

KANKAI BIKAS BANK LIMITED
Unaudited Financial Results (Quarterly)
As at 1st Quarter (31/06/2070) of Fiscal Year 2070/71

(Rs in '000)

S.No.	Particulars	This Quarter Ending Ashwin end 2070	Previous Quarter Ending Ashad End 2070	Corresponding Previous Year Quarter ending
1	Total Capital and Liabilities (1.1 to 1.7)	747,250	750,843	585,175
1.1	Paid Up Capital	100,000	100,000	91,205
1.2	Reserves and Surplus	10,051	7,963	15,112
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	607,215	618,816	466,563
	a. Domestic Currency	607,215	618,816	466,563
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	29,984	24,064	12,295
2	Total Assets (2.1 to 2.7)	747,250	750,843	585,175
2.1	Cash & Bank Balance	104,555	79,840	60,249
2.2	Money at Call and Short Notice	78,956	182,035	105,892
2.3	Investments	100	100	100
2.4	Loan and Advances(a+b+c+d+e+f)	532,484	470,265	392,274
	a. Real Estate Loan	5,400	5,400	6,200
	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)	5,400	5,400	6,200
	b. Personal Home Loan of Rs. 10 Million or Less	56,765	55,848	34,583
	c. Margin Type Loan	-	-	-
	d. Term Loan	234,180	194,042	152,990
	e. Overdraft/TR Loan/WC Loan	186,919	173,445	171,029
	f. Others	49,220	41,530	27,472
2.5	Fixed Assets	12,994	13,006	9,365
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	18,161	5,597	17,295
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	21,101	75,722	16,617
3.2	Interest Expenses	12,153	42,160	11,404
	A. Net Interest Income (3.1-3.2)	8,948	33,562	5,213
3.3	Fees, Commission and Discount	185	424	12
3.4	Other Operating Income	2,122	5,691	1,664
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	11,255	39,677	6,889
3.6	Staff Expenses	2,901	9,877	1,950
3.7	Other Operating Expenses	3,247	11,444	2,564
	C. Operating Profit Before Provision (B-3.6-3.7)	5,107	18,356	2,375
3.8	Provision For Possible Loss	1,826	664	-
	D. Operating Profit (C-3.8)	3,281	17,692	2,375
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision Possible Loss	-	1,002	451
	E. Profit from Regular Activities (D+3.9+3.10)	3,281	18,694	2,826
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	3,281	18,694	2,826
3.12	Provision for Staff Bonus	298	1,699	257
3.13	Provision for tax	895	5,115	771
	G. Net Profit/Loss (F-3.12-3.13)	2,088	11,880	1,798
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)	20.68%	22.20%	24.83%
4.2	Non performing Loan(NPL) to total Loan	0.83%	0.18%	1.32%
4.3	Total Loan Loss provision to Total NPL	160.65%	615.72%	112.80%
4.4	Cost of Funds	7.23%	7.91%	8.67%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.24%	63.90%	68.47%

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