)	70.38%	66.16%	74.00%
4.6	Spread Rate	8.81%	8.79%	10.06%

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