



— KAMANA BIKASH BANK Ltd. —

कामना विकास बैंक लि.

(नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत पत्र प्राप्त संस्था, १० जिल्ला कार्यक्षेत्र भएको)

Central Office: Srijanachowk, Pokhara-8, Kaski, Tel: 061-539672, 539673

Unaudited Financial Results (Quarterly)

As at First Quarter (30/06/2072) of the Fiscal Year 2072/2073 *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)	3,712,059	3,622,925	3,107,740
1.1	Paid up Capital	341,196	278,300	230,000
1.2	Reserve and Surplus	78,092	123,121	107,892
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a + b)	3,189,058	3,142,487	2,694,010
	a. Domestic Currency	3,189,058	3,142,487	2,694,010
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	9,113	1,936	6,566
1.7	Other Liabilities	94,601	77,082	69,271
2	Total Assets (2.1 to 2.7)	3,712,059	3,622,925	3,107,740
2.1	Cash and Bank Balance	1,088,966	1,012,796	885,318
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	1,100	1,100	6,100
2.4	Loans and Advances	2,562,713	2,561,534	2,158,422
	a. Real Estate Loan	175,592	193,103	181,931
	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)	175,592	193,103	181,931
	b. Personal Home Loan of Rs. 10 Million or Less	580,154	551,824	421,403
	c. Margin Type Loan	699	2,248	699
	d. Term Loan	585,859	574,125	444,732
	e. Overdraft Loan/TR Loan/WC Loan	642,440	649,899	572,740
	f. Others	577,968	590,334	536,916
2.5	Fixed Assets	39,616	39,564	42,502
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	19,664	7,931	15,397
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	87,093	330,263	75,147
3.2	Interest Expense	45,748	167,976	44,016
	A. Net Interest Income (3.1- 3.2)	41,345	162,287	31,131
3.3	Fees, Commission and Discount	1,347	4,885	1,164
3.4	Other Operating Income	5,877	24,185	5,720
3.5	Foreign Exchange Gain / Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	48,570	191,358	38,015
3.6	Staff Expenses	8,060	26,733	7,005
3.7	Other Operating Expenses	6,382	30,111	4,810
	C. Operating Profit Before Provision (B.-3.6-3.7)	34,128	134,513	26,199
3.8	Provision For Possible Losses	681	9,918	2,087
	D. Operating Profit (C.-3.8)	33,447	124,596	24,112
3.9	Non Operating Income / Expenses (Net)	(34)	3,305	(36)
3.10	Write Back Of Provision For Possible Loss	-	-	-
	E. Profit From Regular Activities (D.+3.9+3.10)	33,413	127,901	24,076
3.1	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E.+3.11)	33,413	127,901	24,076
3.1	Provision For Staff Bonus	3,038	11,627	2,189
3.1	Provision For Tax	9,113	34,882	6,566
	G. Net Profit / Loss (F. -3.12-3.13)	21,263	81,391	15,321
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	14.22%	13.98%	13.83%
4.2	Non Performing Loan (NPL) To Total Loan	0.87%	0.29%	0.35%
4.3	Total Loan Loss Provision to Total NPL	156.61%	463.53%	352.38%
4.4	Cost of Fund	5.79%	5.74%	6.51%
4.5	CD Ratio (As per NRB Directive)	71.05%	72.31%	71.23%
4.6	Interest Rate Spread (As per NRB Directive)	6.65%	6.87%	6.94%

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