

Kamana Bikash Bank Ltd.
Unaudited Financial Results (Quarterly)
As at Second Quarter (30/09/2071) of the Fiscal Year 2071/2072

Rs. In '000

S.N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities(1.1 to 1.7)	3,213,679	3,107,740	2,757,303
1.1	Paid up Capital	278,300	230,000	230,000
	Call in Advance			
1.2	Reserve and Surplus	77,385	107,892	55,796
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a + b)	2,764,849	2,694,010	2,401,806
	a. Domestic Currency	2,764,849	2,694,010	2,401,806
	b. Foreign Currency			
1.6	Income Tax Liability	15,281	6,566	11,369
1.7	Other Liabilities	77,864	69,271	58,333
2	Total Assets (2.1 to 2.7)	3,213,679	3,107,740	2,757,303
2.1	Cash and Bank Balance	939,595	885,318	732,458
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	6,100	6,100	6,100
2.4	Loans and Advances	2,198,788	2,158,422	1,955,167
	a. Real Estate Loan	200,962	181,931	8,953
	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 & Floating)	200,962	181,931	8,953
	b. Personal Home Loan of Rs. 10 Million or Less	429,157	421,403	468,753
	c. Margin Type Loan	700	699	690
	d. Term Loan	472,219	444,732	338,984
	e. Overdraft Loan/TR Loan/WC Loan	557,920	572,740	659,626
	f. Others	537,831	536,916	478,161
2.5	Fixed Assets	40,408	42,502	36,725
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	28,788	15,397	26,853
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	153,987	75,147	143,912
3.2	Interest Expense	84,521	44,016	87,465
	A. Net Interest Income (3.1- 3.2)	69,466	31,131	56,447
3.3	Fees, Commission and Discount	2,313	1,164	1,729
3.4	Other Operating Income	11,686	5,720	10,528
3.5	Foreign Exchange Gain / Loss (Net)	-	-	0
	B. Total Operating Income (A.+3.3+3.4+3.5)	83,465	38,015	68,704
3.6	Staff Expenses	12,230	7,005	11,158
3.7	Other Operating Expenses	12,586	4,810	13,142
	C. Operating Profit Before Provision (B.-3.6-3.7)	58,649	26,199	44,404
3.8	Provision For Possible Losses	2,583	2,087	2,682
	D. Operating Profit (C.-3.8)	56,066	24,112	41,723
3.9	Non Operating Income / Expenses (Net)	(36)	(36)	(37)
3.10	Write Back Of Provision For Possible Loss	-	-	-
	E. Profit From Regular Activities (D.+3.9+3.10)	56,030	24,076	41,686
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E.+3.11)	56,030	24,076	41,686
3.12	Provision For Staff Bonus	5,094	2,189	3,790
3.13	Provision For Tax	15,281	6,566	11,369
	G. Net Profit / Loss (F. -3.12-3.13)	35,656	15,321	26,527
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	14.19%	13.83%	12.84%
4.2	Non Performing Loan (NPL) To Total Loan	0.40%	0.35%	0.36%
4.3	Total Loan Loss Provision to Total NPL	309.47%	352.38%	331.32%
4.4	Cost of Fund	6.23%	6.51%	7.60%
4.5	CD Ratio (As per NRB Directive)	70.50%	71.23%	73.09%
4.6	Interest Rate Spread (As per NRB Directive)	6.98%	6.94%	7.07%

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