

KANKAI BIKAS BANK LIMITED
Unaudited Financial Results (Quarterly)
As at 2st Quarter (18/10/2071) of Fiscal Year 2071/72

(Rs in '000)

S.No.	Particulars	This Quarter Ending Poush end 2071	This Quarter Ending Ashwin end 2071	Corresponding Previous Year Quarter ending
1	Total Capital and Liabilities (1.1 to 1.7)	1,004,310	1,031,119	816,108
1.1	Paid Up Capital	100,000	100,000	100,000
1.2	Reserves and Surplus	26,373	20,680	15,193
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	849,353	868,110	680,739
	a. Domestic Currency	849,353	868,110	680,739
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	28,584	42,329	20,176
2	Total Assets (2.1 to 2.7)	1,004,310	1,031,119	816,108
2.1	Cash & Bank Balance	108,489	125,101	83,826
2.2	Money at Call and Short Notice	76,411	122,701	112,497
2.3	Investments	100	100	100
2.4	Loan and Advances(a+b+c+d+e+f)	785,866	743,963	588,943
	a. Real Estate Loan	4,999	-	-
	1. Residential Real Estate Loan(Except Personal Home Loan upto Rs.10 Million)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	4,999	-	-
	b. Personal Home Loan of Rs. 10 Million or Less	75,497	69,604	60,079
	c. Margin Type Loan	-	-	-
	d. Term Loan	393,221	374,564	267,220
	e. Overdraft/TR Loan/WC Loan	205,093	203,728	202,072
	f. Others	107,056	96,067	59,572
2.5	Fixed Assets	19,733	19,966	13,435
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	13,711	19,288	17,307
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	57,234	27,729	44,774
3.2	Interest Expenses	26,866	13,815	23,553
	A. Net Interest Income (3.1-3.2)	30,368	13,914	21,221
3.3	Fees, Commission and Discount	572	284	496
3.4	Other Operating Income	4,579	2,354	4,120
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	35,519	16,552	25,837
3.6	Staff Expenses	7,642	4,440	5,090
3.7	Other Operating Expenses	8,373	4,035	6,189
	C. Operating Profit Before Provision (B-3.6-3.7)	19,504	8,077	14,558
3.8	Provision For Possible Loss	4,075	1,648	3,196
	D. Operating Profit (C-3.8)	15,429	6,429	11,362
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision Possible Loss	-	52	-
	E. Profit from Regular Activities (D+3.9+3.10)	15,429	6,481	11,362
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	15,429	6,481	11,362
3.12	Provision for Staff Bonus	1,403	589	1,033
3.13	Provision for tax	4,208	1,768	3,099
	G. Net Profit/Loss (F-3.12-3.13)	9,818	4,124	7,230
4	Ratio	At the end of this Quarter	At the end of Previous Quarter	At the end of Corresponding Previous Year Quarter
4.1	Capital fund to Risk Weighted Assets (RWA)	15.42%	16.87%	17.63%
4.2	Non performing Loan(NPL) to total Loan	1.31%	0.78%	1.36%
4.3	Total Loan Loss provision to Total NPL	125.72%	179.49%	105.70%
4.4	Cost of Funds	6.42%	6.43%	7.14%
4.5	Credit to Deposit Raito (Calculated as per NRB Directives)	80.54%	74.00%	74.00%
4.6	Spread Rate	9.34%	10.06%	-

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