



कैलाश विकास बैंक लि.

KAILASH BIKAS BANK LTD.

Unaudited Financial Results (Quarterly)

As at : First Quarter (End of Ashwin 2074) of the Fiscal Year 2074/2075
Rs. In '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Qtr. Ending
1	Total Capital and Liabilities (1.1 to 1.7)	22,692,004	21,002,379	18,488,063
1.1	Paid Up Capital	2,291,487	2,291,487	1,580,336
1.2	Reserve and Surplus	1,084,491	987,248	994,368
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a + b)	18,629,410	17,177,628	15,333,456
	a. Domestic Currency	18,629,404	17,177,622	15,333,450
	b. Foreign Currency	6	6	6
1.6	Income Tax Liability	34,260	1,415	55,799
1.7	Other Liabilities	652,356	544,601	524,103
2	Total Assets (2.1 to 2.7)	22,692,004	21,002,379	18,488,063
2.1	Cash and Bank Balance	1,445,808	1,516,716	1,547,083
2.2	Money at call and Short Notice	4,139,177	3,609,782	1,781,522
2.3	Investments	782,499	577,457	700,701
2.4	Loans and Advances (a+b+c+d+e)	15,989,566	15,041,840	13,984,728
	a. Real Estate Loan	1,738,139	1,509,547	1,980,688
	1.Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	126,343	260,692	258,288
	2.Business Complex and Residential Apartment Construction Loan	-	-	-
	3.Income generating Commercial Complex Loan	213,304	187,032	150,948
	4.Other Real Estate Loan (Including Land purchase & Plotting)	1,398,492	1,061,822	1,571,452
	b. Personal Home Loan of Rs.1 Crore or Less	2,335,914	2,146,021	2,050,813
	c. Margin Type Loan	1,208,295	673,341	419,002
	d.Term Loan	1,930,568	1,908,637	1,675,460
	e. Overdraft Loan /TR Loan/WC Loan	3,094,041	3,131,953	3,078,974
	f. Others	5,682,607	5,672,341	4,779,791
2.5	Fixed Assets	122,290	129,218	128,094
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	212,665	127,367	345,935
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	552,428	1,881,414	393,661
3.2	Interest Expense	397,899	1,003,711	181,474
	A. Net Interest Income (3.1 - 3.2)	154,529	877,703	212,187
3.3	Fees, Commission and Discount	1,672	12,396	1,602
3.4	Other Operating Income	27,469	88,804	25,859
3.5	Foreign Exchange Gain/Loss (Net)	40	57	31
	B. Total Operating Income (A+3.3+3.4+3.5)	183,711	978,960	239,679
3.6	Staff Expenses	50,229	174,560	43,405
3.7	Other Operating Expenses	29,493	133,575	31,120
	C. Operating Profit before Provision (B-3.6-3.7)	103,988	670,825	165,154
3.8	Provision for Possible Losses	17,513	33,826	31,953
	D. Operating Profit (C-3.8)	86,475	636,999	133,201
3.9	Non Operating Income/Expenses (Net)	51,109	130,652	54,185
3.10	Write Back of Provision for Possible Loss	15,245	28,760	17,211
	E. Profit from Regular Activities(D+3.9+3.10)	152,829	796,411	204,597
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus & Taxes(E+3.11)	152,829	796,411	204,597
3.12	Provision for Staff Bonus	13,894	72,401	18,600
3.13	Provision for Tax	41,693	221,504	55,799
	G. Net Profit/(Loss) (F-3.12-3.13)	97,242	502,506	130,198
4	Ratios	At the end of This quarter	At the End of Previous Quarter	At the End of Previous Corresponding Year Quarter
4.1	Capital Fund to RWA	18.33%	18.79%	16.28%
4.2	Non Performing Loan (NPL) To Total Loan	0.91%	0.88%	0.98%
4.3	Total Loan Loss Provision to Total NPL	168.62%	182.05%	191.08%
4.4	Cost of Funds	8.77%	8.40%	4.78%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	72.72%	73.57%	78.15%
4.6	Base Rate	11.95%	11.56%	7.73%
4.7	Average Interest Spread	4.72%	4.54%	5.83%
5	Additional Information			
5.1	Net worth Per Share (Rs.)	147.33	143.09	162.92
5.2	Total Assets Per Share(Rs.)	990.27	916.41	1153.38
5.3	Earning Per Share (Annualized)	16.97	21.93	32.96
5.4	Price Earning Ratio (Annualized)	17.08	14.91	19.24
5.5	Return on Equity (Annualized)	11.86%	18.10%	21.30%
5.6	Net Liquid Assets/Deposits	32.66%	31.64%	23.62%

Note :

1. If the statutory and supervising authority to change the Un-Audited Financial Statements, the figure may change accordingly.
2. Previous figure have been regrouped/rearranged whenever necessary.
3. Loan & Advances and Investments are presented on gross basis and loss provision are included in other liabilities