



— 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 Second Quarter (30/09/2072) of the Fiscal Year 2072/2073

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>3,945,254</b>	<b>3,712,059</b>	<b>3,213,679</b>
1.1	Paid up Capital	341,196	341,196	278,300
1.2	Reserve and Surplus	100,476	78,092	77,385
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
<b>1.5</b>	<b>Deposits (a + b)</b>	<b>3,406,109</b>	<b>3,189,058</b>	<b>2,764,849</b>
	a. Domestic Currency	3,406,109	3,189,058	2,764,849
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	18,706	9,113	15,281
1.7	Other Liabilities	78,767	94,601	77,864
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>3,945,254</b>	<b>3,712,059</b>	<b>3,213,679</b>
2.1	Cash and Bank Balance	1,103,479	1,088,966	939,595
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	1,100	1,100	6,100
<b>2.4</b>	<b>Loans and Advances</b>	<b>2,744,630</b>	<b>2,562,713</b>	<b>2,198,788</b>
	<b>a. Real Estate Loan</b>	<b>206,475</b>	<b>175,592</b>	<b>200,962</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 & Floating)	206,475	175,592	200,962
	<b>b. Personal Home Loan of Rs. 10 Million or Less</b>	<b>603,585</b>	<b>580,154</b>	<b>429,157</b>
	<b>c. Margin Type Loan</b>	<b>700</b>	<b>699</b>	<b>700</b>
	<b>d. Term Loan</b>	<b>645,469</b>	<b>585,859</b>	<b>472,219</b>
	<b>e. Overdraft Loan/TR Loan/WC Loan</b>	<b>695,178</b>	<b>642,440</b>	<b>557,920</b>
	<b>f. Others</b>	<b>593,223</b>	<b>577,968</b>	<b>537,831</b>
2.5	Fixed Assets	37,514	39,616	40,408
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	58,531	19,664	28,788
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter</b>	<b>Upto Previous Quarter</b>	<b>Upto Corresponding Previous Year Quarter</b>
3.1	Interest Income	172,837	87,093	153,987
3.2	Interest Expense	89,704	45,748	84,521
	<b>A. Net Interest Income (3.1- 3.2)</b>	<b>83,133</b>	<b>41,345</b>	<b>69,466</b>
3.3	Fees, Commission and Discount	2,376	1,347	2,313
3.4	Other Operating Income	12,091	5,877	11,686
3.5	Foreign Exchange Gain / Loss (Net)	-	-	-
	<b>B. Total Operating Income ( A.+3.3+3.4+3.5)</b>	<b>97,600</b>	<b>48,570</b>	<b>83,465</b>
3.6	Staff Expenses	15,224	8,060	12,230
3.7	Other Operating Expenses	13,728	6,382	12,586
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>68,648</b>	<b>34,128</b>	<b>58,649</b>
3.8	Provision For Possible Losses	27	681	2,583
	<b>D. Operating Profit (C.-3.8)</b>	<b>68,621</b>	<b>33,447</b>	<b>56,066</b>
3.9	Non Operating Income / Expenses (Net)	(33)	(34)	(36)
3.10	Write Back Of Provision For Possible Loss	-	-	-
	<b>E. Profit From Regular Activities (D.+3.9+3.10)</b>	<b>68,589</b>	<b>33,413</b>	<b>56,030</b>
3.1	Extraordinary Income / Expenses (Net)	-	-	-
	<b>F. Profit Before Bonus and Taxes (E.+3.11)</b>	<b>68,589</b>	<b>33,413</b>	<b>56,030</b>
3.1	Provision For Staff Bonus	6,235	3,038	5,094
3.1	Provision For Tax	18,706	9,113	15,281
	<b>G. Net Profit / Loss (F. -3.12-3.13)</b>	<b>43,647</b>	<b>21,263</b>	<b>35,656</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 Previous Year Quarter</b>
4.1	Capital Fund to RWA	13.78%	14.22%	14.19%
4.2	Non Performing Loan (NPL) To Total Loan	0.42%	0.87%	0.40%
4.3	Total Loan Loss Provision to Total NPL	296.91%	156.61%	309.47%
4.4	Cost of Fund	5.36%	5.79%	6.23%
4.5	CD Ratio (As per NRB Directive)	71.54%	71.05%	70.50%
4.6	Interest Rate Spread (As per NRB Directive)	6.94%	6.65%	6.98%

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