

Kamana Sewa Bikas Bank Limited

Statement of Financial Position

As on Ashoj End 2079

Particulars	This Quarter ending	Immediate Previous Year Ending (Un Audited)
Assets		
Cash and Cash Equivalent	5,062,636,873	5,949,089,247
Due from Nepal Rastra Bank	1,806,322,457	1,234,516,965
Placement with Bank and Financial Institutions	-	350,000,000
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loans and Advances to BFIs	2,257,397,657	1,778,021,882
Loans and Advances to Customers	42,783,973,204	42,511,226,930
Investment Securities	5,875,842,373	6,259,815,273
Current Tax Assets	296,365,080	43,240,097
Investment in Subsidiaries	-	-
Investment in Associates	-	-
Investment Property	275,194,213	237,680,213
Property and Equipment	567,597,767	574,800,578
Goodwill and Intangible Assets	95,026,544	97,594,297
Deferred Tax Assets	55,980,917	55,980,917
Other Assets	288,619,929	260,287,090
Total Assets	59,364,957,013	59,352,253,488
Particulars	Current Year	Previous Year
Liabilities		
Due to Bank and Financial Institutions	3,561,687,619	4,303,589,712
Due to Nepal Rastra Bank	1,855,738,808	2,809,542,033
Derivative Financial Instruments	-	-
Deposits from Customers	47,477,577,907	46,261,302,055
Borrowings	-	-
Current Tax Liabilities	-	-
Provisions	33,769,691	28,704,028
Deferred Tax Liabilities	-	-
Other Liabilities	844,706,513	555,616,591
Debt Securities Issued	992,982,007	992,982,007
Subordinated Liabilities	-	-
Total Liabilities	54,766,462,546	54,951,736,426
Equity		
Share Capital	3,142,577,022	3,142,577,022
Share Premium	-	-
Retained Earnings	645,676,148	326,426,035
Reserves	810,241,297	931,514,005
Total Equity Attributable to Equity Holders	4,598,494,467	4,400,517,062
Non Controlling Interest	-	-
Total Equity	4,598,494,467	4,400,517,062
Total Liabilities and Equity	59,364,957,013	59,352,253,488
Net Assets Value per share	146.33	140.03

Kamana Sewa Bikas Bank Limited

Statement of Profit or Loss For the year ended Ashoj End 2079

Particulars	Current Year		Corresponding Previous Year (UnAudited)	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest Income	1,788,159,297	1,788,159,297	1,235,283,037	1,235,283,037
Interest Expense	1,265,866,745	1,265,866,745	777,767,584	777,767,584
Net Interest Income	522,292,552	522,292,552	457,515,453	457,515,453
Fee and Commission Income	64,474,766	64,474,766	108,560,105	108,560,105
Fee and Commission Expense	4,599,161	4,599,161	2,613,258	2,613,258
Net Fee and Commission Income	59,875,605	59,875,605	105,946,847	105,946,847
Net Interest, Fee and Commission Income	582,168,157	582,168,157	563,462,300	563,462,300
Net Trading Income	30,037	30,037	6,909	6,909
Other Operating Income	3,095,631	3,095,631	6,393,365	6,393,365
Total Operating Income	585,293,825	585,293,825	569,862,575	569,862,575
Impairment Charge / (Reversal) for Loans and Other Lossess	256,591,545	256,591,545	60,691,475	60,691,475
Net Operating Income	328,702,280	328,702,280	509,171,100	509,171,100
Operating Expense				
Personnel Expenses	164,682,614	164,682,614	156,579,716	156,579,716
Other Operating Expenses	79,935,445	79,935,445	73,665,954	73,665,954
Depreciation & Amortisation	24,710,921	24,710,921	27,857,688	27,857,688
Operating Profit	59,373,300	59,373,300	251,067,742	251,067,742
Non Operating Income	-	-	-	-
Non Operating Expense	-	-	-	-
Profit Before Income Tax	59,373,300	59,373,300	251,067,742	251,067,742
Income Tax Expense				
Current Tax	17,811,990	17,811,990	75,320,323	75,320,323
Deferred Tax	-	-	-	-
Profit for the Period	41,561,310	41,561,310	175,747,420	175,747,420
Profit Attributable to:				
Equity-holders of the Bank	41,561,310	41,561,310	175,747,420	175,747,420
Non-Controlling Interest	-	-	-	-
Profit for the Period	41,561,310	41,561,310	175,747,420	175,747,420
Earnings per Share				
Basic Earnings per Share		5.29		26.51
Diluted Earnings per Share		5.29		22.37

1. Above Financial Statements are prepared in accordance with Nepal Financial Reporting Standard (NFRS) as per NRB directive.
2. Previous year figures have been regrouped, rearranged and re-stated wherever necessary.
3. If the statutory and Supervisory authority notify any remarks to change the unaudited statement of financial position and statement
4. Detail Interim Financial Reports are pulished in www.kamanasewabank.com

Kamana Sewa Bikas Bank Limited
Statement of Other Comprehensive Income
For the year ended Ashoj End 2079

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter(YTD)	This Quarter	Upto This Quarter(YTD)
Profit for the year	41,561,310	41,561,310	175,747,419.59	175,747,420
Other Comprehensive Income, Net of Income Tax			-	-
a) Items that will not be reclassified to profit or loss			-	-
Gains/(losses) from investment in equity instruments measured at fair value	(33,870,071)	(33,870,071)	(27,513,257.09)	(27,513,257)
Gains/(losses) on revaluation	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-
Income tax relating to above items	10,161,021	10,161,021	8,253,977.13	8,253,977.13
Net other comprehensive income that will not be reclassified to profit or loss	(23,709,049)	(23,709,049)	(19,259,279.96)	(19,259,280)
b) Items that are or may be reclassified to profit or loss			-	-
Gains/(losses) on cash flow hedge	-	-	-	-
Exchange gains/(losses)(arising from translating financial assets of foreign operation)	-	-	-	-
Income tax relating to above items	-	-	-	-
Reclassify to profit or loss	-	-	-	-
Net other comprehensive income that are or may be reclassified to profit or loss	-	-	-	-
c) Share of other comprehensive income of associate accounted as per equity method	-	-	-	-
Other Comprehensive Income for the year, Net of Income Tax	(23,709,049)	(23,709,049)	(19,259,280)	(19,259,280)
Total Comprehensive Income for the Period	17,852,261	17,852,261	156,488,140	156,488,140
Total Comprehensive Income attributable to:				
Equity-Holders of the Bank	17,852,261	17,852,261	156,488,140	156,488,140
Non-Controlling Interest	-	-	-	-
Total Comprehensive Income for the Period	17,852,261	17,852,261	156,488,140	156,488,140

Kamana Sewa Bikas Bank Limited
Statement of Distributable Profit or Loss

For the year ended Ashoj End 2079
(As per NRB Regulation)

Particulars	Current Year
Opening balance in retained earnings	198,617,801
Adjustment/Restatement	
Net profit or (loss) as per statement of profit or loss	41,561,310
<u>Appropriations:</u>	
a. General reserve	(8,312,262)
b. Foreign exchange fluctuation fund	(244,636)
c. Capital redemption reserve	
d. Corporate social responsibility fund	(415,613)
e. Employees' training fund	-
f. Other	
> <i>Investment adjustment reserve</i>	-
> <i>Deferred Tax</i>	-
> <i>Bonus Share</i>	-
> <i>Cash dividend</i>	-
> <i>Merger</i>	-
> <i>CSR Expenses</i>	-
> <i>Training expense</i>	-
Profit or (loss) before regulatory adjustment	231,206,601
<u>Regulatory adjustment :</u>	
a. Interest receivable (-)/previous accrued interest received (+)	(155,860,998)
b. Other (+/-)	(57,503,891)
Distributable Profit or (Loss)	17,841,712

Kamana Sewa Bikas Bank Limited

Ratio as per NRB Directive

As on Ashoj End 2079

	Current Year	Corresponding Previous Year
	Upto This Quarter(YTD)	Upto This Quarter(YTD)
Particulars		
Capital Fund to RWA	12.96%	13.66%
Non-Performing Loan (NPL) to Total Loan	3.40%	1.79%
Total Loan Loss Provision to Total NPL	95.02%	130.72%
Cost of Funds	9.73%	6.51%
Credit to Deposit Ratio (CD)	87.08%	88.66%
Base Rate	12.23%	8.53%
Interest Rate Spread	4.67%	4.55%