

Kamana Bikash Bank Ltd.
Unaudited Financial Results (Quarterly)
As at First Quarter (30/06/2069) of the Fiscal Year 2069/2070

Rs. In '000

S.N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter
1	Total Capital and Liabilities(1.1 to 1.7)	1,959,741	1,785,161	1,552,925
1.1	Paid up Capital	200,000	200,000	200,000
	Call in Advance	-	-	-
1.2	Reserve and Surplus	29,346	50,625	22,200
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a + b)	1,655,331	1,482,864	1,266,530
	a. Domestic Currency	1,655,331	1,482,864	1,266,530
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	3,470	15,088	2,926
1.7	Other Liabilities	71,593	36,583	61,270
2	Total Assets (2.1 to 2.7)	1,959,741	1,785,161	1,552,925
2.1	Cash and Bank Balance	470,211	536,938	513,036
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	21,000	31,000	1,000
2.4	Loans and Advances	1,421,711	1,158,466	988,805
	a. Real Estate Loan	22,621	23,421	27,895
	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	22,621	23,421	27,895
	b. Personal Home Loan of Rs. 10 Million or Less	254,948	216,640	155,044
	c. Margin Type Loan	1,391.13	1,392	1,452
	d. Term Loan	225,860	194,800	46,434
	e. Overdraft Loan/TR Loan/WC Loan	525,631	357,534	211,759
	f. Others	391,260	364,679	546,221
2.5	Fixed Assets	30,005	29,612	29,630
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	16,814	29,145	20,454
3	Profit and Loss Account	Up To This Quarter Ending	Up To Previous Quarter Ending	Up To Corresponding Year Quarter Ending
3.1	Interest Income	53,830	208,760	47,812
3.2	Interest Expense	35,717	131,055	31,210
	A. Net Interest Income (3.1- 3.2)	18,113	77,705	16,602
3.3	Fees, Commission and Discount	6,853	2,316	2,118
3.4	Other Operating Income	-	11,618	-
3.5	Foreign Exchange Gain / Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	24,966	91,639	18,721
3.6	Staff Expenses	4,341	12,898	3,410
3.7	Other Operating Expenses	4,329	22,289	3,711
	C. Operating Profit Before Provision (B.-3.6-3.7)	16,297	56,452	11,599
3.8	Provision For Possible Losses	3,572	4,448	872
	D. Operating Profit (C.-3.8)	12,724	52,005	10,727
3.9	Non Operating Income / Expenses (Net)	-	(12)	-
3.10	Write Back Of Provision For Possible Loss	-	3,331	-
	E. Profit From Regular Activities (D.+3.9+3.10)	12,724	55,323	10,727
3.1	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E.+3.11)	12,724	55,323	10,727
3.1	Provision For Staff Bonus	1,157	5,029	975
3.1	Provision For Tax	3,470	15,088	2,926
	G. Net Profit / Loss (F. -3.12-3.13)	8,097	35,206	6,826
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Year Quarter
4.1	Capital Fund to RWA	15.28%	20.40%	21.70%
4.2	Non Performing Loan (NPL) To Total Loan	0.47%	0.07%	0.30%
4.3	Total Loan Loss Provision to Total NPL	256.74%	1670.55%	432.93%
4.4	Cost of Fund	8.51%	9.48%	10.82%
4.5	CD Ratio as per NRB Directive	75.48%	66.83%	66.42%