



Kanchan Development Bank Ltd.

NRB Annexure 4.a

Mahendranagar, Kanchanpur

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Unaudited Financial Results (Quarterly)

As at First Quarter (30/06/2068) of the Fiscal Year 2068/2069

Rs. In '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	581391.64	549681.67	337,590.68
1.1	Paid-up Capital	70,000.00	70,000	70,000.00
1.2	Reserves and Surplus	8,368.02	6,373	1,224.40
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	488,003.92	460280.00	262,311.34
	a. Domestic Currency	488,003.92	460,280	262,311.34
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	3,860.00	2,579	169.63
1.7	Other Liabilities	11,159.70	10,450	3,885.31
2	Total Assets (2.1 to 2.7)	581391.64	549681.67	337,590.68
2.1	Cash & Bank Balance	126,168.07	118,381	58,383.23
2.2	Money at call and short Notice	-	-	-
2.3	Investments	90,100.00	90,100	82,600.00
2.4	Loans & Advances (a+b+c+d+e+f)	330,430.49	310210.00	170,047.82
	a. Real Estate Loan	41,843.94	40116.00	5,664.57
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 80 Lacs)	-	-	-
0	2. Business Complex & Residential Apartment Construction Loan	-	-	-
0	3. Income generating Commercial Complex Loan	-	-	-
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)	41,843.94	40,116	5,664.57
0	b. Personal Home Loan of Rs. 80 Lacs or less	41,302.96	38,152	23,150.00
0	c. Margin Type Loan	8,550.00	4,550	-
0	d. Term Loan	17,905.21	29,822	-
0	e. Overdraft Loan / TR Loan / WC Loan	96,273.43	93,071	57,802.21
0	f. Others	124,554.95	104,499	83,431.04
2.5	Fixed Assets	21,728.72	21,666	17,442.15
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	12,964.36	9,325	9,117.48
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Quarter
3.1	Interest income	13965.49	43,485	7,179.33
3.2	Interest Expense	10042.44	26,204	4,922.65
A	Net Interest Income (3.1-3.2)	3923.05	17281.00	2,256.68
3.3	Fees Commission and Discount	1078.11	4,668	771.90
3.4	Other Operating Income	2000.87	5,652	681.00
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	7002.03	27601.49	3,709.58
3.6	Staff Expenses	2241.95	5,932	1,501.11
3.7	Other Operating Expenses	1469.14	9,973	1,069.46
C	Operating profit Before Provision (B-3.6-3.7)	3290.94	11696.49	1,139.01
3.8	Provision for Possible Loss	124.24	2,241	310.25
D	Operating profit (C-3.8)	3166.70	9455.49	828.76
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
E	Profit From Regular Activities (D+3.9+3.10)	3166.70	9455.49	828.76
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	3166.70	9455.49	828.76
3.12	Provision For Staff Bonus	316.67	860	75.33
3.13	Provision For Tax	855.01	2,579	225.98
G	Net Profit/Loss (F-3.12 -3.13)	1995.02	6016.90	527.45
4	Ratios			
4.1	Capital Fund to RWA	21.40%	17.64%	25.65%
4.2	Non Performing Loan (NPL) to Total Loan	0.15%	0.32%	-
4.3	Total Loan Loss Provision to total NPL	748.95%	365.49%	-
4.4	Cost of Funds	8.87%	8.81%	8.12%
4.5	CD Ratio (Calculated as per NRB Directives)	58.34%	57.80%	50.98%

Note : Above figures may vary with the audited figures if modified by the external auditors and regulators.