

**Unaudited Financial Results (Quarterly)**

As at 1st Quarter end on 31st Ashwin, 2071 (17 October, 2014 )

Rs. in 000

S.N.	Particulars	This Quarter Ending 17.10.2014	Previous Quarter Ending 16.07.2014	Corresponding Previous Year Quarter Ending 15.07.2013
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>38,452,687</b>	<b>23,974,589</b>	<b>24,563,791</b>
1.1	Paid up Capital	3,208,885	2,000,000	2,000,000
1.2	Reserves and Surplus	(419,775)	(815,833)	126,649
1.3	Debentures and Bonds	-	-	-
1.4	Borrowings	328,406	-	529,067
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>31,676,480</b>	<b>19,835,166</b>	<b>20,565,219</b>
	a. Domestic Currency	31,480,396	19,733,825	20,430,647
	b. Foreign Currency	196,085	101,341	134,572
1.6	Income Tax Liabilities	-	2,725	-
1.7	Other Liabilities	3,658,690	2,952,530	1,342,856
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>38,452,687</b>	<b>23,974,589</b>	<b>24,563,791</b>
2.1	Cash and Bank Balance	5,844,604	1,959,997	3,079,505
2.2	Money at Call and Short Notice	750,000	100,000	100,000
2.3	Investments	3,406,189	5,808,654	2,914,439
<b>2.4</b>	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>23,978,538</b>	<b>13,732,576</b>	<b>16,597,252</b>
	a. Real Estate Loan	2,600,803	1,272,190	1,926,021
	1. Residential Real Estate Loan above Rs 10 million	427,959	388,784	371,875
	2. Business Complex & Residential Apartment Construction	831,604	302,143	308,276
	3. Income generating Commercial Complex Loan	143,163	107,274	111,837
	4. Other Real Estate Loan (Including Land Purchase & Plott	1,198,077	473,989	1,134,033
	b. Personal Home Loan upto Rs 10 million or Less	2,528,785	1,712,100	1,828,759
	c. Margin Type Loan	772,072	45,490	107,635
	d. Term Loan	4,211,863	3,003,507	3,485,211
	e. Overdraft Loan/TR Loan/WC Loan	10,230,864	6,017,019	7,419,040
	f. Other Loan	3,634,152	1,682,270	1,830,586
2.5	Fixed Assets	1,604,429	1,229,344	1,262,405
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	2,868,926	1,144,018	610,190
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter</b>	<b>Upto Previous Quarter</b>	<b>Upto Corresponding Previous Year Quarter</b>
3.1	Interest Income	609,496	1,865,018	489,198
3.2	Interest Expense	362,373	1,135,883	339,001
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>247,122</b>	<b>729,135</b>	<b>150,197</b>
3.3	Fees, Commission and Discount	22,074	67,329	19,625
3.4	Other Operating Income	36,401	87,394	23,189
3.5	Foreign Exchange Gain/Loss (Net)	24,129	33,613	5,296
	<b>B. Total Operating Income (A+ 3.3+3.4+3.5)</b>	<b>329,726</b>	<b>917,471</b>	<b>198,307</b>
3.6	Staff Expenses	122,220	272,923	67,541
3.7	Other Operating Expenses	118,742	317,676	83,475
	<b>C. Operating Profit Before Provision (B. - 3.6-3.7)</b>	<b>88,764</b>	<b>326,872</b>	<b>47,291</b>
3.8	Provision for Possible Losses	411,894	926,200	137,104
	<b>D. Operating Profit (C. - 3.8)</b>	<b>(323,130)</b>	<b>(599,328)</b>	<b>(89,813)</b>
3.9	Non Operating Income/Expenses (Net)	9,463	67,065	62,373
3.10	Write Back of Provision for Possible Loss	196,836	222,718	-
	<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>	<b>(116,832)</b>	<b>(309,545)</b>	<b>(27,440)</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>(116,832)</b>	<b>(309,545)</b>	<b>(27,440)</b>
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	(68,933)	-
	<b>G. Net Profit/Loss (F. -3.12-3.13)</b>	<b>(116,832)</b>	<b>(240,612)</b>	<b>(27,440)</b>
		<b>Upto This Quarter</b>	<b>Upto Previous Quarter</b>	<b>Upto Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	10.27%	8.73%	12.00%

4.2	Non Performing Loan (NPL) To Total Loan	15.65%	24.18%	7.52%
4.3	Total Loan Loss Provision to Total NPL	85.85%	83.71%	92.66%
4.4	Cost of Funds as of date	4.23%	4.57%	6.41%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	70.24%	65.67%	73.62%
4.6	Base Rate	8.22%	8.67%	10.65%
4.7	Average Interest Spread (Calculated as per NRB Circular)	6.65%	5.12%	
<b>Additional Information</b>				
1	Average Yield	8.74%	10.10%	9.56%
2	Average cost	4.60%	5.64%	6.41%
3	Net Interest Spread	4.14%	4.46%	3.15%
4	Return on Equity	-4.19%	-20.32%	-1.29%
5	Return on Assets	-0.30%	-1.00%	-0.11%
<b>Note :</b> 1. Unaudited financial figures are subject to change from Supervisory Authority and Statutory Audit 2. Previous period figures of KIST Bank Ltd. (before merger) is only shown as comparative.				