

Kamana Bikash Bank Ltd.

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Branch Office: Narayanghat, Chitwan. Phone: 056-570206, 570207, Fax: 570208

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**Unaudited Financial Results ( Quarterly)**

As at Third Quarter ( 30/12/2067) 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>1,575,278</b>	<b>1,356,224</b>	<b>923,105</b>
1.1	Paid up Capital	200,000	200,000	65,000
	Call in Advance	-	-	63,036
1.2	Reserve and Surplus	36,855	28,628	15,685
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	10,000
1.5	Deposits (a + b)	1,301,851	1,086,884	750,746
	a. Domestic Currency	1,301,851	1,086,884	750,746
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	8,276	4,750	-
1.7	Other Liabilities	28,295	35,963	18,637
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,575,278</b>	<b>1,356,225</b>	<b>923,105</b>
2.1	Cash and Bank Balance	434,530	408,566	247,727
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	55,000	35,000	14,718
2.4	Loans and Advances	1,024,137	850,891	614,702
	<b>a. Real Estate Loan</b>	<b>184,095</b>	<b>159,380</b>	<b>134,628</b>
	1. Residential Real Estate Loan Except personal home Loan upto Rs. 60 Lakh)	152,874	159,380	83,385
	2. Business Complex & Residential Apartment Construction	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (including Land Purchase)	31,222	-	-
	b. Margine Type Loan	1,452	1,452	1,399
	c. Term Loan	12,050	35,830	18,172
	d. Overdraft Loan/TR Loan/WC Loan	233,704	194,826	106,446
	e. Others Loan	592,835	459,403	270,673
2.5	Fixed Assets	31,915	29,406	26,336
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	29,696	32,362	19,622
<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	114,153	71,154	62,120
3.2	Interest Expense	72,437	45,788	37,650
	<b>A. Net Interest Income (3.1- 3.2)</b>	<b>41,716</b>	<b>25,366</b>	<b>24,470</b>
3.3	Fees, Commission and Discount	11,065	7,198	5,458
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>52,781</b>	<b>32,565</b>	<b>29,928</b>
3.6	Staff Expenses	7,622	5,403	4,752
3.7	Other Operating Expenses	8,817	5,558	7,245
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>36,342</b>	<b>21,604</b>	<b>17,931</b>
3.8	Provision For Possible Losses	5,996	4,187	2,822
	<b>D. Operating Profit (C.-3.8)</b>	<b>30,346</b>	<b>17,417</b>	<b>15,108</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>30,346</b>	<b>17,417</b>	<b>15,108</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	<b>F. Profit Before Bonus and Taxes (E.+3.11)</b>	<b>30,346</b>	<b>17,417</b>	<b>15,108</b>
3.12	Provision For Staff Bonus	2,759	1,583	1,373
3.13	Provision For Tax	8,276	4,750	4,120
	<b>G. Net Profit / Loss (F. -3.12-3.13)</b>	<b>19,311</b>	<b>11,084</b>	<b>9,615</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previo Quarter</b>	<b>At the End of Corresponding Year Quarter</b>
4.1	Capital Fund to RWA	21.46%	18.17%	20.24%
4.2	Non Performing Loan (NPL) To Total Loan	0.25%	0.09%	0.06%
4.3	Total Loan Loss Provision to Total NPL	501.69%	1472.02%	-
4.4	Cost of Fund	10.13%	9.77%	8.14%
4.5	CD Ratio as per NRB Directive	66.56%	64.68%	68.72%