

**KANKAI BIKAS BANK LIMITED**  
**Unaudited Financial Results (Quarterly)**  
As at 3rd Quarter (30/12/2071) of Fiscal Year 2071/072

(Rs in '000)

S.No.	Particulars	This Quarter Ending Chaitra end 2071	This Quarter Ending Poush end 2071	Corresponding Previous Year Quarter ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1,032,603</b>	<b>991,353</b>	<b>868,074</b>
1.1	Paid Up Capital	100,000	100,000	100,000
1.2	Reserves and Surplus	33,085	26,373	19,360
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	<b>880,436</b>	<b>849,353</b>	<b>733,196</b>
	a. Domestic Currency	880,436	849,353	733,196
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	19,082	15,627	15,518
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,032,603</b>	<b>991,353</b>	<b>868,074</b>
2.1	Cash & Bank Balance	116,674	108,489	104,242
2.2	Money at Call and Short Notice	88,770	76,411	55,498
2.3	Investments	100	100	100
2.4	Loan and Advances(a+b+c+d+e+f)	<b>791,213</b>	<b>772,909</b>	<b>649,310</b>
	<b>a. Real Estate Loan</b>	4,999	4,999	4,690
	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	4,690
	<b>b. Personal Home Loan of Rs. 10 Million or Less</b>	77,812	75,497	64,640
	c. Margin Type Loan	-	-	-
	d. Term Loan	418,227	391,729	312,291
	e. Overdraft/TR Loan/WC Loan	195,881	203,693	204,763
	f. Others	94,294	96,991	62,926
2.5	Fixed Assets	19,583	19,733	15,032
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	16,263	13,711	43,892
<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	86,712	57,234	69,186
3.2	Interest Expenses	40,195	26,866	36,108
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>46,517</b>	<b>30,368</b>	<b>33,078</b>
3.3	Fees, Commission and Discount	773	572	768
3.4	Other Operating Income	6,677	4,579	7,019
3.5	Foregin Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>53,967</b>	<b>35,519</b>	<b>40,865</b>
3.6	Staff Expenses	11,182	7,642	7,596
3.7	Other Operating Expenses	12,878	8,373	10,518
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>29,907</b>	<b>19,504</b>	<b>22,751</b>
3.8	Provision For Possible Loss	3,931	4,075	4,252
	<b>D. Operating Profit (C-3.8)</b>	<b>25,976</b>	<b>15,429</b>	<b>18,499</b>
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>25,976</b>	<b>15,429</b>	<b>18,499</b>
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E+3.11)</b>	<b>25,976</b>	<b>15,429</b>	<b>18,499</b>
3.12	Provision for Staff Bonus	2,361	1,403	1,682
3.13	Provision for tax	7,084	4,208	5,045
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>16,530</b>	<b>9,818</b>	<b>11,772</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)	16.12%	15.42%	16.63%
4.2	Non performing Loan(NPL) to total Loan	1.18%	1.31%	1.10%
4.3	Total Loan Loss provision to Total NPL	135.60%	125.72%	131.52%
4.4	Cost of Funds	6.32%	6.42%	7.22%
4.5	Credit to Deposit Raito (Calculated as per NRB Directives)	79.25%	80.54%	77.28%
4.6	Spread Rate	9.43%	9.34%	-

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