

KANKAI BIKAS BANK LIMITED
Unaudited Financial Results (Quarterly)
As at 1st Quarter (31/06/2071) of Fiscal Year 2071/72

(Rs in '000)

S.No.	Particulars	This Quarter Ending Ashwin end 2071	Previous Quarter Ending Ashadh End 2071	Corresponding Previous Year Quarter ending
1	Total Capital and Liabilities (1.1 to 1.7)	1,031,119	1,052,156	747,250
1.1	Paid Up Capital	100,000	100,000	100,000
1.2	Reserves and Surplus	20,680	16,556	10,051
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	868,110	908,613	607,215
	a. Domestic Currency	868,110	908,613	607,215
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	42,329	26,987	29,984
2	Total Assets (2.1 to 2.7)	1,031,119	1,052,156	747,250
2.1	Cash & Bank Balance	125,101	128,061	104,555
2.2	Money at Call and Short Notice	122,701	198,464	78,956
2.3	Investments	100	100	100
2.4	Loan and Advances(a+b+c+d+e+f)	743,963	699,056	532,484
	a. Real Estate Loan	-	4,100	5,400
	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)	-	4,100	5,400
	b. Personal Home Loan of Rs. 10 Million or Less	69,604	73,143	56,765
	c. Margin Type Loan	-	-	-
	d. Term Loan	374,564	331,987	234,180
	e. Overdraft/TR Loan/WC Loan	203,728	205,839	186,919
	f. Others	96,067	83,987	49,220
2.5	Fixed Assets	19,966	16,665	12,994
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	19,288	9,810	18,161
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	27,729	100,159	21,101
3.2	Interest Expenses	13,815	50,505	12,153
	A. Net Interest Income (3.1-3.2)	13,914	49,654	8,948
3.3	Fees, Commission and Discount	284	1,134	185
3.4	Other Operating Income	2,354	9,479	2,122
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	16,552	60,267	11,255
3.6	Staff Expenses	4,440	11,280	2,901
3.7	Other Operating Expenses	4,035	16,246	3,247
	C. Operating Profit Before Provision (B-3.6-3.7)	8,077	32,741	5,107
3.8	Provision For Possible Loss	1,648	3,594	1,826
	D. Operating Profit (C-3.8)	6,429	29,147	3,281
3.9	Non Operating Income / Expenses (Net)	-	242	-
3.10	Write Back of Provision Possible Loss	52	272	-
	E. Profit from Regular Activities (D+3.9+3.10)	6,481	29,661	3,281
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	6,481	29,661	3,281
3.12	Provision for Staff Bonus	589	2,696	298
3.13	Provision for tax	1,768	7,845	895
	G. Net Profit/Loss (F-3.12-3.13)	4,124	19,120	2,088
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)	16.87%	14.78%	20.68%
4.2	Non performing Loan(NPL) to total Loan	0.78%	0.50%	0.83%
4.3	Total Loan Loss provision to Total NPL	179.49%	256.61%	160.65%
4.4	Cost of Funds	6.43%	6.61%	7.23%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74%	68.00%	74.24%
4.6	Spread Rate	10.06%	7.88%	-

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