

Kamana Bikash Bank Ltd.

Head Office: Lekhnath-7, Dandakonak, Kaski. Phone: 061-560700, 560300 Fax: 560499

Branch Office: Chipledhunga, Pokhara, Kaski. Phone: 061-528202, 528203, Fax: 528499

Branch Office: Dumre Bazar, Tanahun. Phone: 065-580185, Fax: 580131

Branch Office: Srijana Chowk, Pokhara. Phone: 061-525314

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

Branch Office: Dhungepatan, Lekhnath. Phone: 061-561738

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
1	Total Capital and Liabilities(1.1 to 1.7)	1,216,593	1,096,114	789,500
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
1.5	Deposits (a + b)	1,037,273	921,167	659,664
	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
2	Total Assets (2.1 to 2.7)	1,216,593	1,096,114	789,500
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	-
2.4	Loans and Advances	724,080	622,238	564,292
	a. Real Estate Loan	129,412	196,603	
	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
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	30,822	92,363	17,946
3.2	Interest Expense	21,321	55,538	11,364
	A. Net Interest Income (3.1- 3.2)	9,501	36,825	6,582
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. Total Operating Income (A.+3.3+3.4+3.5)	12,721	44,126	8,417
3.6	Staff Expenses	2,785	6,755	1,800
3.7	Other Operating Expenses	2,810	14,304	2,093
	C. Operating Profit Before Provision (B.-3.6-3.7)	7,126	23,067	4,524
3.8	Provision For Possible Losses	1,813	1,429	665
	D. Operating Profit (C.-3.8)	5,313	21,637	3,859
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back Of Provision For Possible Loss	-	-	-
	E. Profit From Regular Activities (D.+3.9+3.10)	5,313	21,637	3,859
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E.+3.11)	5,313	21,637	3,859
3.12	Provision For Staff Bonus	483	1,967	351
3.13	Provision For Tax	1,449	5,901	1,052
	G. Net Profit / Loss (F. -3.12-3.13)	3,381	13,769	2,455
4	Ratios	At the End of This Quarter	At the End of Previou Quarter	At the End of Corresponding Year Quarter
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%	-