



— 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

Fax : 061-537499, URL : www.kamanabank.com.np

Unaudited Financial Results (Quarterly)

As at Third Quarter (30/12/2071) 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)	3,366,115	3,213,679	2,875,805
1.1	Paid up Capital	278,300	278,300	230,000
1.2	Reserve and Surplus	95,046	77,385	53,640
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a + b)	2,892,543	2,764,849	2,492,789
a.	Domestic Currency	2,892,543	2,764,849	2,492,789
b.	Foreign Currency	-	-	-
1.6	Income Tax Liability	22,850	15,281	10,445
1.7	Other Liabilities	77,376	77,864	88,931
2	Total Assets (2.1 to 2.7)	3,366,115	3,213,679	2,875,805
2.1	Cash and Bank Balance	886,949	939,595	733,984
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	6,100	6,100	6,100
2.4	Loans and Advances	2,388,912	2,198,788	2,055,262
a.	Real Estate Loan	184,627	200,962	106,795
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)	184,627	200,962	106,795
b.	Personal Home Loan of Rs. 10 Million or Less	484,699	429,157	425,127
c.	Margin Type Loan	2,240	700	693
d.	Term Loan	541,334	472,219	374,948
e.	Overdraft Loan/TR Loan/WC Loan	605,259	557,920	652,092
f.	Others	570,753	537,831	495,608
2.5	Fixed Assets	41,070	40,408	40,169
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	43,085	28,788	40,290
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	236,357	153,987	216,221
3.2	Interest Expense	124,279	84,521	128,631
A.	Net Interest Income (3.1- 3.2)	112,079	69,466	87,591
3.3	Fees, Commission and Discount	3,548	2,313	2,426
3.4	Other Operating Income	18,579	11,686	16,288
3.5	Foreign Exchange Gain / Loss (Net)	-	-	0
B.	Total Operating Income (A.+3.3+3.4+3.5)	134,206	83,465	106,304
3.6	Staff Expenses	18,321	12,230	17,028
3.7	Other Operating Expenses	19,057	12,586	18,569
C.	Operating Profit Before Provision (B.-3.6-3.7)	96,828	58,649	70,707
3.8	Provision For Possible Losses	12,976	2,583	32,305
D.	Operating Profit (C.-3.8)	83,852	56,066	38,402
3.9	Non Operating Income / Expenses (Net)	(69)	(36)	(103)
3.10	Write Back Of Provision For Possible Loss	-	-	-
E.	Profit From Regular Activities (D.+3.9+3.10)	83,784	56,030	38,299
3.11	Extraordinary Income / Expenses (Net)	-	-	-
F.	Profit Before Bonus and Taxes (E.+3.11)	83,784	56,030	38,299
3.12	Provision For Staff Bonus	7,617	5,094	3,482
3.13	Provision For Tax	22,850	15,281	10,445
G.	Net Profit / Loss (F. -3.12-3.13)	53,317	35,656	24,372
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	13.90%	14.19%	12.68%
4.2	Non Performing Loan (NPL) To Total Loan	0.52%	0.40%	1.96%
4.3	Total Loan Loss Provision to Total NPL	300.88%	309.47%	133.31%
4.4	Cost of Fund	5.79%	6.23%	7.01%
4.5	CD Ratio (As per NRB Directive)	73.18%	70.50%	74.12%
4.6	Interest Rate Spread (As per NRB Directive)	7.03%	7.27%	6.92%

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