

Kamana Bikash Bank Ltd.

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**Unaudited Financial Results ( Quarterly)**

As at First Quarter ( 31/06/2067) of the Fiscal Year 2067/2068

Rs. In '000

S.N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter
<b>1</b>	<b>Total Capital and Liabilities(1.1 to 1.7)</b>	<b>1,216,593</b>	<b>1,096,114</b>	<b>789,500</b>
1.1	Paid up Capital	130,000	130,000	65,000
	Call in Advance	-	-	8,173
1.2	Reserve and Surplus	23,493	17,537	-
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	40,000
<b>1.5</b>	<b>Deposits (a + b)</b>	<b>1,037,273</b>	<b>921,167</b>	<b>659,664</b>
	a. Domestic Currency	1,037,273	921,167	659,664
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	1,449	5,901	-
1.7	Other Liabilities	24,378	21,509	16,663
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,216,593</b>	<b>1,096,114</b>	<b>789,500</b>
2.1	Cash and Bank Balance	390,999	385,029	190,330
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	50,000	40,000	-
<b>2.4</b>	<b>Loans and Advances</b>	<b>724,080</b>	<b>622,238</b>	<b>564,292</b>
	<b>a. Real Estate Loan</b>	<b>129,412</b>	<b>196,603</b>	
	1. Residential Real Estate Loan	129,412	196,603	
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (including Land Purchase & Floating)			
	b. Margine Type Loan	1452	1,360	
	c. Term Loan	31,412	18,991	
	d. Overdraft Loan/TR Loan/WC Loan	159,526	121,355	
	e. Others	402,278	283,929	
2.5	Fixed Assets	26,486	26,088	21,004
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	25,028	22,759	13,874
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up To This Quarter Ending</b>	<b>Up To Previous Quarter Ending</b>	<b>Up To Corresponding Year Quarter Ending</b>
3.1	Interest Income	30,822	92,363	17,946
3.2	Interest Expense	21,321	55,538	11,364
	<b>A. Net Interest Income (3.1- 3.2)</b>	<b>9,501</b>	<b>36,825</b>	<b>6,582</b>
3.3	Fees, Commission and Discount	3,220	7,301	1,835
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain / Loss (Net)	-	-	-
	<b>B. Total Operating Income ( A.+3.3+3.4+3.5)</b>	<b>12,721</b>	<b>44,126</b>	<b>8,417</b>
3.6	Staff Expenses	2,785	6,755	1,800
3.7	Other Operating Expenses	2,810	14,304	2,093
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>7,126</b>	<b>23,067</b>	<b>4,524</b>
3.8	Provision For Possible Losses	1,813	1,429	665
	<b>D. Operating Profit (C.-3.8)</b>	<b>5,313</b>	<b>21,637</b>	<b>3,859</b>
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back Of Provision For Possible Loss	-	-	-
	<b>E. Profit From Regular Activities (D.+3.9+3.10)</b>	<b>5,313</b>	<b>21,637</b>	<b>3,859</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	<b>F. Profit Before Bonus and Taxes (E.+3.11)</b>	<b>5,313</b>	<b>21,637</b>	<b>3,859</b>
3.12	Provision For Staff Bonus	483	1,967	351
3.13	Provision For Tax	1,449	5,901	1,052
	<b>G. Net Profit / Loss (F. -3.12-3.13)</b>	<b>3,381</b>	<b>13,769</b>	<b>2,455</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previou Quarter</b>	<b>At the End of Corresponding Year Quarter</b>
4.1	Capital Fund to RWA	18.17%	20.21%	12.66%
4.2	Non Performing Loan (NPL) To Total Loan	0.25%	0.06%	0.03%
4.3	Total Loan Loss Provision to Total NPL	476.38%	-	-
4.4	Cost of Fund	9.40%	9.04%	-
4.5	CD Ratio as per NRB Directive	60.81%	58.22%	-