

KANKAI BIKAS BANK LIMITED
Unaudited Financial Results (Quarterly)
As at 2nd Quarter (30/09/2070) of Fiscal Year 2070/71

(Rs in '000)

S.No.	Particulars	This Quarter Ending Poush end 2070	Previous Quarter Ending Ashwin End 2070	Corresponding Previous Year Quarter ending
1	Total Capital and Liabilities (1.1 to 1.7)	816,108	747,250	622,466
1.1	Paid Up Capital	100,000	100,000	91,205
1.2	Reserves and Surplus	15,193	10,051	17,242
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	680,739	607,215	501,726
	a. Domestic Currency	680,739	607,215	501,726
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	20,176	29,984	12,293
2	Total Assets (2.1 to 2.7)	816,108	747,250	622,466
2.1	Cash & Bank Balance	83,826	104,555	72,473
2.2	Money at Call and Short Notice	112,497	78,956	103,449
2.3	Investments	100	100	100
2.4	Loan and Advances(a+b+c+d+e+f)	588,943	532,484	429,049
	a. Real Estate Loan	-	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	6,200
	b. Personal Home Loan of Rs. 10 Million or Less	60,079	56,765	36,557
	c. Margin Type Loan	-	-	-
	d. Term Loan	267,220	234,180	178,622
	e. Overdraft/TR Loan/WC Loan	202,072	186,919	172,629
	f. Others	59,572	49,220	35,041
2.5	Fixed Assets	13,435	12,994	9,275
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	17,307	18,161	8,120
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	44,774	21,101	34,110
3.2	Interest Expenses	23,553	12,153	20,972
	A. Net Interest Income (3.1-3.2)	21,221	8,948	13,138
3.3	Fees, Commission and Discount	496	185	53
3.4	Other Operating Income	4,120	2,122	2,907
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	25,837	11,255	16,098
3.6	Staff Expenses	5,090	2,901	4,373
3.7	Other Operating Expenses	6,189	3,247	5,010
	C. Operating Profit Before Provision (B-3.6-3.7)	14,558	5,107	6,715
3.8	Provision For Possible Loss	3,196	1,826	583
	D. Operating Profit (C-3.8)	11,362	3,281	6,132
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	11,362	3,281	6,132
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	11,362	3,281	6,132
3.12	Provision for Staff Bonus	1,033	298	557
3.13	Provision for tax	3,099	895	1,672
	G. Net Profit/Loss (F-3.12-3.13)	7,230	2,088	3,902
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)	17.63%	20.68%	23.65%
4.2	Non performing Loan(NPL) to total Loan	1.36%	0.83%	1.82%
4.3	Total Loan Loss provision to Total NPL	105.70%	160.65%	88.16%
4.4	Cost of Funds	7.14%	7.23%	8.04%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.00%	74.24%	70.00%

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