


**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 फाइनान्स लि. एकआपसमा गाभिएर बनेको संस्था)

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

## Unaudited Financial Results (Quarterly)

As at Frist Quarter (30/06/2073) of the Fiscal Year 2073/2074

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>8,116,495</b>	<b>8,039,368</b>	<b>3,712,059</b>
1.1	Paid up Capital	661,605	661,605	341,196
	Call in Advance	-	-	-
1.2	Reserve and Surplus	327,655	291,828	78,092
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	<b>Deposits (a + b)</b>	<b>6,905,274</b>	<b>6,906,141</b>	<b>3,189,058</b>
	a. Domestic Currency	6,905,274	6,906,141	3,189,058
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	15,355	-	9,113
1.7	Other Liabilities	206,606	179,794	94,601
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>8,116,495</b>	<b>8,039,368</b>	<b>3,712,059</b>
2.1	Cash and Bank Balance	1,744,346	1,902,398	1,088,966
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	122,817	66,996	1,100
2.4	<b>Loans and Advances</b>	<b>6,142,961</b>	<b>5,983,174</b>	<b>2,562,713</b>
	<b>a. Real Estate Loan</b>	<b>605,302</b>	<b>586,017</b>	<b>175,592</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)	605,302	586,017	175,592
	<b>b. Personal Home Loan of Rs. 10 Million or Less</b>	<b>1,160,306</b>	<b>1,149,046</b>	<b>580,154</b>
	<b>c. Margin Type Loan</b>	<b>4,404</b>	<b>4,934</b>	<b>699</b>
	<b>d. Term Loan</b>	<b>1,779,232</b>	<b>1,740,257</b>	<b>585,859</b>
	<b>e. Overdraft Loan/TR Loan/WC Loan</b>	<b>1,370,364</b>	<b>1,259,526</b>	<b>642,440</b>
	<b>f. Others</b>	<b>1,223,351</b>	<b>1,243,393</b>	<b>577,968</b>
2.5	Fixed Assets	74,224	76,439	39,616
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	32,147	10,361	19,664
<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	185,515	718,334	87,093
3.2	Interest Expense	90,397	370,980	45,748
	<b>A. Net Interest Income (3.1- 3.2)</b>	<b>95,117</b>	<b>347,354</b>	<b>41,345</b>
3.3	Fees, Commission and Discount	1,969	6,231	1,347
3.4	Other Operating Income	16,308	54,318	5,877
3.5	Foreign Exchange Gain / Loss (Net)	-	-	-
	<b>B. Total Operating Income ( A.+3.3+3.4+3.5)</b>	<b>113,394</b>	<b>407,903</b>	<b>48,570</b>
3.6	Staff Expenses	17,228	64,173	8,060
3.7	Other Operating Expenses	12,793	64,616	6,382
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>83,372</b>	<b>279,115</b>	<b>34,128</b>
3.8	Provision For Possible Losses	33,677	12,489	681
	<b>D. Operating Profit (C.-3.8)</b>	<b>49,696</b>	<b>266,626</b>	<b>33,447</b>
3.9	Non Operating Income / Expenses (Net)	6,605	2,372	(34)
3.10	Write Back Of Provision For Possible Loss	-	-	-
	<b>E. Profit From Regular Activities (D.+3.9+3.10)</b>	<b>56,300</b>	<b>268,997</b>	<b>33,413</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	<b>F. Profit Before Bonus and Taxes (E.+3.11)</b>	<b>56,300</b>	<b>268,997</b>	<b>33,413</b>
3.12	Provision For Staff Bonus	5,118	24,454	3,038
3.13	Provision For Tax	15,355	73,363	9,113
	<b>G. Net Profit / Loss (F. -3.12-3.13)</b>	<b>35,828</b>	<b>171,180</b>	<b>21,263</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	14.66%	14.53%	14.22%
4.2	Non Performing Loan (NPL) To Total Loan	1.92%	0.93%	0.87%
4.3	Total Loan Loss Provision to Total NPL	103.86%	154.26%	156.61%
4.4	Cost of Fund	5.24%	5.77%	5.79%
4.5	CD Ratio (As per NRB Directive)	77.92%	76.23%	71.05%
4.6	Base Rate	8.18%	8.18%	-
4.7	Interest Rate Spread (As per NRB Directive)	6.23%	6.86%	6.65%

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