


कामना विकास बैंक लि.
KAMANA BIKAS BANK Ltd.

(नेपाल राष्ट्र बैंकबाट 'ख' वर्गको राष्ट्रिय स्तरको इजाजतपत्र प्राप्त संस्था)

(साविकको कामना विकास बैंक लि. र कास्की फाइनेन्स लि. एकआपसमा गाभिएर बनेको संस्था)

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Unaudited Financial Results (Quarterly)

As at Fourth Quarter (31/03/2073) 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)	8,039,368	4,152,640	3,622,925
1.1	Paid up Capital	661,605	341,196	278,300
	Call in Advance	-	-	-
1.2	Reserve and Surplus	291,828	122,663	123,121
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a + b)	6,906,141	3,574,493	3,142,487
	a. Domestic Currency	6,906,141	3,574,493	3,142,487
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	28,214	1,936
1.7	Other Liabilities	179,794	86,074	77,082
2	Total Assets (2.1 to 2.7)	8,039,368	4,152,640	3,622,925
2.1	Cash and Bank Balance	1,902,398	1,217,725	1,012,796
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	66,996	1,969	1,100
2.4	Loans and Advances	5,983,174	2,847,338	2,561,534
	a. Real Estate Loan	586,017	234,211	193,103
	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 & Ploating)	586,017	234,211	193,103
	b. Personal Home Loan of Rs. 10 Million or Less	1,149,046	607,878	551,824
	c. Margin Type Loan	4,934	700	2,248
	d. Term Loan	1,740,257	690,856	574,125
	e. Overdraft Loan/TR Loan/WC Loan	1,259,526	694,017	649,899
	f. Others	1,243,393	619,676	590,334
2.5	Fixed Assets	76,439	37,686	39,564
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	10,361	47,922	7,931
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	718,334	259,730	330,263
3.2	Interest Expense	370,980	134,434	167,976
	A. Net Interest Income (3.1- 3.2)	347,354	125,295	162,287
3.3	Fees, Commission and Discount	6,231	3,479	4,885
3.4	Other Operating Income	54,318	18,779	24,185
3.5	Foreign Exchange Gain / Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	407,903	147,553	191,358
3.6	Staff Expenses	64,173	21,464	26,733
3.7	Other Operating Expenses	64,616	21,422	30,111
	C. Operating Profit Before Provision (B.-3.6-3.7)	279,115	104,667	134,513
3.8	Provision For Possible Losses	12,489	1,164	9,918
	D. Operating Profit (C.-3.8)	266,626	103,503	124,596
3.9	Non Operating Income / Expenses (Net)	2,372	(50)	3,305
3.10	Write Back Of Provision For Possible Loss	-	-	-
	E. Profit From Regular Activities (D.+3.9+3.10)	268,997	103,453	127,901
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E.+3.11)	268,997	103,453	127,901
3.12	Provision For Staff Bonus	24,454	9,405	11,627
3.13	Provision For Tax	73,363	28,214	34,882
	G. Net Profit / Loss (F. -3.12-3.13)	171,180	65,834	81,391
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	14.53%	13.85%	13.98%
4.2	Non Performing Loan (NPL) To Total Loan	0.93%	0.42%	0.29%
4.3	Total Loan Loss Provision to Total NPL	154.26%	295.74%	463.53%
4.4	Cost of Fund	5.77%	5.30%	5.74%
4.5	CD Ratio (As per NRB Directive)	76.23%	70.70%	72.31%
4.6	Base Rate	8.18%	7.97%	-
4.7	Interest Rate Spread (As per NRB Directive)	6.86%	6.88%	6.87%

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