



कामना सेवा विकास बैंक लि. Kamana Sewa Bikas Bank Ltd.

(नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजतपत्रप्राप्त राष्ट्रियस्तरको विकास बैंक)

केन्द्रीय कार्यालय: पोखरा लेखनाथ-८, सृजनाचोक, कास्की

फोन : ०६१-५३९६७२, ५३९६७३ फ्याक्स : ०६१-५३७४९९

Unaudited Financial Results (Quarterly)

As at Second Quarter (30/09/2074) of the Fiscal Year 2074/2075

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)	17,444,051.25	16,534,380.94	8,188,595.91
1.1	Paid Up Capital	2,062,769.85	2,058,221.09	661,604.87
1.2	Reserve and Surplus	964,210.14	831,060.45	384,589.40
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	13,874,256.37	13,191,510.20	6,890,795.80
	a. Domestic Currency	13,874,256.37	13,191,510.20	6,890,795.80
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	58,293.13	886.24	43,097.70
1.7	Other Liabilities	484,521.76	452,702.96	208,508.14
2	Total Assets (2.1 to 2.7)	17,444,051.25	16,534,380.94	8,188,596.28
2.1	Cash and Bank Balance	4,000,309.40	3,605,129.66	1,746,477.55
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	414,070.82	234,646.27	122,338.69
2.4	Loans and Advances (a+b+c+d+e+f)	12,391,198.27	11,924,752.11	6,186,190.41
	a. Real Estate Loan	961,954.43	1,028,578.61	616,451.00
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 15 million)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income Generating Commercial Complex Loan	27,769.94	28,261.69	29,691.00
	4. Other Real Estate Loan (Including Land purchase & Plotting)	934,184.49	1,000,316.92	586,760.00
	b. Personal Home Loan of Rs. 1Crore or Less	1,339,152.04	1,371,521.65	1,131,189.00
	c. Margin Type Loan	4,804.51	7,405.87	1,474.41
	d. Term Loan	5,545,193.85	5,170,559.13	1,823,527.00
	e. Overdraft Loan/TR Loan/WC Loan	4,026,127.60	3,846,000.60	1,317,974.00
	f. Others	513,965.85	500,686.25	1,295,575.00
2.5	Fixed Assets	288,701.50	288,914.34	72,868.08
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	349,771.26	480,938.57	60,721.56
3	Profit and Loss Accounts	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	871,039.73	376,289.93	384,294
3.2	Interest Expenses	562,282.66	279,832.93	176,623
	A. Net Interest Income (3.1 to 3.2)	308,757.07	96,457.00	207,671
3.3	Fees, Commission and Discount	6,964.51	3,395.98	3,895
3.4	Other Operating Income	43,205.06	18,440.37	27,135
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	358,926.63	118,293.35	238,701
3.6	Staff Expenses	68,981.18	37,889.07	33,376
3.7	Other Operating Expenses	46,192.46	21,983.69	28,918
	C. Operating Profit Before Provision (B-3.6-3.7)	243,752.99	58,420.59	176,406
3.8	Provision for Possible Losses	83,137.48	59,110.84	25,884
	D. Operating Profit (C-3.8)	160,615.51	(690.25)	150,522
3.9	Non Operating Income/Expenses (Net)	5,904.54	13.64	6,945
3.10	Write Back of Provision for Possible Loss	47,221.44	3,926.17	557
	E. Profit From Regular Activities (D+3.9+3.10)	213,741.49	3,249.56	158,025
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	213,741.49	3,249.56	158,025
3.12	Provision for Staff Bonus	19,431.04	295.41	14,366
3.13	Provision for Tax	58,293.13	886.24	43,098
	G. Net Profit/Loss (F-3.12-3.13)	136,017.31	2,067.90	100,561
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	25.22%	24.10%	14.30%
4.2	Non Performing Loan(NPL) to Total Loan	2.13%	2.11%	1.48%
4.3	Total Loan Loss Provision to Total NPL	97.03%	109.57%	127.84%
4.4	Cost of Fund	8.66%	8.61%	5.60%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.20%	75.09%	78.05%
4.6	Base Rate	11.80%	11.92%	8.66%
4.7	Interest Rate Spread (As per NRB Directive)	5.30%	4.98%	5.72%

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