



कास्की फाइनेन्स लिमिटेड KASKI FINANCE LIMITED

(नेपाल राष्ट्र बैंकबाट 'ग' वर्गको इजाजत-पत्र प्राप्त वित्तीय संस्था)

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Unaudited Financial Results (Quarterly)

As at Third Quarter (30/12/2072) of the Fiscal Year 2072/073

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)	3,774,614.53	3,618,171.60	3,136,335.61
1.1	Paid Up Capital	332,528.30	332,528.30	283,580.40
1.2	Reserve and Surplus	102,811.61	89,336.41	77,837.25
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	3,248,206.74	3,118,388.59	2,699,322.74
a.	Domestic Currency	3,248,206.74	3,118,388.59	2,699,322.74
b.	Foreign Currency	-	-	-
1.6	Income Tax Liability	0.00	1,436.46	-
1.7	Other Liabilities	91,067.88	76,481.84	75,595.22
2	Total Assets (2.1 to 2.7)	3,774,614.53	3,618,171.60	3,136,335.61
2.1	Cash and Bank Balance	130,303.34	154,800.78	142,110.03
2.2	Money at Call and Short Notice	664,615.95	685,080.18	564,479.23
2.3	Investments	65,512.28	39,643.38	14,154.58
2.4	Loans and Advance(a+b+c+d+e+f)	2,861,947.71	2,659,348.21	2,362,094.55
a.	Real Estate Loan	240,783.06	211,913.70	205,198.50
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 & Plotting)	240,783.06	211,913.70	205,198.50
b.	Personal Home Loan of Rs.10 Million or Less	514,986.64	429,643.85	374,516.36
c.	Margin Type Loan	4,570.00	5,525.00	6,727.40
d.	Term Loan	702,014.13	655,513.75	587,616.65
e.	Overdraft Loan /TR Loan/WC Loan	515,636.72	534,202.42	507,920.32
f.	Others	883,957.16	822,549.49	680,115.32
2.5	Fixed Assets	43,560.62	41,888.01	41,383.43
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	8,674.63	37,411.04	12,113.79
3	Profit and Loss Account			
3.1	Interest Income	258,401.50	170,611.38	226,694.35
3.2	Interest Expenses	143,288.17	98,254.88	133,439.84
	A. Net Interest Income (3.1-3.2)	115,113.33	72,356.50	93,254.51
3.3	Fees, Commission and Discount	2,875.89	1,850.40	2,325.52
3.4	Other Operation Income	19,419.71	11,747.53	16,135.06
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	137,408.93	85,954.43	111,715.09
3.6	Staff Expenses	21,734.97	15,059.38	17,699.34
3.7	Other Operating Expenses	18,362.74	12,171.68	18,210.51
	C. Operating Profit Before Provision (B.-3.6-3.7)	97,311.22	58,723.37	75,805.24
3.8	Provision for Possible Losses	16,880.94	-	14,717.35
	D. Operating Profit (C.-3.8)	80,430.28	58,723.37	61,087.89
3.9	Non Operating Income / Expenses(Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	531.62	-
	E. Profit From Regular Activities (D.+3.9+3.10)	80,430.28	59,254.99	61,087.89
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E.+3.11)	80,430.28	59,254.99	61,087.89
3.12	Provision for Staff Bonus	7,311.84	5,386.82	5,553.44
3.13	Provision For Tax	21,935.53	16,160.46	16,660.33
	G. Net Profit/Loss (F.-3.12-3.13)	51,182.91	37,707.71	38,874.11
4	Ratios			
4.1	Capital Fund to RWA	14.42%	14.74%	14.41%
4.2	Non Performing Loan(NPL) To Total Loan	0.96%	0.47%	0.92%
4.3	Total Loan Loss Provision to Total NPL	205.47%	312.33%	207.23%
4.4	Cost Of Fund	5.88%	6.36%	7.46%
4.5	Credit to Deposit Ratio (As Per NRB Directive)	77.70%	75.14%	77.17%
4.6	Base Rate	8.30%	8.67%	10.17%

Note: The figures in above unaudited financial statement are subject to change as per remarks on statutory audit and supervisory authority.



KAMANA BIKASH BANK Ltd.

कामना विकास बैंक लि.

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

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Unaudited Financial Results (Quarterly)

As at Third Quarter (30/12/2072) 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)	4,152,640	3,945,254	3,366,115
1.1	Paid up Capital	341,196	341,196	278,300
1.2	Reserve and Surplus	122,663	100,476	95,046
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a + b)	3,574,493	3,406,109	2,892,543
a.	Domestic Currency	3,574,493	3,406,109	2,892,543
b.	Foreign Currency	-	-	-
1.6	Income Tax Liability	28,214	18,706	22,850
1.7	Other Liabilities	86,074	78,767	77,376
2	Total Assets (2.1 to 2.7)	4,152,640	3,945,254	3,366,115
2.1	Cash and Bank Balance	1,217,725	1,103,479	886,949
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	1,969	1,100	6,100
2.4	Loans and Advances	2,847,338	2,744,630	2,388,912
a.	Real Estate Loan	234,211	206,475	184,627
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 & Plotting)	234,211	206,475	184,627
b.	Personal Home Loan of Rs. 10 Million or Less	607,878	603,585	484,699
c.	Margin Type Loan	700	700	2,240
d.	Term Loan	690,856	645,469	541,334
e.	Overdraft Loan/TR Loan/WC Loan	694,017	695,178	605,259
f.	Others	619,676	593,223	570,753
2.5	Fixed Assets	37,686	37,514	41,070
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	47,922	58,531	43,085
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	259,730	172,837	236,357
3.2	Interest Expense	134,434	89,704	124,279
	A. Net Interest Income (3.1- 3.2)	125,295	83,133	112,079
3.3	Fees, Commission and Discount	3,479	2,376	3,548
3.4	Other Operating Income	18,779	12,091	18,579
3.5	Foreign Exchange Gain / Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	147,553	97,600	134,206
3.6	Staff Expenses	21,464	15,224	18,321
3.7	Other Operating Expenses	21,422	13,728	19,057
	C. Operating Profit Before Provision (B.-3.6-3.7)	104,667	68,648	96,828
3.8	Provision For Possible Losses	1,164	27	12,976
	D. Operating Profit (C.-3.8)	103,503	68,621	83,852
3.9	Non Operating Income / Expenses (Net)	(50)	(33)	(69)
3.10	Write Back Of Provision For Possible Loss	-	-	-
	E. Profit From Regular Activities (D.+3.9+3.10)	103,453	68,589	83,784
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E.+3.11)	103,453	68,589	83,784
3.12	Provision For Staff Bonus	9,405	6,235	7,617
3.13	Provision For Tax	28,214	18,706	22,850
	G. Net Profit / Loss (F. -3.12-3.13)	65,834	43,647	53,317
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	13.85%	13.78%	13.90%
4.2	Non Performing Loan (NPL) To Total Loan	0.42%	0.42%	0.52%
4.3	Total Loan Loss Provision to Total NPL	295.74%	296.91%	300.88%
4.4	Cost of Fund	5.30%	5.36%	5.79%
4.5	CD Ratio (As per NRB Directive)	70.70%	71.54%	73.18%
4.6	Interest Rate Spread (As per NRB Directive)	6.88%	6.94%	7.03%

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