

Kamana Bikash Bank Ltd.

Head Office: Lekhnath-7, Dandakonak, Kaski Phone: 061-560300, 560700

**Unaudited Financial Results ( Quarterly)**

As at Second Quarter ( 29/09/2069) of the Fiscal Year 2069/2070

Rs. In "000

S.N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities(1.1 to 1.7)</b>	<b>2,158,898</b>	<b>1,959,741</b>	<b>1,608,912</b>
1.1	Paid up Capital	200,000	200,000	200,000
	Call in Advance	-	-	-
1.2	Reserve and Surplus	43,259	29,346	30,976
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
<b>1.5</b>	<b>Deposits (a + b)</b>	<b>1,859,323</b>	<b>1,655,331</b>	<b>1,330,569</b>
	a. Domestic Currency	1,859,323	1,655,331	1,330,569
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	9,433	3,470	6,687
1.7	Other Liabilities	46,882	71,593	40,679
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>2,158,898</b>	<b>1,959,741</b>	<b>1,590,066</b>
2.1	Cash and Bank Balance	527,266	470,211	503,035
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	26,000	21,000	41,000
<b>2.4</b>	<b>Loans and Advances</b>	<b>1,547,717</b>	<b>1,421,711</b>	<b>988,805</b>
	<b>a. Real Estate Loan</b>	<b>19,364</b>	<b>22,621</b>	<b>26,621</b>
	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 & Ploa	19,364	22,621	26,621
	<b>b. Personal Home Loan of Rs. 10 Million or Less</b>	<b>290,538</b>	<b>254,948</b>	<b>162,223</b>
	<b>c. Margin Type Loan</b>	<b>1,162</b>	<b>1,391</b>	<b>1,452</b>
	<b>d. Term Loan</b>	<b>268,050</b>	<b>225,860</b>	<b>145,798</b>
	<b>e. Overdraft Loan/TR Loan/WC Loan</b>	<b>558,129</b>	<b>525,631</b>	<b>308,781</b>
	<b>f. Others</b>	<b>410,474</b>	<b>391,260</b>	<b>362,777</b>
2.5	Fixed Assets	30,986	30,005	30,109
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	26,930	16,814	27,117
<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	115,859	53,830	97,212
3.2	Interest Expense	70,826	35,717	62,668
	<b>A. Net Interest Income (3.1- 3.2)</b>	<b>45,032</b>	<b>18,113</b>	<b>34,544</b>
3.3	Fees, Commission and Discount	11,840	6,853	5,596
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>56,873</b>	<b>24,966</b>	<b>40,140</b>
3.6	Staff Expenses	8,982	4,341	6,482
3.7	Other Operating Expenses	9,068	4,329	7,507

<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>		<b>38,823</b>	<b>16,297</b>	<b>26,152</b>
3.8	Provision For Possible Losses	4,199	3,572	1,633
<b>D. Operating Profit (C.-3.8)</b>		<b>34,624</b>	<b>12,724</b>	<b>24,519</b>
3.9	Non Operating Income / Expenses (Net)	(35)	-	-
3.10	Write Back Of Provision For Possible Loss	-	-	-
<b>E. Profit From Regular Activities (D.+3.9+3.10)</b>		<b>34,589</b>	<b>12,724</b>	<b>24,519</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	-
<b>F. Profit Before Bonus and Taxes (E.+3.11)</b>		<b>34,589</b>	<b>12,724</b>	<b>24,519</b>
3.12	Provision For Staff Bonus	3,144	1,157	2,229
3.13	Provision For Tax	9,433	3,470	6,687
<b>G. Net Profit / Loss (F. -3.12-3.13)</b>		<b>22,011</b>	<b>8,097</b>	<b>15,603</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Year Quarter</b>
4.1	Capital Fund to RWA	14.89%	15.28%	20.46%
4.2	Non Performing Loan (NPL) To Total Loan	0.19%	0.37%	0.76%
4.3	Total Loan Loss Provision to Total NPL	568.72%	256.74%	180.30%
4.4	Cost of Fund	8.22%	8.51%	10.14%
4.5	CD Ratio as per NRB Directive	74.02%	75.48%	64.53%

Note: If the statutory and supervisory authority notify to change, the unaudited financial statement may be changed accordingly.