



एभरेष्ट बैंक लिमिटेड
EVEREST BANK LIMITED

दिगो, दरिलो र विश्वासिलो

३१औं वार्षिक प्रतिवेदन

आ.व. २०८१/८२

31st Annual Report

FY 2024/25 AD



Glimpses of 30th Annual General Meeting



Board of Directors



Dr. Bal Gopal Baidya
Chairman



Kiran Krishna Shrestha
Director
(Promoter)



Santosh Kumar
Director
Punjab National Bank, India



Nabin Bhakta Shrestha
Director
(Public Shareholders)



Urmila Shrestha
Director
(Public Shareholders)



Dr. Tarak Bahadur K.C.
Independent Director

Suresh Chapagain
Company Secretary

Sr. Advocate Shambhu Thapa
Legal Advisor

Auditor
Manish Amatya, FCA
Partner, N. Amatya & Co.
Chartered Accountants

Management Team



Sudesh Khaling
Chief Executive Officer



Keshab Raj Paudel
Dy. General Manager



Yogendra Singh Udawat
Dy. Chief Executive Officer



Ashutosh Sharma
Dy. General Manager



Siddharath Rana
Dy. General Manager



Santosh Kumar Bhattarai
Asst. General Manager



Bishnu Prasad Gyawali
Asst. General Manager

प्रवेश-पत्र

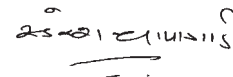
शेयरधनीको नाम:..... शेयरधनी नं.

शेयर संख्या शेयरधनीको दस्तखत:

(मिति २०८२ साल कार्तिक १२ गते बुधवारका दिन हुने एभरेष्ट बैंक लिमिटेडको ३१ औं वार्षिक साधारण सभामा उपस्थित हुन जारी गरिएको प्रवेश-पत्र)

द्रष्टव्य:

- १) शेयरधनी आफैले खाली कोष्ठहरू भर्नु होला ।
- २) सभा कक्षमा प्रवेश गर्न यो प्रवेश-पत्र प्रस्तुत गर्नु अनिवार्य छ ।



(सुरेश चापागाईं)
 कम्पनी सचिव

प्रोक्सी फाराम

श्री संचालक समिति
 एभरेष्ट बैंक लिमिटेड

विषय: प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

..... जिल्ला न.पा. / गाउँपालिका
 वडा नं. बस्ने म/हामी ले
 त्यस बैंकको शेयरधनीको हैसियतले ३१ औं वार्षिक साधारण सभामा उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा भाग लिन तथा मतदान गर्नका लागि
 जिल्ला न.पा. / गा.पा. वडा नं. बस्ने त्यस बैंकका शेयरधनी
 श्री , शेयरधनी नं. / BOID No.
 लाई मेरो/हाम्रो प्रतिनिधि मनोनयन गरी पठाएको छु/छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको

निवेदक

दस्तखत:
 शेयरधनी नं./BOID No.:
 शेयर संख्या:
 मिति:

दस्तखत:
 नाम:
 ठेगाना:
 शेयरधनी नं./BOID No.:
 शेयर संख्या:
 मिति:

कम्पनी सचिवको दस्तखत

बैंकको छाप

द्रष्टव्य:

- १) प्रतिनिधि (प्रोक्सी) मुकरर गर्दा शेयरधनी बाहेक अरूलाई गर्न पाइने छैन ।
- २) प्रोक्सी फाराम साधारण सभा हुनुभन्दा ४८ घण्टा अगावै निर्वाचन कार्यालयमा दर्ता भएको हुनुपर्नेछ ।

एभरेष्ट बैंक लिमिटेडको ३१ औं वार्षिक साधारण सभा सम्बन्धी सूचना

यस बैंकको मिति २०८२ साल आश्विन ९ गते बसेको संचालक समितिको ३८९ औं बैठकको निर्णय अनुसार ३१ औं वार्षिक साधारण सभा देहायको मिति, स्थान र समयमा निम्न प्रस्ताव उपर छलफल गर्न बस्ने भएको हुँदा सबै शेयरधनी महानुभावहरूको जानकारीको लागि यो सूचना प्रकाशित गरिएको छ ।

सभा हुने मिति : २०८२ साल कार्तिक १२ गते बुधबार (२९ अक्टोबर २०२५) ।

स्थान : आम्रपाली ब्याङ्केट, भाटभटेनी, काठमाडौं ।

समय : बिहान ११:०० बजे ।

बैंकको ३१ औं वार्षिक साधारण सभाको छलफलको विषयसूची:

१. संचालक समितिको तर्फबाट अध्यक्षज्यूको प्रतिवेदन ।
२. लेखापरीक्षकको प्रतिवेदन सहितको लेखापरीक्षण गरिएको २०८२ साल आषाढ ३२ गतेको वासलात, सोही मितिमा समाप्त आ.व. २०८१/८२ को नाफा नोक्सान हिसाव तथा सोही अवधिको नगद प्रवाह विवरण छलफल गरी पारित गर्ने,
३. मिति २०८२/०५/१९ मा बसेको सञ्चालक समितिको ३८७ औं बैठकले, शेयरधनीहरूलाई निम्न बमोजिम बोनस शेयर तथा नगद लाभांश प्रदान गर्न सिफारिस गरेकोले सो प्रस्ताव छलफल गरी पारित गर्ने,
(क) ६% का दरले बोनस शेयर जारी गर्ने - विशेष प्रस्ताव,
(ख) १४% नगद लाभांश (बोनस शेयरमा लाग्ने कर समेत) वितरण गर्न गरेको सिफारिसलाई छलफल गरी पारित गर्ने,
४. प्रबन्धपत्र तथा नियमावली संशोधन सम्बन्धी विशेष प्रस्ताव पारित गर्ने,
बैंकले प्रस्तावित बोनस शेयर जारी भएपश्चात् पूँजी वृद्धि हुने भएकोले सोही बमोजिम संशोधन गर्न ।
५. आ.व. २०८२/८३ को लागि लेखापरीक्षकको नियुक्ति र निजको पारिश्रमिक तोक्ने ।
६. विविध ।

संचालक समितिको आज्ञाले,
कम्पनी सचिव

वार्षिक साधारण सभा सम्बन्धी सामान्य जानकारी

शेयर दाखिल खारेज किताब बन्द रहने

साधारण सभा प्रयोजनका लागि मिति २०८२/०६/२४ गते एक दिन बैंकको शेयरधनी दर्ता किताब बन्द गरिनेछ ।

नोट:

- (१) सभामा उपस्थित हुने शेयरधनी महानुभावहरूले शेयर प्रमाणपत्र वा शेयर अभौतिकरण गरिसकेका शेयरधनीहरूको हकमा हितग्राही (DEMAT Account) नम्बर, DEMAT Statement र आफ्नो परिचय खुल्ने (जस्तै: नागरिकताको प्रमाणपत्र वा अन्य कुनै परिचय पत्र) अनिवार्य रूपमा साथमा लिई आउनुहुन अनुरोध छ ।
- (२) नगद लाभांश सम्बन्धित शेयरधनी महानुभावहरूको बैंक खातामा जम्मा गर्ने प्रयोजनका लागि आफ्नो बैंक खाता हितग्राही (DEMAT Account) नम्बरमा अद्यावधिक गरिदिनु हुन शेयरधनी महानुभावहरूलाई अनुरोध गर्दछौं ।
- (३) साधारण सभाको हाजिरी पुस्तिका १०:०० बजेदेखि खुल्ला रहने छ र अपरान्ह १२:०० बजे बन्द गरिने छ ।

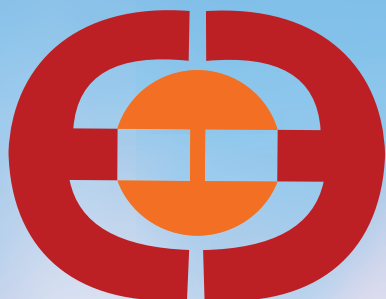
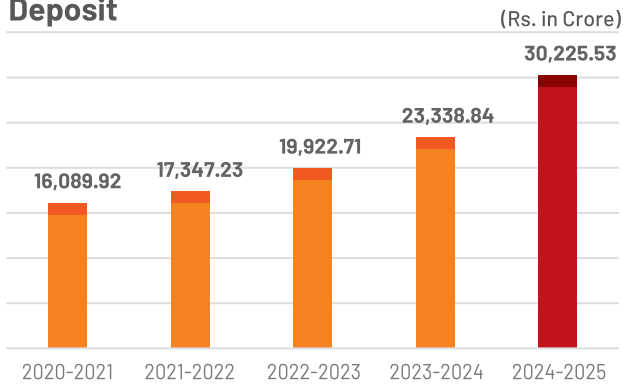


Table of Contents

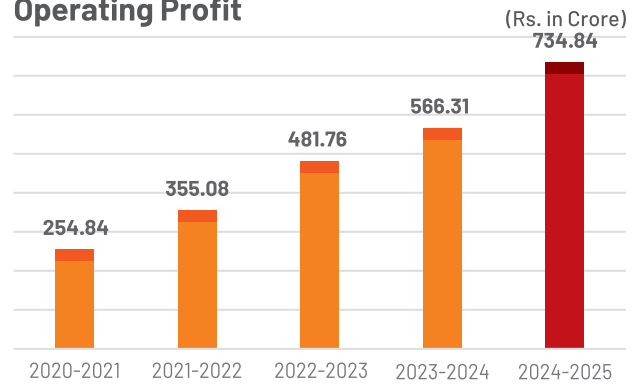
1. Board of Directors	i
2. Management Team	ii
3. प्रवेश पत्र, प्रोक्सी फाराम	iii
4. ३१ औं वार्षिक साधारण सभा सम्बन्धी सूचना	v
5. वार्षिक साधारण सभा सम्बन्धी सामान्य जानकारी	vi
6. Key Financial Indicators	2
7. Chairman's Statement	5
8. Board of Director's Report	7
9. Auditor's Report	12
वित्तीय विवरण	
10. वित्तीय अवस्थाको विवरण (वासलात)	17
11. नाफा नोक्सान हिसाब	18
12. अन्य विस्तृत आमदानीको विवरण	19
13. इन्विटीमा भएको परिवर्तन सम्बन्धी विवरण	20
14. नगद प्रवाह विवरण	22
15. वित्तीय विवरण सम्बन्धी टिप्पणीहरू	24
16. संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदनको ढाँचा	71
Financial Statement	
17. Statement of Financial Position	80
18. Statement of Profit or Loss	81
19. Statement of Comprehensive Income	82
20. Statement of Changes in Equity	83
21. Statement of Cash Flows	85
22. Notes to the Financial Statements	87
23. About us	162
24. Vision, Mission, Motto and Strategic Focus.....	164
25. Organization Structure	165
26. Awards and Achievements	166
27. Pioneering Achievements	167
28. Product and Services	168
29. Corporate Governance	178
30. Risk Management.....	186
31. Human Resource Management.....	199
32. Corporate Social Responsibility (CSR)	204
33. Glimpses of Corporate Social Responsibility (CSR)	205
34. Compliance	207
35. Branchless Banking	208
36. Digital Everest	209
37. Remittance	211
a. Arrangement with Exchange	
Houses for Remittance/Draft.....	212
b. Remittance Payout Locations	214
c. Correspondent Banks.....	215
38. Customer Queries and Grievance Handling	216
39. Banking Operation and Function	217
40. Dividend Distribution approval from Nepal Rastra Bank	218
41. Care Edge	219
42. Department Heads	222
43. Provincial Heads.....	223
44. Branch Manager & Offices	224

Key Financial Indicators

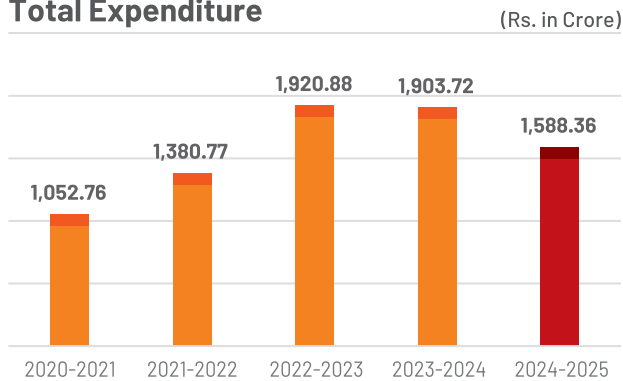
Deposit



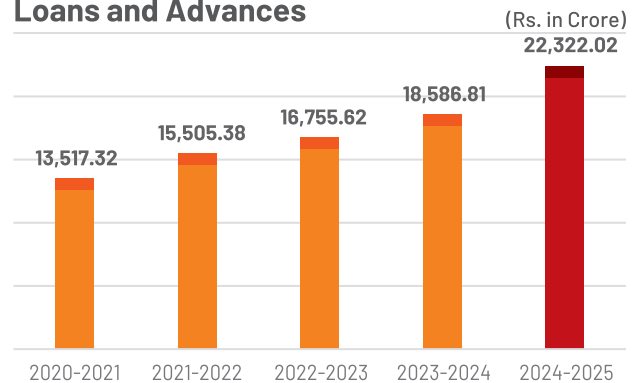
Operating Profit



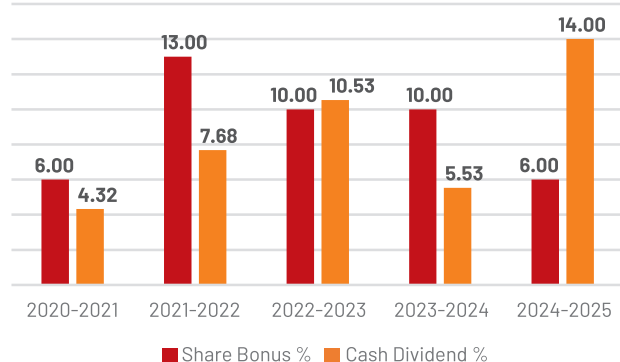
Total Expenditure



Loans and Advances

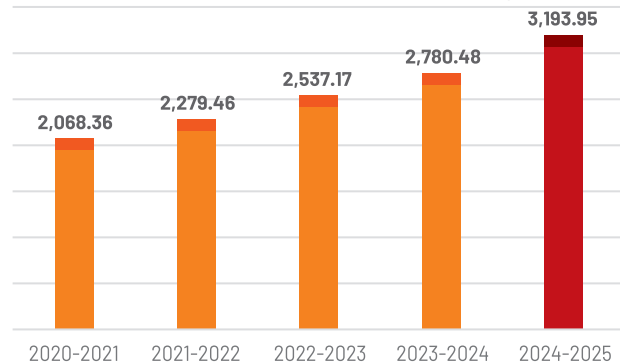


Dividend History



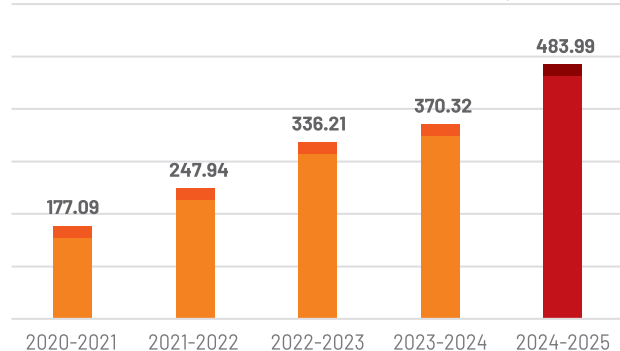
Capital and Reserve

(Rs. in Crore)



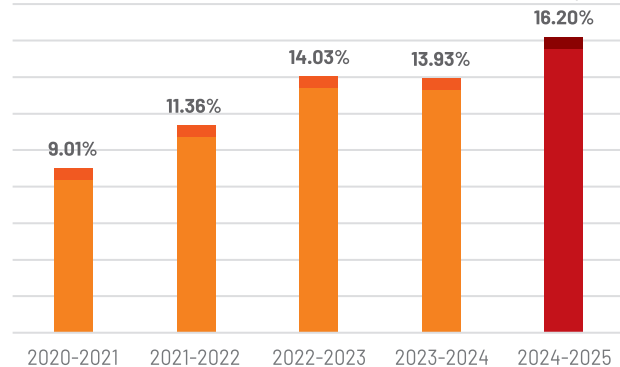
Net Profit

(Rs. in Crore)



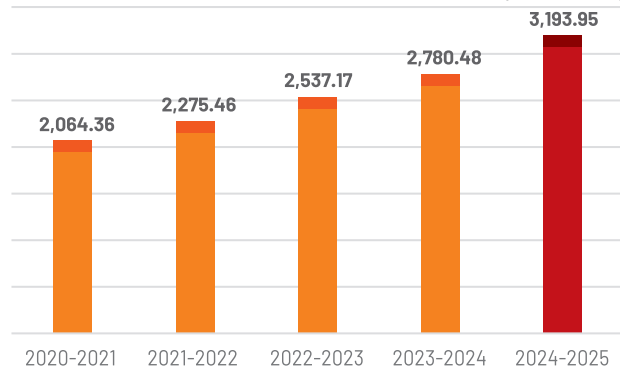
Return on Equity

(in %)

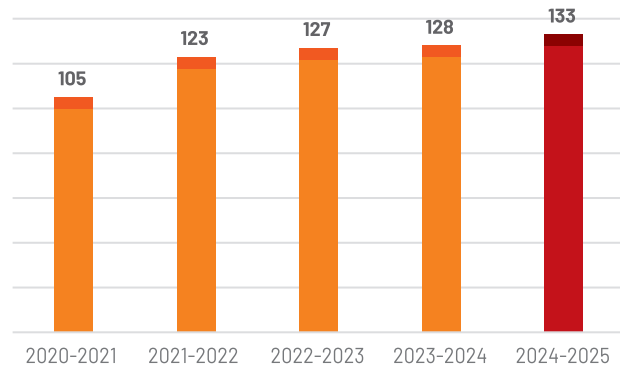


Book Net Worth

(Rs. In Crore)

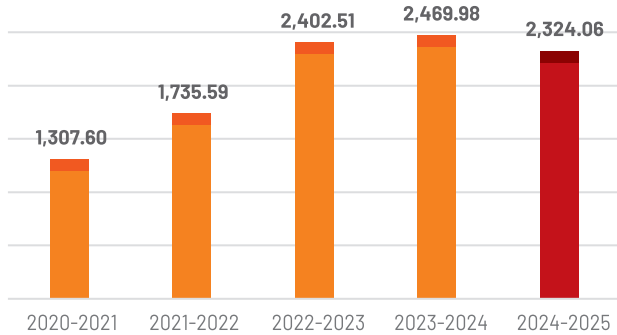


No. of Branches

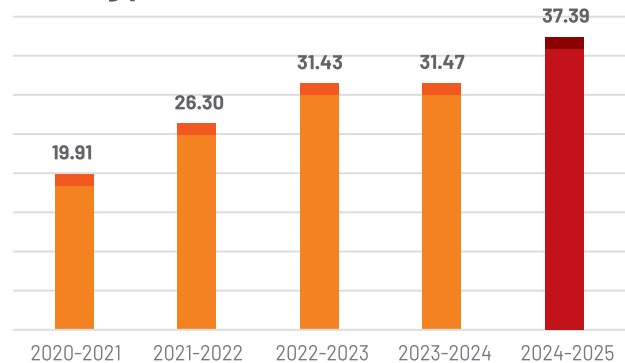


Total Income

(Rs. in Crore)

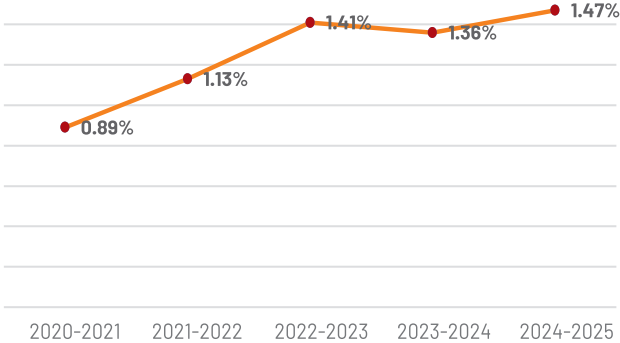


Earning per Share



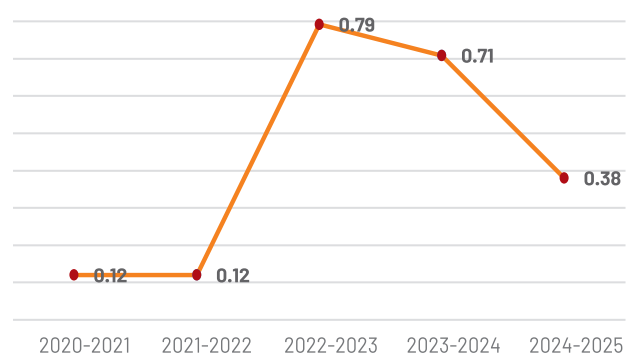
Return on Total Assets

(in %)



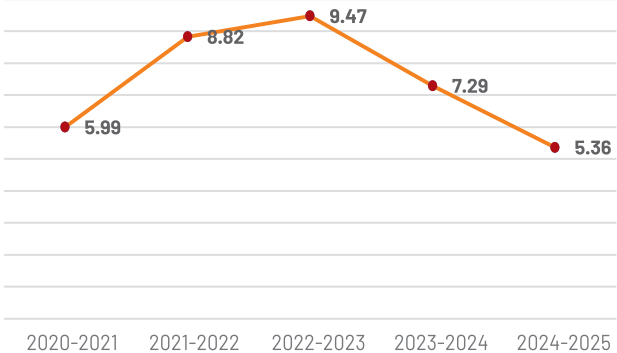
NPA

(in %)



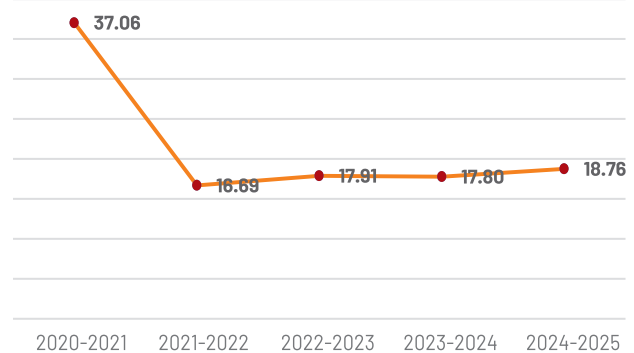
Base Rate

(in %)



Price Earning Ratio

(in %)



Chairman's Statement



Dr. Bal Gopal Baidya
Chairman

Respected Shareholders, Board Members, Regulators, and Bank Colleagues,

Namaskar and a warm welcome to the 31st Annual General Meeting of the Everest Bank Limited. On behalf of the Board of Directors, it gives me great pride to present to you the Bank's performance for the fiscal year 2081/82 (2024/25) and share my thoughts on the socio-economic landscape of Nepal and the global macroeconomic environment shaping our journey ahead.

Performance of Everest Bank

This fiscal year the Bank has demonstrated a remarkable resilience and responsible progress. Despite a challenging environment, the Bank has achieved a healthy growth across key financial indicators:

- Deposits grew by 28.26%, reaching NPR 302.25 billion, reflecting continued customer confidence in Everest Bank.
- Total loans and advances expanded by 20.10%, standing at NPR 223.22 billion, with a strategic focus on productive sectors, SMEs, and retail.
- The Bank recorded a net profit of NPR 4.84 billion, an increase of 30.69% compared to the previous fiscal year.
- Our Non-Performing Loans (NPL) ratio was contained at 0.38%, the lowest in the banking industry, highlighting our prudent risk management practices.
- The Capital Adequacy Ratio (CAR) stood at 13.17%, comfortably above the regulatory requirement, ensuring financial stability and resilience.
- Our earnings per share (EPS) improved to NPR 37.39, with a proposed dividend of 20% for our valued shareholders.

Alongside financial performance, the bank has also deepened its commitment to innovation. Our digital platforms now account for over 89% of total

transactions, demonstrating strong adoption of mobile and internet banking solutions. The expansion of QR-based payments and agent banking outlets has significantly improved customer accessibility and convenience.

Nepal's Socio-Economic Context

Nepal today stands at a crucial juncture. Remittance inflows crossed NPR 1723 billion this year, providing stability to foreign exchange reserves and supporting domestic consumption. Yet, challenges remain. The trade deficit widened to NPR 1527.09 billion, exerting pressure on external balances.

While inflation averaged around 4.69%, households continued to face rising costs of food and beverages for FY 2081/82. Growth in the services sector, particularly tourism, has been encouraging, with over 1.14 million visitors recorded in 2081/82. However, investment in manufacturing and large-scale infrastructure remains subdued, constrained by political & policy uncertainty, continued economic slowdown and structural bottlenecks.

The outflow of youth continue to be pressing concerns. As a leading financial institution, Everest Bank recognizes its responsibility to finance entrepreneurship, promote job creation, and support the government's development agenda.

Global Macroeconomic Factors

Globally, economic conditions have been shaped by three main forces:

- Monetary tightening in major economies, aimed at curbing inflation, has slowed global growth and increased borrowing costs.
- Geopolitical tensions and conflicts have disrupted trade flows, driven volatility in energy markets, and influenced investment sentiment.
- Technological transformation, especially in AI and fintech, is reshaping financial services, demanding banks to rethink business models and enhance cybersecurity.

For Nepal, these global shifts translate into both challenges and opportunities. On one hand, volatility in global oil and commodity prices impacts our import bills. On the other, the growing integration of digital finance opens new avenues for innovation and inclusion.

Way Forward for Everest Bank

Looking ahead, Everest Bank is committed to three strategic priorities:

1. Sustainable Growth – Strengthening our balance sheet, diversifying our lending portfolio, and focusing on sectors that generate long-term value for Nepal's economy.
2. Digital Acceleration – Expanding secure, innovative digital platforms to meet evolving customer needs and stay ahead of regional banking trends.
3. Inclusive Development – Supporting MSMEs, agriculture, and entrepreneurship, while widening financial literacy and access across rural communities.

Acknowledgements

I would like to extend my deepest gratitude to our shareholders for their trust, to Nepal Rastra Bank for its guidance, to our Board for its stewardship, and to our management and staff for their hard work and dedication.

As we enter the new fiscal year, Everest Bank stands ready to embrace challenges, seize opportunities, and continue delivering sustainable value to our stakeholders.

Thank you.

BOARD OF DIRECTORS' REPORT

TO THE 31st ANNUAL GENERAL MEETING OF SHAREHOLDERS OF THE BANK

Ladies and Gentlemen

It gives me a great pleasure to welcome you to the 31st Annual General Meeting (AGM) of your Bank. I have the privilege of presenting the Balance Sheet and the Profit & Loss Account and Cash Flow Statement for the year ending as at 32nd Ashadh 2082 (16th July, 2025) as well as the Auditors' report made there on.

Performance Review

I am happy to share the performance of your bank over the period of last five years. As per the table presented below, you will notice that Bank has made significant progress across all parameters over the period. Total shareholders' funds have increased by 71.37% during the last five years from **Rs. 1,863.74 crore** to **Rs. 3,193.95 crore** as summarized below:

(Rs. in crore)

Particulars	2076/77 (2019/20)	2081/82 (2024/25)
Share capital	851.02	1294.47
Share premium	23.85	23.85
Retained earnings	179.30	489.31
Statutory general reserve	431.83	771.70
Exchange equalization reserve	3.51	6.98
Corporate social responsibility reserve	3.04	7.63
Reserve for Staff Training	1.03	3.70
Regulatory reserve (NFRS)	97.87	185.30
Investment adjustment reserve	0.27	0.27
Capital Adjustment reserve	4.76	111.64
Assets revaluation reserve	96.89	97.14
Fair value reserve (NFRS)	68.06	77.65
Actuarial gain	(4.03)	(21.13)
Debenture Redemption reserve	97.51	136.58
Other reserve	8.82	8.86
Total Shareholders' Fund	1,863.74	3,193.95

The table clearly reflects the progress made by the Bank over the last five years in business as well profitability.

The total deposits have reached Rs. 30,225.53 crore recording growth of 108.84% whereas the loans and advances (net) stood at Rs. 22,322.02 crore showing growth of 87.47% in last 5 years. The deposit and the advance figures have shown a healthy growth of 28.26% and 20.10% respectively during this fiscal year.

1. Other Major Performance in Business & Profitability

a) Business

(Rs. in crore)

Particulars	2076/77 (2019/20)	2080/81 (2023/24)	2081/82 (2024/25)	Growth	
				Over Previous Year (%)	Over 5 year's period (%)
Deposit	14,472.83	23,565.28	30,225.53	28.26	108.84
Loans & Advances (Net)	11,906.92	18,586.81	22,322.02	20.10	87.47

b) Profitability

(Rs. in crore)

Particulars	2076/77 (2019/20)	2080/81 (2023/24)	2081/82 (2024/25)	Growth	
				Over Previous Year (%)	Over 5 year's period (%)
Total Income	1,548.66	2,469.98	2,324.05	(5.91)	50.07
Operating Profit	358.27	566.31	734.84	29.76	105.11
Net Profit after Tax	251.62	370.32	484.00	30.69	92.35

The Bank has earned operating profit of Rs. 734.84 crores with a net profit of Rs. 484.00 crores which is higher by 105.11% and 92.35% respectively over the profits made five years ago.

The Bank has also paid additional income tax this year of Rs. 29.74 crores (previous year Rs. 25.34 crores) regarding pending tax litigation cases under different courts essentially to save interest and penalties levied by the Tax Office.

2. External & Internal Factors Impacting Bank's Activities

During FY 2081/82, the banking industry remained highly liquid as remittance inflows continued to rise while credit demand stayed subdued. Private sector credit grew by 8.4% (NPR 563.8 billion), while deposits expanded by 11.2% (NPR 711.1 billion), lowering the credit-to-deposit ratio to around 75%. The banking industry now holds surplus loanable funds in excess 1,000 billion which is much higher than the projected 12% private credit growth set out in the latest monetary policy. Meanwhile, Nepal's foreign exchange reserves are expected to reach a record NPR 2,650 billion, providing a comfortable import and service coverage for about 15 months.

In recent month, Nepal has undergone severe political and social unrest, triggered by the so-called “Gen Z protests” which began as opposition to a government ban on social media platforms and quickly expanded into a widespread movement against corruption, bad governance, lack of economic & job opportunity, and perceived inequality. The unrest escalated dramatically: parliament and the presidential residence were burned down, government buildings attacked, clashes with security forces resulted in dozens of deaths and over a thousand injured, and large parts of Kathmandu and other cities were paralyzed under curfews. In response, the government lifted the social media ban, the Prime Minister (K.P. Sharma Oli) resigned, parliament was dissolved, and Sushila Karki, formerly Chief Justice, was appointed as Interim Prime Minister with elections scheduled for 5 March 2026.

Nepal’s economy faces mounting pressures, with high youth unemployment, persistent income inequality, a large informal sector, and heavy reliance on remittances. Recent political instability further threatens commerce, investment, tourism, and capital flows, weighing on growth prospects. These challenges are compounded by Nepal’s placement on the FATF “grey list” in February 2025, which raises the cost of international financial transactions, deters foreign investment and aid, and places additional compliance and operational burdens on banks and financial institutions.

For the banking sector, current instability translates into higher credit, liquidity, operational, and compliance risks, alongside regulatory uncertainty. While interim leadership and upcoming elections may gradually restore confidence, the overall economic environment remains fragile, requiring banks to strengthen capital buffers, tighten compliance, and adopt robust risk management to withstand short-to medium-term headwinds.

Regional and global developments are adding further strain to Nepal’s economy. The United States’ steep tariff hikes on Indian exports and India’s subsequent GST rate cuts are reshaping trade flows and consumption patterns, with potential spillover effects on Nepal’s economy. At the same time, ongoing geopolitical conflicts—including the Russia-Ukraine war and the Israel-Hamas crisis—along with broader economic

instability, are influencing interest rates, inflation, and financial market dynamics, thereby impacting banking sector profitability and risk profiles.

3. Activities of the Bank and Future Plan

a. Operations

The Bank continues to strengthen its digital strategies and modernize its IT infrastructure to provide customers with seamless and efficient services. Leveraging world-class core banking software “Finacle,” which is scheduled to be upgraded to version 10.x in the current financial year, all branches are integrated through a centralized database supported by a Disaster Recovery Site located outside the valley in a different seismic zone. These investments are designed to enhance resilience, improve operational efficiency, and sustain a competitive edge in the market.

Aligned with evolving customer aspirations and technological advancements, the Bank has introduced innovative service delivery channels, including virtual credit cards, to enrich customer experience. Additionally, KPMG India has been engaged to support the implementation of the Expected Credit Loss (ECL) model under NFRS 9 through a specialized software solution, further strengthening the Bank’s risk management framework.

Our strategic focus remains on sustainable profitability, prudent balance sheet growth, asset quality improvement, and capital strengthening. Guided by a robust business model, the Bank is committed to responsible expansion, ensuring customer satisfaction while also reaching underserved populations and supporting retail and small businesses nationwide. To further enhance convenience, the Bank continues to expand its digital and online banking services, enabling customers to conduct both financial and non-financial transactions smoothly and securely.

The Bank has strategically deployed ATMs at 168 locations across the country to ensure convenient cash withdrawal services for its valued customers. Bank’s ATM terminals facilitate acceptance of main global card brands, account-based Card-less cash withdrawals and e-Sewa wallet based Card-less cash withdrawals.

The Bank has maintained a comprehensive card portfolio, with over 2.70 lakh Debit cards, 9,700 Credit cards, and 7,600 Prepaid Dollar cards, currently active. The bank is issuing Debit cards in two brands; UPI (Union Pay International) brand cards with local SCT co-branding and Visa brand cards. Visa Debit and Credit Cardholders benefit with e-Commerce capabilities and cross-border access in ATM, POS & e-Commerce platforms in India while Visa Prepaid cards are accepted in Visa terminals worldwide. Further, Bank has also enhanced its Digital Services by delivering card related services like card activation, block, PIN change, generate statement, display limit of Credit/USD Prepaid cards via Bank's mobile Banking Touch24 Apps.

Bank has introduced Fonepay Virtual Credit Card, which can be accessed through bank's mobile Banking Touch24 Apps and are enabled with QR based payments in more than 1.7 million Fonepay QR merchants. This Fonepay Virtual Credit Card carries all Credit card features and benefits like up-to 45 days interest free credit period, minimum payment option of 10% to 100%, monthly Billing and monthly Payment service etc. Eligible customers can apply and get Virtual Credit card instantly via the EBL Touch 24 Mobile Banking App.

b. Branch Expansion/Outreach

As of FY 2081-82, the Bank operates a network of 133 branches nationwide, including five newly opened branches in last fiscal year, and an additional 32 government revenue collection counters. To expand financial inclusion, the Bank provides Branchless Banking services through internet and mobile banking agents, alongside 168 strategically located ATMs for cash withdrawals.

4. Customer Care

Bank has dedicated Customer Care Center where the valued customers of the Bank are being facilitated to address their queries/concern/grievances. by means of different communication channels. Bank is always with its looking to provide easy, fast, reliable and hassle-free services to its customers and also striving to continuously improve its customers service experience, fulfill the customers' needs through the automation by implementing cutting edge technology.

5. Human Resources Development & Per Employee Business

The staff strength of the Bank at the end of the financial year 2081/82 (2024/25) was 1,212 and in the previous year it was 1,149. Per employee business as at the end of the financial year is as under:

(Rs. in crores)

Particulars	2076/77 (2019/20)		2080/81 (2023/24)		2081/82 (2024/25)		Growth	
	Total Amount	Per Employee Amount	Total Amount	Per Employee Amount	Total Amount	Per Employee Amount	Over Previous Year (%)	Over 5 year's period (%)
Deposits and Loans & Advances	26,379	30.5	42,152	36.68	52,547	43.35	18.18	42.13
Operating Profit	358.27	0.41	566.31	0.49	734.84	0.61	23.02	48.78
Net Profit	251.62	0.29	370.32	0.32	483.99	0.40	23.9	37.93

Per-employee business and operating profit have shown increment over previous year and over 5 years period.

It is considered that the progress and success of any organization depend upon the knowledge, skills and motivational level of its workforce. The Bank has been taking keen and special interest in the development of its human resources by imparting its employees' training in various aspects of banking. Besides this, the Bank has taken special care to keep the motivational level of its employees high as also to instill a sense of belongingness to the Bank. To upgrade the knowledge base and exposure of the employees of the Bank, training is conducted on regular basis. Bank has formulated a training schedule calendar to all staffs of the bank within and outside Nepal.

6. Compliance Structure & Risk Structure

A Compliance in conjunction with risk and good governance is the top priority for the Bank. In order to further strengthen the compliance function in the bank, the bank has set up a separate Compliance Department headed by Head of Compliance Department and also designated a Compliance Officer for monitoring KYC/AMLCFT specifically.

To enhance compliance function, the Assets Laundering Prevention Committee (ALPC) of the Board has been formed under the chairmanship of Non-Executive Director in line with the provision of Directives of Nepal Rastra Bank. The Committee oversees implementation of Assets (Money) Laundering Prevention Act, 2064, Assets (Money) Laundering Prevention Rules, 2073, NRB Unified Directives and other legal and regulatory requirements related to Money Laundering Prevention. For smooth functioning of the Committee, the Board of Bank has also approved Terms of Reference.

Similarly, for developing risk management culture in the bank, a Risk Management Department (RMD) is in place, which is engaged in identifying, measuring, monitoring, 8 mitigating risks in the bank. RMD is headed by a Chief Risk Officer (CRO) who reports to the Risk Management Committee (RMC) of the Board.

RMC formulates risk management policy of the bank which includes credit, market and operational risks. It also formulates risk integration, implementation of best risk management practices and setting

risk limits to various functions of the bank. The Committee also ensures that action taken by the management are appropriate and elevates the situations to the Board where further action is required.

Audit is the third line of defense in the bank. The bank has established an independent Internal Audit Department which has adopted risk based internal audit (RBIA) approach and conducts onsite/offsite as well as concurrent audit of various branches. For ensuring independence of Internal Audit Department, it directly reports to the Audit Committee of the Board (ACB).

Everest Bank has the lowest Non-Performing Assets 0.38% in the banking industry as a result of prudent risk management practices.

The ACB reviews periodical issues related to bank's overall financial condition, internal controls and audit program in accordance to prevailing laws and provides necessary suggestions to the management on actions to be taken on the same. It also reviews quarterly financial reports of the Bank and guide the management in preparing yearly Financial Reports in a correct and realistic manner.

7. Corporate Social Responsibility

Nepal Rastra Bank, the regulatory body has issued a guideline that BFIs shall allocate at least 1% of their Net Profit to activities relating to corporate social responsibility creating "Corporate Social Responsibility Fund" account. CSR expenditure is incurred from CSR Fund according to CSR Guidelines (revised in 2082) issued by Nepal Rastra Bank.

8. Dividend/Bonus Share

The Board in its' 388th meeting held on 4th September, 2025 (19th Bhadra, 2082) has decided to recommend to the forthcoming Annual General Meeting to declare cash dividend 14% (including tax on bonus share) and bonus share 6% on Paid-up Capital.

Closing Balance of distributable profit for FY 2081/82 after distribution of dividend (Cash and Bonus) would be **Rs. 230.42 crores**.

The same is being placed before you for approval.

9. Capital Adequacy

Under the Basel – III framework, minimum benchmark fixed by Nepal Rastra Bank the Capital Adequacy Ratio is 11%. However, the NRB has further directed to maintain 11% of CAR after the cash dividend distribution. Further, NRB has deferred the implementation of the Counter Cyclic Buffer till FY 2082-83. The Capital Adequacy Ratio of the Bank as at the yearend 16th July, 2025 stands at 13.17% (Previous Year 12.30%). To maintain the capital adequacy ratio intact, proper capital back up is required. Your bank has managed to maintain the CAR at comfortable level.

10. Board of Directors

There was a change in Board of Directors of the Bank during the financial year under review.

Mr. Rakesh Grover has been replaced by Mr. Santosh Kumar as new PNB Nominee director of the Bank.

We heartily thank the outgoing Director for his contribution and welcome the new Director to the Board of Everest Bank.

11. Amendment in Memorandum and Articles of Association

In the Agenda for the Annual General Meeting a separate Agenda is included for amendment of Memorandum and Articles of Association for reasons explained in the agenda itself.

12. Employee Relations

The Board is pleased to report that during the year under review the Management Employee relation has remained harmonious. In view of your Bank's expansion, the recruiting of new human resource as well as motivating our existing employees is proceeding apace.

13. Corporate Good Governance

Respected shareholders, corporate good governance is one of the key factors for strength, stability and sustainable progress of an institution. We always remain alert about the corporate good governance in your Bank. Your Bank has complied with the related provisions of related Acts, Rules and Directives issued by Nepal Rastra Bank.

14. Appointment of the Statutory Auditors

The Shareholders are requested to appoint Statutory Auditor of the bank along with the fee for the financial year 2082/83 (2025/26) as per recommendation of Audit Committee of the Board.

15. Acknowledgements

On this occasion, on behalf of the Board of Directors and on my own, I would like to thank all the shareholders for their continuous support and guidance. I also take this opportunity to extend thanks to our valued customers for their patronage. Further, we express our sincere gratitude to the officials of concerned Ministries of Government of Nepal, Departments of the Nepal Rastra Bank, our joint-venture partner, Punjab National Bank other concerned authorities and institutions for their patronage and all the employees of the Bank for their hard work and dedication. Further, I also express our sincere thanks to members of the press and other well wishers of the Bank for their valuable co-operation and support.

Finally, I am sure that the Bank shall continue to get the same co-operation and support from all of you in the future which will be a source of inspiration in our endeavor to take our Bank to newer heights of success in the times to come.

Thank you.

On behalf of the Board of Directors

Dr. Bal Gopal Baidya

Chairman

N. Amatya & Co.

Chartered Accountants

UDIN: 250907CA00209GHFVE

INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF EVEREST BANK LIMITED

Report on the audit of the financial statements

Opinion

We have audited the financial statements of Everest Bank Limited (hereinafter referred to as "the Bank"), which comprise the statement of financial position as at Ashadh 32, 2082 (July 16, 2025), the statement of profit or loss, the statement of other comprehensive income, the statement of changes in equity, the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the bank as at Ashadh 32, 2082 (July 16, 2025), and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards.

Basis for Opinion

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the bank in accordance with the code of ethics for professional accountant issued by Institute of Chartered Accountants of Nepal (ICAN) together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2063 and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAN's Code of Ethics for professional accountants. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Emphasis of Matter – Policy for estimation of expected credit loss ("ECL") of the bank

We draw attention to Note 3.4.6 of the financial statements, which describes the basis of estimation, methodology, assumptions and judgements used in estimation of Expected Credit Loss (ECL) on loans and advances, financial assets at amortised cost and off-balance sheet exposures. The bank has estimated the Expected Credit Loss allowance at Rs. 3,185,298,881, which, in our opinion, is in fair and appropriate and in compliance with requirements of 'NFRS 9 – Financial Assets' and 'NFRS 9 – Expected Credit Loss related Guidelines, 2024' issued by Nepal Rastra Bank.

However, we note that the bank has not yet formulated and approved its own detailed internal policy and framework for estimation of ECL as required by NFRS 9 and the guidelines issued by Nepal Rastra Bank. We have been informed that the Bank is in process of drafting the policy which once approved will serve as a formal basis for consistent application of methods and assumptions for estimation of ECL in future periods. Our opinion is not modified in respect of this matter.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial statements of the financial year ended on Ashadh 32, 2082 (July 16, 2025). These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in our report.

Key Audit Matters	How our Audit addressed the Key Audit Matters
Impairment of loans and advances at amortised cost, including off balance sheet elements <i>(Refer Note 4.35 "Loan impairment allowance charge/(reversal)", Note 4.7.4, Note 3.4.5, Note 3.4.6 and Note 5.4 of the financial statements for impairment of loans and advances to customers)</i>	

Key Audit Matters	How our Audit addressed the Key Audit Matters
Allowances for impairment of loans and advances have been estimated by the bank on Expected Credit Loss ("ECL"). The bank is required to apply significant judgement and estimation to determine allowances for impairment as per ECL. The assessment of impairment as per the carve out by ICAN requires the bank to assess the impairment at higher of impairment determined as per ECL model or as per NRB directive. Management's judgements and estimates are highly subjective as a result of the significant uncertainty associated with the estimation of expected future credit losses. The key areas identified where management has applied significant judgements and estimates and therefore resulted in increased level of audit risk are as follows: Staging – includes determining whether a significant increase in credit risk has occurred since initial recognition or whether the facility has defaulted and consequent allocation of qualifying assets to the appropriate stage in accordance with NFRS 9. Model estimations – Inherently judgmental modelling techniques and assumptions are used to estimate ECL which involves determining Probability of Default ("PD"), Loss Given Default ("LGD"), and Exposure at Default ("EAD"). ECL may be inaccurate if the underlying assumptions do not accurately predict defaults or recoveries over time, become out of line with industry experience, or fail to reflect the credit risk of financial assets. As a result, the model assumptions are the key factor of complexity and uncertainty in the Group's calculation of the ECL estimate. Economic scenarios – Significant management judgement is applied in determining the future economic scenarios and factors used as an input to calculate ECL, probabilities, and the key economic variables. These inputs are also used for post model adjustments and hence is identified as a key component of audit risk in calculation of ECL. Considering the significance of above matters, we have identified this as a key audit matter for the current year's audit.	Our audit procedures included the following: - We planned and tested the operating effectiveness of key controls established by the bank to identify loss events and carried out risk assessment procedures over the loans and advances at amortised cost including off balance sheet items to mitigate the risk of material misstatement in the judgements, inputs and assumptions over estimation of ECL. - We performed testing of controls which included testing of controls over correct identification and classification of non-performing loans and advances to customers on time-based criteria; completeness and accuracy of the key inputs into the NFRS 9 impairment models; application of the staging criteria; completeness, authorisation and calculation of post model adjustments and management overlays; selection and implementation of economic variables and the controls over the economic scenario selection and probabilities; control over monitoring of loans and advances to customers with higher risk of default. - We selected a sample of loans and advances to customers, evaluated the criteria and the accuracy of the allocation of the financial assets to Stage 1, 2 and 3 in accordance with NFRS 9 and based on the number of days overdue. We evaluated the bank's assessment for classification of loans and advances to customers as performing and non-performing based on repayment pattern, documentation, inspection and thorough discussion with management; assessment of control over mortgage value of loans and advances to customers. - We evaluated the completeness and appropriateness of the macroeconomic variables used as inputs to the ECL models and verified the source data used by the bank for the calculation. - Verified the compliance of the ECL calculations, inputs used, and other factors and judgements used for estimation of ECL with the regulatory requirements. - We selected samples of loans and advances to customers and independently performed and reassessed whether there was need to classify loans and advances to customers as non-performing and compared our outcome to that prepared by the bank and challenged various assumptions and judgements which were used by management. - We assessed the appropriateness and adequacy of disclosures against the relevant accounting standards and NRB requirements relating to allowances, uncertainty in judgements and key assumptions and considered it to be appropriate.

Key Audit Matters	How our Audit addressed the Key Audit Matters
Recognition of interest income of loans and advances at amortised cost <i>(Refer Note 4.29 "Interest income" and Note 3.14 of the financial statements for the interest income recognition)</i>	
The interest income on loans and advances to customers at amortised cost has been recognized on accrual basis and following the "Guidance Note on Interest Income Recognition 2025" issued by NRB. Recognition of interest income on non-performing loans and advances involves estimation and judgements. Interest income, though recognised on accrual basis in general as per the guidelines, it requires the bank to suspend interest recognition of loans and advances which have been classified under stage 3 irrespective of the collateral value against such loans. Considering the need for manual intervention in the interest recognition process and significance of above matters, we have identified this as a key audit matter for the current year audit.	Our audit procedures included the following: - Obtaining clear understanding of the process of accrual of interest and recognition of interest income on loans and advances in the Core Banking System of the bank. - Sampled loans and advances from variable credit portfolio of the bank and performed test procedures including manual computation to verify the correctness and accuracy of the interest accrual and interest income. - We verified the data of accrued interest on loans and advances classified under stage 3 from the information system of the bank and ensured that the interest recognition on such assets has been suspended as at the end of the reporting period. Adjustments made to the interest income as per the interest income recognition guidelines were verified and were considered to be accurate and appropriate.
Information technology system and control impacting financial reporting in relation to the bank	
The bank's information technology environment is complex and involves a large number of independent and inter-dependent information technology systems used in operations of the bank for processing and recording a large volume of transactions at numerous locations. Due to this, there is high degree of reliance and dependency on such information technology systems for the bank's financial reporting process. Due to the importance of the impact of the information technology systems and related control environment on financial reporting process of the bank, we have identified testing of such information technology system and related control environment as a key audit matter for the current year audit.	Our audit procedures included the following: - In assessing the integrity of the IT systems, we involved our team to obtain understanding of IT infrastructure and IT systems relevant to the bank's financial reporting process. - Access rights were tested over applications, operating systems, networks and databases, which are relied upon for financial reporting. We also assessed the operating effectiveness of controls over granting, removal and periodic review of access rights. - We further tested segregation of duties, including preventive controls to ensure that the access to change applications, the operating system or databases were granted only to authorized personnel. - Other areas such as security configurations and controls around the change management were also assessed. - We also evaluated the design and tested the operating effectiveness of the key automated controls within various business processes. This included testing the integrity of system interfaces, the completeness and accuracy of data feeds and automated calculations and considered to be acceptable.

Key Audit Matters	How our Audit addressed the Key Audit Matters
Investment valuation, classification and impairment <i>(Refer Note 4.8 "Investment Securities", Note 4.11 "Investment in associates", Note 5.3 and 3.4 of the financial statements for investments)</i>	
The investment portfolio of the bank consists of Government bonds, NRB Bonds, Treasury bills, Development bonds, units of Mutual Funds and quoted and unquoted equity instruments. These instruments were valued in accordance with NFRS 9 read with NRB Directive 8. Investments in NRB bonds, government bonds and treasury bills are measured at amortized cost whereas investment in equity instruments, other than those held for trading are measured at Fair Value through Other Comprehensive Income. Given the varieties of methods recommended for valuation of investments based on nature of cash flow and the business model adopted, complexity of calculation and the significance of amount involved in such investments, such has been calculated as Key Audit Matter in our audit.	Our audit approach regarding verification of process of investment valuation, classification and impairment included the following: • Review of bank's investment and its valuation with reference to NFRS and NRB Directive. • We assessed the expected cash flow of investments as well as business model adopted by the management on the basis of available evidence and ensured that the classification is aligned with nature of cash flows and management intention of holding the investment. • For investments valued at amortized cost, we recalculated and checked the Effective Interest Rate (EIR) and amortization schedule on a test basis. • For quoted investments valued at fair value through other comprehensive income, we ensured that the fair valuation has been done at closing transaction price in NEPSE as on Ashadh 32, 2082 (July 16, 2025) and for unquoted investments, net book value per share as per latest available audited data of investee company has been considered.

Information other than the financial statement and auditor's report thereon

The management of the bank is responsible for the other information. The other information comprises the information included in the statement of the Board of Directors and Chairman.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion there on.

In connection with our audit of the financial statements, our responsibility is to read the other information and in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is material misstatement of this other information, we are required to report the fact. We have nothing to report in this regard.

Responsibilities of management and those charged with governance for the financial statements

The management of the bank is responsible for the preparation and fair presentation of the financial statements in accordance with NFRS, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the bank's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with NSAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on other legal and regulatory requirements

We report that:

- a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.
- b. In our opinion, proper books of account as required by law have been kept by the bank, so far as it appears from our examination of those books.
- c. The enclosed statement of financial position, statement of profit or loss, statement of other comprehensive income, statement of changes in equity and statement of cash flows have been prepared in conformity with format prescribed by Nepal Rastra Bank and the same are in agreement with the books of account maintained by the bank.
- d. In our opinion, the bank has maintained adequate capital funds and adequate provisions for possible impairment of assets in accordance with the directives of Nepal Rastra Bank.
- e. To the best of our information and according to explanations given to us and so far, appeared from our examination of the books of account of the bank necessary for the purpose of our audit, we have not come across cases where board of directors or any members thereof or any employee of the bank have acted contrary to the provisions of law relating to the accounts or caused loss or damage to the bank or committed any misappropriation or violated any directive of Nepal Rastra Bank.


 Manish Amatya
 Partner

For: N. Amatya & Co.
 Chartered Accountants

Address: Kathmandu
 Date: September 4, 2025

House No. 409, Indrapuri Awash Chhetra, Dhapasi, Kathmandu, Nepal
 T: 977-1-4010660, Fax: 977-1-4010661, E: info@namatya.com.np

वित्तीय अवस्थाको विवरण (तासलात)

२०८२ साल आषाढ मसान्तको

सम्पत्ति	नोट	आषाढ ३१, २०८२	आषाढ ३१, २०८१
नगद तथा नगद समान	४.१	६,७२०,६३९,४८२	८,४१२,०११,३०२
नेपाल राष्ट्र बैंकमा रहेको मौज्दात	४.२	६४,७१५,१४६,२२८	४१,१८२,६०६,३९९
बैंक तथा वित्तीय संस्थामा रहेको मौज्दात	४.३	७,९९६,५८५,१८१	६,६३०,२७१,५८६
व्यूत्पन्न वित्तीय उपकरणहरू (Derivative Financial Instruments)	४.४	३,५७७,७२३,७५३	१,६६४,०९२,५८३
अन्य व्यापारिक सम्पत्तिहरू	४.५	-	-
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापट	४.६	९,७८१,७५९,४६८	७,६५२,६६३,४३१
ग्राहकलाई दिएको कर्जा तथा सापट	४.७	२१३,४३८,४९०,१०३	१७८,२१५,३९८,७२१
लगानी उपकरण	४.८	४९,४४३,४३७,४६७	४४,१४३,६१९,५४३
चालु कर सम्पत्ति (Current Tax Assets)	४.९	३७४,६३४,५०७	५१७,७४६,६५५
सहायक कम्पनीमा लगानी	४.१०	-	-
सम्बद्ध कम्पनीमा लगानी	४.११	७६२,१४४,३१९	८३६,२८३,१५८
सम्पत्तिमा लगानी (Investment Property)	४.१२	५६४,२९५,०८६	५२२,२९३,२७५
सम्पत्ति तथा उपकरण	४.१३	४,१७७,५६२,४५४	३,८९१,४७४,६१५
ख्याती र अभौतिक सम्पत्ति	४.१४	१९१,९७९,७७३	२५,३८०,७६०
स्थगन कर सम्पत्ति	४.१५	-	-
अन्य सम्पत्ति	४.१६	१,८९४,८४७,४६९	२,०११,५७०,३४९
कुल सम्पत्ति		३६३,६३९,२४५,२९१	२९५,७०५,४१२,३७९

दायित्व	नोट	आषाढ ३१, २०८२	आषाढ ३१, २०८१
बैंक तथा वित्तीय संस्थालाई तिर्न बाकी रकम	४.१७	३,४३६,९४३,३०८	३,४२१,०००,९५९
नेपाल राष्ट्र बैंकलाई तिर्न बाकी रकम	४.१८	-	-
व्यूत्पन्न वित्तीय उपकरणहरू	४.१९	३,५९८,४०३,६६०	१,६३०,४०८,३९८
ग्राहकबाट प्राप्त निक्षेप	४.२०	२९८,८१८,४००,१९०	२३२,२३१,७७९,१३४
सापटी (Borrowing)	४.२१	-	-
चालु कर दायित्व (Current Tax Liabilities)	४.९	-	-
व्यवस्थाहरू (Provisions)	४.२२	-	-
स्थगन कर दायित्व (Deferred Tax Liabilities)	४.१५	४२,१९३,५९३	१२५,८०८,३६२
अन्य दायित्वहरू	४.२३	१९,२००,१९१,४४१	२६,८८८,०१८,७८७
निष्काशन गरिएका ऋणपत्र	४.२४	६,६०३,६१३,०००	३,६०३,६१३,०००
सहायक आवधिक दायित्व (Subordinated Liabilities)	४.२५	-	-
कुल दायित्व		३३१,६९९,७४५,१९२	२६७,९००,६२८,६४१

पूँजी			
शेयर पूँजी	४.२६	१२,९४४,६९४,२६८	११,७६७,९०३,८८०
शेयर प्रिमियम		२३८,४६९,८८४	२३८,४६९,८८४
संचित मुनाफा		४,८९३,०९६,१९८	३,३०२,३६८,७६३
जगेडा तथा कोषहरू	४.२७	१३,८६३,२३९,७४९	१२,४९६,०४१,२११
शेयरधनीहरूलाई बाँडफाँड योग्य पूँजी		३१,९३९,५००,०९९	२७,८०४,७८३,७३८
गैर नियन्त्रित स्वार्थ		-	-
कुल पूँजी		३१,९३९,५००,०९९	२७,८०४,७८३,७३८
कुल दायित्व तथा पूँजी		३६३,६३९,२४५,२९१	२९५,७०५,४१२,३७९
संभावित दायित्व तथा प्रतिवद्धता	४.२८	१२४,३३६,५१९,०१६	९९,७२२,५०१,११४
प्रति शेयर खुद सम्पत्ति		२४६.७४	२३६.२८

योगेन्द्र सिंह उदावत
नायब प्रमुख कार्यकारी अधिकृत

सुदेश खालिङ
प्रमुख कार्यकारी अधिकृत

डा. बाल गोपाल बैद्य
अध्यक्ष

हाम्रो संलग्न प्रतिवेदन अनुसार

राजन कायस्थ
प्रमुख वित्तीय अधिकारी

किरण कृष्ण श्रेष्ठ
संचालक

सन्तोष कुमार
PNB मनोनित संचालक

मनिष अमात्य, एफ.सि.ए
साभेदार

नविन भक्त श्रेष्ठ
संचालक

उर्मिला श्रेष्ठ
संचालक

डा. तारक बहादुर के.सी.
स्वतन्त्र संचालक

एन. अमात्य एण्ड कं.
चार्टर्ड एकाउन्टेण्ट्स

स्थान: काठमाडौं, नेपाल
मिति: २०८२ भदौ १९

नाफा नोक्सान हिसाब

आवण १, २०८१ देखि ३२ आषाढ २०८२ सम्म

	नोट	आषाढ ३२, २०८२	आषाढ ३१, २०८१
ब्याज आम्दानी	४.२९	२०,८१४,२६१,२०५	२२,५४७,३८७,२०७
ब्याज खर्च	४.३०	११,७११,९३६,९८२	१४,८९९,०६१,७२०
खुद ब्याज आम्दानी		९,१०२,३२४,२२३	७,६४८,३२५,४८७
शुल्क तथा कमिशन आम्दानी	४.३१	१,८७७,३०८,६३३	१,६३८,३१६,१३४
शुल्क तथा कमिशन खर्च	४.३२	३४७,३१२,०५२	२९३,९८९,९६१
खुद शुल्क तथा कमिशन आम्दानी		१,५३०,४९६,५८२	१,३४४,३२६,१७३
खुद ब्याज, शुल्क तथा कमिशन आम्दानी		१०,६३२,८२०,८०४	८,९९२,६५१,६६०
खुद व्यापारिक आम्दानी	४.३३	४६८,६८१,६९९	३५३,७३९,५२८
अन्य संचालन आम्दानी	४.३४	६९,११४,१६३	१६०,३३७,२८५
कुल संचालन आम्दानी		११,१७०,६१६,६६६	९,५०६,७२८,४७४
कर्जा तथा अन्य सम्पत्तिमा नोक्सानीको व्यवस्था / (फिर्ता)	४.३५	-१५५,३२६,६१८	२८२,४०३,८८३
खुद संचालन आम्दानी		११,३२५,९४३,२८४	९,२२४,३२४,५९१
संचालन खर्च			
कर्मचारी खर्च	४.३६	२,६४०,४५७,४५०	२,४१०,५१३,६७०
अन्य संचालन खर्च	४.३७	१,०१०,६४७,३०५	८१८,३६४,९५०
मूल्यह्रास र परिपोषण	४.३८	३२६,४२१,०६४	३२२,३७४,८६८
संचालन मुनाफा		७,३४८,४१७,४६५	५,६६३,०७१,१०३
गैर संचालन आम्दानी	४.३९	१०,६८७,९२३	-
गैर संचालन खर्च	४.४०	२,१५१,५१५	४९४,१७५
आयकर अधिको मुनाफा		७,३५६,९५३,८७२	५,६६२,५७६,९२८
आयकर खर्च / (आम्दानी)	४.४१		
चालु आयकर		२,५७७,३४१,४४४	१,९४५,१२६,७८७
स्थगन कर		-६०,२९१,०४४	१४,२२५,०५४
यस वर्षको मुनाफा		४,८३९,९०३,४७२	३,७०३,२२५,०८६
नाफा बाँडफाँड			
बैंकको शेयरधनी		४,८३९,९०३,४७२	३,७०३,२२५,०८६
गैर नियन्त्रित स्वार्थ		-	-
यस वर्षको मुनाफा		४,८३९,९०३,४७२	३,७०३,२२५,०८६
प्रति शेयर आम्दानी			
आधारभूत प्रति शेयर आम्दानी		३७.३९	३१.४७
डाइलुटेड प्रति शेयर आम्दानी		३७.३९	३१.४७

योगेन्द्र सिंह उदावत
नायब प्रमुख कार्यकारी अधिकृत

सुदेश खालिङ
प्रमुख कार्यकारी अधिकृत

डा. बाल गोपाल बैद्य
अध्यक्ष

हाम्रो संलग्न प्रतिवेदन अनुसार

राजन कायस्थ
प्रमुख वित्तीय अधिकारी

किरण कृष्ण श्रेष्ठ
संचालक

सन्तोष कुमार
PNB मनोनित सञ्चालक

नविन भक्त श्रेष्ठ
संचालक

उर्मिला श्रेष्ठ
संचालक

डा. तारक बहादुर के.सी.
स्वतन्त्र संचालक

मनिष अमात्य, एफ.सि.ए.
साभेदार
एन. अमात्य एण्ड कं.
चार्टर्ड एकाउन्टेण्ट्स

अन्य विस्तृत आम्दानीको एकिकृत विवरण

आवण १, २०८१ देखि ३२ आषाढ २०८२ सम्म

	आषाढ ३२, २०८२	आषाढ ३१, २०८१
यस वर्षको मुनाफा	४,८३९,९०३,४७२	३,७०३,२२५,०८६
आयकर पछिको अन्य विस्तृत आम्दानी		
क) नाफा/(नोक्सान) मा पुनःवर्गीकरण गर्न नसकिने बुँदाहरू		
इक्वीटी उपकरण लगानीलाई फेयर भ्याल्युमा मूल्याङ्कन गरिँदा भएका नाफा/(नोक्सान)	(६३,९६२,७३२)	(९०,५७२,९०७)
पुनःमूल्यांकनबाट भएका नाफा/(नोक्सान)	-	-
परिभाषित लाभ योजनाबाट बीमाङ्गीक नाफा/(नोक्सान)	(१३,७७३,५२०)	(११५,५८७,७८०)
माथि उल्लेख गरिएका बुँदाको आयकर	२३,३२०,८७६	६१,८८८,२०६
नाफा/(नोक्सान) मा पुनःवर्गीकरण नगरिएका अन्य खुद विस्तृत आम्दानी	(५४,४१५,३७६)	(१४४,३१२,४८१)
ख) नाफा/(नोक्सान)मा पुनःवर्गीकरण गरिएका वा गर्न सकिने बुँदाहरू		
नगद प्रवाहको हेजिङबाट भएको नाफा/(नोक्सान)	-	-
विदेशी विनिमय संचालनको वित्तीय सम्पत्ति विनिमयबाट भएको सटही नाफा/(नोक्सान)	-	-
माथि उल्लेख गरिएका बुँदाको आयकर	-	-
नाफा/(नोक्सान) मा वर्गीकरण गरिएका	-	-
नाफा/(नोक्सान) मा पुनःवर्गीकरण गरिएका वा गर्न सकिने अन्य खुद विस्तृत आम्दानी	-	-
ग) इक्वीटी तरिकाबाट लेखांकन गरिएको सम्बद्ध संस्थाको अन्य विस्तृत आम्दानीमा हिस्सा	(६,६५०)	६५४,७५९
यस वर्षको आयकर पछिको अन्य विस्तृत आम्दानी	(५४,४२२,०२६)	(१४३,६५७,७२२)
यस वर्षको कुल विस्तृत आम्दानी	४,७८५,४८१,४४६	३,५५९,५६७,३६४
कुल विस्तृत आम्दानीको बाँडफाँड		
बैंकको इक्वीटी शेयरधनी	४,७८५,४८१,४४६	३,५५९,५६७,३६४
गैर नियन्त्रित स्वार्थ	-	-
यस वर्षको कुल विस्तृत आम्दानी	४,७८५,४८१,४४६	३,५५९,५६७,३६४
प्रति शेयर आम्दानी		
आधारभूत प्रति शेयर आम्दानी	३७.३९	३१.४७
वार्षिक आधारभूत प्रति शेयर आम्दानी	३७.३९	३१.४७
डाइलुटेड प्रति शेयर आम्दानी	३७.३९	३१.४७

योगेन्द्र सिंह उदावत
नायब प्रमुख कार्यकारी अधिकृत

सुदेश खालिङ
प्रमुख कार्यकारी अधिकृत

डा. बाल गोपाल बैद्य
अध्यक्ष

हाम्रो संलग्न प्रतिवेदन अनुसार

राजन कायस्थ
प्रमुख वित्तीय अधिकारी

किरण कृष्ण श्रेष्ठ
संचालक

सन्तोष कुमार
PNB मनोनित संचालक

नविन भक्त श्रेष्ठ
संचालक

उर्मिला श्रेष्ठ
संचालक

डा. तारक बहादुर के.सी.
स्वतन्त्र संचालक

मनिष अमात्य, एफ.सि.ए.
साभेदार
एन. अमात्य एण्ड कं.
चार्टर्ड एकाउन्टेण्ट्स

स्थान: काठमाडौं, नेपाल
मिति: २०८२ भदौ १९

इतिवृत्तीमा भएको परिवर्तन सम्बन्धी विवरण
२०८२ साल आषाढ मसान्तको

साउन १, २०८० सालको मौखत	शेयर पूर्व (रु.)	शेयर निमित्त (रु.)	साधारण जगेडा कोष (रु.)	सट्टी समीकरण कोष (रु.)	नियन्त्रकारी कोष (रु.)	फेयर भ्याल्यू कोष (रु.)	पुनः मूल्यांकन कोष (रु.)	संचित मुनाफा (रु.)	समाप्ति समाप्तिगत कोष	पूर्व समाप्तिगत कोष	क्रयपत्र फिर्ता कोष	अन्य कोष (रु.)	कुल अन्य कोष (रु.)	कुल शेयरधनी कोष (रु.)	शेयर निपत्तिलाई स्वास्थ्य (रु.)	कुल इक्विटी (रु.)
यस बचको विस्तृत आम्दानी	१०,९९८,०९४,४३६	२३८,४९९,८८४	६,००८,३४३,३८०	५८,११३,७११	१,०९४,४७४,५४०	८८४,७४०,३०७	९,७१,४२०,८९२	४,११०,८८७,३०६	२,६०,९३३	१,११६,४०७,९०७	१,४२,७७७,१६७	४४,४११,१८८	१,३०७,४१५,११४	२४,३०१,६९९,२६०	-	२४,३०१,६९९,२६०
समाप्तिगत पुनःमामा																
समाप्तिगत पुनःमामा साउन १, २०८० सालको मौखत	१०,९९८,०९४,४३६	२३८,४९९,८८४	६,००८,३४३,३८०	५८,११३,७११	१,०९४,४७४,५४०	८८४,७४०,३०७	९,७१,४२०,८९२	४,११०,८८७,३०६	२,६०,९३३	१,११६,४०७,९०७	१,४२,७७७,१६७	४४,४११,१८८	१,३०७,४१५,११४	२४,३०१,६९९,२६०	-	२४,३०१,६९९,२६०
यस बचको विस्तृत आम्दानी																
यस बचको मुनाफा																
यस बचको आकर्षक पक्षको अन्य विस्तृत आम्दानी																
इतिवृत्ती उपकरण समीक्षाई फेयर																
भ्याल्यूमा मुनाफाइन गरिदा भएको मात्रा/नोस्माना																
पुनः मूल्यांकनबाट भएको मात्रा/नोस्माना																
परिभाषित साथ योजनाबाट विमार्गिक मात्रा/नोस्माना																
नगद प्रवाहको हेरिबडाट भएको मात्रा/नोस्माना																
विदेशी विनिमय संचालनको विनिमय समिति																
विनिमयाबाट भएको सट्टी मात्रा/नोस्माना																
शेयर समान लिडि अनुसार सम्बद्ध कम्पनीको अन्य आपक आयदानी																
यस बचको विस्तृत आम्दानी	-	-	-	-	-	(६३,४०१,०३४)	-	३,७०३,२२४,०८६	-	-	-					
कोषमा सारिएको रकम	-	-	७४०,६३४,०७७	११,४८८,६४२	९९६,२१४,७००	-	-	(२,३१४,२१४,२३०)	-	-	६२४,७०८,२०८		(८०,२१६,६८०)	३,४४९,४६७,३९४	-	३,४४९,४६७,३९४
कोषबाट फिर्ता गरिएका रकम	-	-	-	-	-	(१३१,७३३)	-	१८८,११०	-	-	-	-		५६,४४७	-	५६,४४७
लिडि इतिवृत्तीमा रेखाङ्कित शेयरधनी सांको कारोबार																
हकअधिकार शेयर जारी																
शेयर जारी बन्																
शेयरमा आधारित मुक्तनी																
शेयरधनीलाई समायोज																
नोक्स शेयर	१,०६९,८०९,४४४							१,०६९,८०९,४४४								
नगद समायोज																
शेयरधनीलाई समायोज (साधारण)																
शेयरधनीलाई समायोज (अधारितकर)																
कुल मौखत र निरतण	१०,९९८,०९४,४३६	-	-	-	-	-	-	(२,११६,३१८,७८८)	-	-	-	-		१,११६,४०७,९०७	-	१,११६,४०७,९०७
आषाढ २०८१ को अन्त्य मौखत	११,७४७,९०३,८८०	२३८,४९९,८८४	६,७४८,९८०,३४७	६९,६३२,३६२	२,०१०,६८१,६८०	८८४,७४०,३०७	९,७१,४२०,८९२	४,३०३,३६८,७६२	२,६०,९३३	१,११६,४०७,९०७	१,४२,७७७,१६७	११३,४१०,९९९	१,८०७,०८३,३६०	२७,८०७,७८३,७४७	-	२७,८०७,७८३,७४७

इतिवृत्तीमा भएको परिवर्तन सम्बन्धी विवरण
२०८२ साल आषाढ मसान्तको

संलग्न १. २०८१ सालको सँगत	शेयर रुपैयाँ (रु.)	शेयर प्रिमियम (रु.)	शेयर साधारण जगेडा कोष (रु.)	सट्टी समीकरण कोष (रु.)	नियन्त्रकारी कोष (रु.)	कोषर धान्य कोष (रु.)	पुनः स्थापना कोष (रु.)	संगत सुधार (रु.)	समाप्ती समाप्तिगत कोष	पूनी समाप्तिगत कोष	क्रुपण कोष कोष	अन्य कोष (रु.)	कुल अन्य कोष (रु.)	कुल शेयरधनी कोष (रु.)	निर निमित्त स्वाध (रु.)	कुल इक्विटी (रु.)
यस बर्षको विस्तृत आयदानी	११,७७७,९०३,८८०	२,३८८,४६९,८८४	६,७८८,८८७,३७७	६९,६२२,३६२	२,०१०,६८९,६८०	८२,२२७,३३९	९,७१,४३०,८८२	३,३०२,३६८,७६२	२,९६०,९३३	९,११६,८०७,९०७	७८८,४७४,४४४	(१३,२९०,९४४)	१,८०४,०८३,३६०	२७,८०४,७८३,७८३	-	२७,८०४,७८३,७८३
समाप्तिगत पुनः स्थापना साज १. २०८१ सालको सँगत	११,७७७,९०३,८८०	२,३८८,४६९,८८४	६,७८८,८८७,३७७	६९,६२२,३६२	२,०१०,६८९,६८०	८२,२२७,३३९	९,७१,४३०,८८२	३,३०२,३६८,७६२	२,९६०,९३३	९,११६,८०७,९०७	७८८,४७४,४४४	(१३,२९०,९४४)	१,८०४,०८३,३६०	२७,८०४,७८३,७८३	-	२७,८०४,७८३,७८३
यस बर्षको विस्तृत आयदानी								४,८३९,०८३,४७२								
यस बर्षको मुनाफा																
यस बर्षको आकस्त्र अधिको विस्तृत आयदानी																
इन्विष्टि उपकरण समानताई केयर																
भाल्यमा सुनवाइलन सिला भाउस नासा/नोस्मान																
पुनः कृषावृद्धाट भाउस नासा/नोस्मान																
परिभाषित सार योजनावाट विमादिक नासा/नोस्मान																
नाद प्रवातको त्रिपिडावाट भाउस नासा/नोस्मान																
विदेशी विनिमय सचलनको विनिमय समिति																
विनिमयवाट भाउस सट्टी नासा/नोस्मान																
शेयर समान विनिष्ट अनुसार समन्वय समन्वयको अन व्यापक आयदानी																
यस बर्षको विस्तृत आयदानी	-	-	-	-	-	-	-	४,८३९,०८३,४७२	-	-	-	-	(९,६९१,४६४)	(९,६९१,४६४)	-	(९,६९१,४६४)
कोषमा सारिएको रकम	-	-	-	-	-	-	-	-	-	-	-	-	(६,६९०)	(६,६९०)	-	(६,६९०)
कोषबाट सारि गरिएका रकम	-	-	-	-	-	-	-	-	-	-	-	-	(९,६९०)	(९,६९०)	-	(९,६९०)
निर इन्विष्टिमा सेवाग्राहको शेयरधनी सारको कारोबार	-	-	-	-	-	-	-	-	-	-	-	-	(९,६९०)	(९,६९०)	-	(९,६९०)
हकअधिकार शेयर जारी																
शेयर जारी बर्ष																
शेयरमा आकस्त्रित मुनाफा																
शेयरधनीलाई सभास																
बेतस शेयर																
नाद लाभस																
शेयरधनीलाई सभास (साधारण)																
शेयरधनीलाई सभास (अधिकार)																
कुल शेयरधन र निरतण	११,७७७,९०३,८८०	-	-	-	-	-	-	(१,६९०,९८३,४७२)	-	-	-	-	-	-	-	-
आषाढ २०८२ को अन्य सँगत	११,७७७,९०३,८८०	२,३८८,४६९,८८४	६,७८८,८८७,३७७	६९,६२२,३६२	२,०१०,६८९,६८०	८२,२२७,३३९	९,७१,४३०,८८२	३,३०२,३६८,७६२	२,९६०,९३३	९,११६,८०७,९०७	७८८,४७४,४४४	(१३,२९०,९४४)	१,८०४,०८३,३६०	२७,८०४,७८३,७८३	-	२७,८०४,७८३,७८३

प्रमोद सिंह उदावत	सुदेश खालिङ	डा. बाल गोपाल बैद्य	हाम्रो संलग्न प्रतिवेदन अनुसार
नायब प्रमुख कार्यकारी अधिकृत	प्रमुख कार्यकारी अधिकृत	अध्यक्ष	
राजन कायस्थ	किरण कृष्ण श्रेष्ठ	सन्तोष कुमार	
प्रमुख वित्तीय अधिकारी	संचालक	PNB मनीति सञ्चालक	
नविन भक्त श्रेष्ठ	उर्मिला श्रेष्ठ	डा. तारक बहादुर के. सी.	
संचालक	संचालक	स्वतन्त्र संचालक	
स्थानः काठमाडौं, नेपाल			
मितिः २०८२ भदौ १९			

मनिर अमात्य, एफ.सि.ए.
साभेदार
एन. अमात्य एण्ड कं.
चार्टर्ड एकाउण्टेण्ट्स

नगद प्रवाह विवरण

आवण १, २०८१ देखि ३२ आषाढ २०८२ सम्म

	आषाढ ३२, २०८२	आषाढ ३१, २०८१
संचालन गतिविधिबाट नगद प्रवाह		
व्याज प्राप्ति	१७,५३९,८४६,५२८	१८,७१४,७२६,२०२
शुल्क तथा अन्य आम्दानी प्राप्ति	१,८७७,८०८,६३३	१,६३८,३१६,१३४
लाभांश प्राप्ति	-	-
अन्य संचालन गतिविधिबाट प्राप्ति	५३३,७३३,७१४	२७२,४५८,२३६
व्याज भुक्तानी	(११,२६५,८०६,१२७)	(१४,१६२,५६३,१०७)
कमिशन तथा शुल्क भुक्तानी	(३४७,३१२,०५२)	(२९५,२३८,१६५)
कर्मचारीलाई भुक्तानी	(२,४९५,१७८,१८७)	(२,२७२,०७६,००५)
अन्य खर्च भुक्तानी	(९०८,८९२,७९३)	(९५१,१८१,७५१)
संचालन सम्पत्ति/दायित्वमा परिवर्तन अधिको नगद प्रवाह	४,९३४,१९९,७१६	२,९४४,४४१,५४४
संचालन सम्पत्तिमा कमी/(वृद्धि)		
नेपाल राष्ट्र बैंकमा रहेको मौज्दातमा कमी/(वृद्धि)	(२३,५३३,०९६,४०५)	(२६,८३४,४६६,५९८)
बैंक तथा वित्तीय संस्थाहरूमा रहेको मौज्दातमा कमी/(वृद्धि)	(१,३६९,५८१,९०५)	(५०१,०५०,०००)
अन्य व्यापारिक सम्पत्तिमा कमी/(वृद्धि)	-	-
बैंक तथा वित्तीय संस्थाहरूलाई दिइएको कर्जा तथा सापटीमा कमी/(वृद्धि)	(२,१३४,९५४,३५९)	४५०,५४५,५५८
ग्राहकलाई दिइएको कर्जा तथा सापटीमा कमी/(वृद्धि)	(३५,३८०,२८४,११६)	(१८,९५२,८०८,२९८)
अन्य सम्पत्तिमा कमी/(वृद्धि)	२४०,३२३,६४३	(५४०,२८०,४६२)
संचालन दायित्वमा कमी/(वृद्धि)		
बैंक तथा वित्तीय संस्थाहरूलाई तिर्न बाँकी रकममा (कमी)/वृद्धि	१५,९४२,३४९	(१४७,४६८,९९४)
नेपाल राष्ट्र बैंकलाई तिर्न बाँकी रकममा (कमी)/वृद्धि	-	(२३,७६७,०५३)
निक्षेप दायित्वमा (कमी)/वृद्धि	६६,५८६,६२१,०५५	३४,३०८,७९७,७७७
तिर्न बाँकी सापटीमा (कमी)/वृद्धि	-	(३१५,०२०,९००)
अन्य दायित्वमा (कमी)/वृद्धि	(७,७९३,४८१,८३०)	७,५५५,९०३,०२४
आयकर अधिको संचालन गतिविधिबाट खुद नगद प्रवाह	१,५६५,६८८,१४८	(२,०६५,१७४,४०२)
आयकर भुक्तानी	(२,४३४,२२९,२९६)	(१,९४२,०२१,३१०)
संचालन गतिविधिबाट खुद नगद प्रवाह	(८६८,५४१,१४८)	(४,००७,१९५,७१२)
लगानी गतिविधिबाट नगद प्रवाह		
लगानी उपकरणको खरिद	(५,४१९,१८८,८१९)	(४,०४२,०१८,७७७)
लगानी उपकरणको बिक्री	-	-
स्थिर सम्पत्तिको खरिद	(६००,१७६,८७५)	(१६२,६१२,५२०)
स्थिर सम्पत्तिको बिक्री	६०७,८८६	४,५६८,७५३
अमूर्त सम्पत्तिको खरिद	(१८१,०८२,५५५)	(१०,३६४,३६०)
अमूर्त सम्पत्तिको बिक्री	-	-
लगानी सम्पत्तिको खरिद	(४२,००१,८११)	(५२२,२९३,२७५)
लगानी सम्पत्तिको बिक्री	६०,६६७,८९४	(६७८,८१०)
व्याज प्राप्ति	३,५२८,४२४,६३८	३,४९०,४७३,९०६
लाभांश प्राप्ति	६,९९८,१९३	३,४४६,१२३
लगानी गतिविधिमा प्रयोग भएको खुद नगद	(२,६४५,७५१,४५०)	(१,२३९,४७८,९६०)

वित्तीय गतिविधिबाट नगद प्रवाह		
ऋणपत्र निष्काशनबाट प्राप्त	३,०००,०००,०००	-
ऋणपत्रको भुक्तानी	-	-
आवधिक दायित्वको निष्काशनबाट प्राप्त	-	-
आवधिक दायित्वको भुक्तानी	-	-
शेयर निष्काशनबाट प्राप्त	-	-
लाभान्श भुक्तानी	(६९४,९०८,८९६)	(९,९९४,६७६,६०६)
व्याज भुक्तानी	(४८३,०९०,५९६)	(६५०,६००,००७)
अन्य प्राप्त/भुक्तानी	-	-
वित्तीय गतिविधिबाट नगद	१,८२२,०८०,५८७	(९,७६५,२७६,६९३)
नगद तथा नगद समानमा भएको खुद (घट)/बढ	(९,६९२,२९२,०९०)	(७,०९९,९५९,२८४)
श्रावण १, २०८१ मा रहेको नगद तथा नगद समान	८,४९२,०९९,३०२	९५,३७८,२४७,९८०
नगद तथा नगद समानमा विनिमय दरको उतारचढावको असर	८४०,९९९	४५,७९४,६०६
३२ आषाढ २०८२ मा रहेको नगद तथा नगद समान	६,७२०,६३९,४८२	८,४९२,०९९,३०२

योगेन्द्र सिंह उदावत
नायब प्रमुख कार्यकारी अधिकृत

राजन कायस्थ
प्रमुख वित्तीय अधिकारी

नविन भक्त श्रेष्ठ
संचालक

स्थान: काठमाडौं, नेपाल
मिति: २०८२ भदौ १९

सुदेश खालिङ
प्रमुख कार्यकारी अधिकृत

किरण कृष्ण श्रेष्ठ
संचालक

उर्मिला श्रेष्ठ
संचालक

डा. बाल गोपाल बैद्य
अध्यक्ष

सन्तोष कुमार
PNB मनोनित संचालक

डा. तारक बहादुर के.सी.
स्वतन्त्र संचालक

हाम्रो संलग्न प्रतिवेदन अनुसार

मनिष अमात्य, एफ.सि.ए.
साभेदार

एन. अमात्य एण्ड कं.
चार्टर्ड एकाउन्टेण्ट्स

वित्तीय विवरण सम्बन्धी टिप्पणीहरू

२०८१ साल आषाढ मसान्तको

१. एभरेष्ट बैंक लिमिटेड

१.१ संगठनात्मक जानकारी

एभरेष्ट बैंक लिमिटेड - (यस पछि “बैंक” भनी सम्बोधन गरिएको) नेपालको कम्पनी ऐन अन्तर्गत दर्ता भएको पब्लिक लिमिटेड कम्पनी हो। बैंकले बैंकिङ तथा वित्तीय संस्था ऐन (बाफिया) र बैंकको नियमावली तथा प्रबन्धपत्रमा प्रदान गरिएका सबै बैंकिङ कार्य सञ्चालन गर्न नेपाल राष्ट्र बैंक (NRB) बाट “क” श्रेणीको ईजाजतपत्र प्राप्त गरेको छ।

बैंकको प्रधान कार्यालय लाजिम्पाट, काठमाडौं, नेपालमा अवस्थित छ। प्रतिवेदन अवधिको अन्त्यमा अर्थात् १६ जुलाई २०२५ मा, बैंकको १३३ शाखाहरू (१५ जुलाई २०२४: १२८ शाखाहरू) थिए। १६ जुलाई २०२५ सम्म बैंकमा १२९३ कर्मचारी थिए (१५ जुलाई २०२४: ११४६ कर्मचारी)।

बैंकले निक्षेपहरू स्वीकार, ऋण जारी, पैसा स्थानान्तरण र दस्तावेजी सेटलमेन्टहरू, आफ्ना ग्राहकहरूका लागि मुद्राहरू सादने, डेबिट र क्रेडिट कार्ड जारी गर्ने, ट्रेड फाइनान्सको सुविधा दिने, धितोपत्र उपकरणहरूमा लगानी र व्यापार साथै अन्य गतिविधिहरू पनि गर्दछ। नेपाल राष्ट्र बैंकको स्वीकृति बमोजिम, बैंकले व्यक्ति, मिडमार्केट, कर्पोरेशन, बहुराष्ट्रिय, ठूला सार्वजनिक क्षेत्रका संस्थाहरू, नेपाल सरकार र सरकारी संस्थानहरू, एयरलाइन्स र होटलहरू, सहायता संस्थाहरू, INGOs, र NGOs लगायत विभिन्न ग्राहकहरूलाई बैंकिङ सेवासुविधाहरू प्रदान गर्दछ।

बैंकको शेयर नेपाल स्टक एक्सचेन्ज लिमिटेडमा सूचीबद्ध छ र यसको स्टक प्रतीक EBL हो।

बैंकले पञ्जाव नेशनल बैंक, नयाँ दिल्ली, भारतसँग, इक्विटी र व्यवस्थापन संलग्नताको (Equity & management Participation) लागि प्राविधिक सेवा सम्झौता (TSA) मा हस्ताक्षर गरेको छ। बैंकको नयाँ दिल्लीमा प्रतिनिधि कार्यालय छ।

२. लेखाङ्कनका आधारहरू

नेपाल लेखामान बोर्ड (Accounting Standard Board, Nepal) द्वारा प्रकाशित र नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्थान (ICAN) द्वारा घोषित नेपाल वित्तीय प्रतिवेदन मानक (NFRS) अनुसार, बैंकको वित्तीय विवरणहरू accrual basis आधारमा तयार गरिएको छ। वित्तीय विवरणहरू नेपाल राष्ट्र बैंकले एकीकृत NRB निर्देशन, २०८१ को निर्देशन नम्बर ४ मा जारी गरेको फारममा तयार पारिएको छ।

वित्तीय विवरणहरू अन्तर्गत वित्तीय अवस्थाको विवरण, नाफा नोक्सान विवरण, अन्य विस्तृत आम्दानीको विवरण, इक्विटीमा भएको परिवर्तन सम्बन्धी विवरण, नगद प्रवाह विवरण, लेखा सम्बन्धी टिप्पणीहरू तथा प्रमुख लेखानीतिहरू समावेश छन्।

२.१ अनुपालन सम्बन्धी उद्घोषण

वित्तीय विवरणहरू नेपाल लेखामान बोर्ड (Accounting Standard Board, Nepal) नेपाल द्वारा प्रकाशित र नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्थान (ICAN) द्वारा घोषित नेपाल वित्तीय प्रतिवेदन मानक (NFRS) बमोजिम सञ्चालक समितिले तयार गरी स्वीकृत गरिएको छ। वित्तीय विवरणहरू नेपाल राष्ट्र बैंकले एकीकृत NRB निर्देशन, २०८१ को निर्देशन नम्बर ४ मा जारी गरेको फारममा तयार पारिएको छ।

वित्तीय विवरणहरूको तयारीमा अपनाईएका प्रमुख लेखा नीतिहरू नोट ३ मा प्रस्तुत गरिएका छन्। यी नीतिहरू, अन्यथा भनिएका बाहेक, सबै वर्षहरूमा निरन्तर रूपमा लागू भएका छन्। बैंकले NFRS बमोजिम वित्तीय विवरणहरू तयार गर्दा केही वैकल्पिक व्यवस्था (Carve Outs) अपनाईएको छ जसको संक्षिप्त रूपमा वर्णन वित्तीय विवरणहरूको भाग बनाउने नोटहरूमा गरिएको छ।

२.२ रिपोर्टिङ अवधि तथा वित्तीय विवरणको स्वीकृति

२.२.१ रिपोर्टिङ अवधि

बैंकले वित्तीय विवरण नेपाली आर्थिक वर्षको आधारमा तयार गर्दछ। त्यस अनुरूपको अंग्रेजी मितिहरू देहाय बमोजिम छन्:

वित्तीय विवरण मिति	नेपाली मिति	अंग्रेजी मिति
वित्तीय अवस्थाको विवरण	आषाढ ३२, २०८२	जुलाई १६, २०२५
नाफा नोक्सान विवरण	श्रावण १, २०८१ देखि आषाढ ३२, २०८२	जुलाई १६, २०२४ देखि जुलाई १६, २०२५
अन्य विस्तृत आम्दानीको विवरण	श्रावण १, २०८१ देखि आषाढ ३२, २०८२	जुलाई १६, २०२४ देखि जुलाई १६, २०२५
इक्विटीमा भएको परिवर्तन सम्बन्धि विवरण	श्रावण १, २०८१ देखि आषाढ ३२, २०८२	जुलाई १६, २०२४ देखि जुलाई १६, २०२५
नगद प्रवाह विवरण	आषाढ ३२, २०८२	जुलाई १६, २०२५

२.२.२ वित्तीय विवरणहरूको स्वीकृति

बैंकको वित्तीय विवरण तयार गर्ने बोर्डले जिम्मेवारी स्वीकार्दै वित्तीय विवरणहरू ०४ सेप्टेम्बर, २०२५ को ३८औँ सञ्चालक समितिको बैठकमा सञ्चालक समितिले स्वीकृत र जारी गर्न अधिकार दिएको छ। त्यसै अर्न्तगत बैंकको ३१ औँ वार्षिक साधारण सभामा शेयरधनीहरूबाट स्वीकृत वित्तीय विवरण पारित गर्नको लागी प्रस्ताव गरिएको छ।

२.३ वित्तीय विवरण प्रस्तुतिको मुद्रा

बैंकको वित्तीय विवरण नेपाली रुपैयाँ (रु) मा प्रस्तुत गरिएको छ जुन बैंकको कार्यगत तथा प्रस्तुति मुद्रा पनि रहेको छ।

अन्यथा उल्लेख गरिएको बाहेक, नेपाली रुपैयाँ (रु) मा रिपोर्ट गरिएका सबै वित्तीय जानकारीलाई नजिकको रुपैयाँमा राउन्ड अफ गरिएको छ।

२.४ अनुमान, धारणा र स्वविवेकको प्रयोग

NFRS बमोजिम वित्तीय विवरणहरू तयार गर्न व्यवस्थापनले लेखा नीतिहरू लागू गर्नका लागि निर्णयहरू, अनुमानहरू र धारणाहरू बनाउन आवश्यक छ, जसको असर लेखा नीति तथा रिपोर्ट गरिएको सम्पत्ति, दायित्व, आम्दानी र खर्चमा पर्न जान्छ।

अनुमानहरू बनाउनमा अन्तर्निहित अनिश्चितताको कारणले गर्दा, भविष्यका अवधिहरूमा रिपोर्ट गरिएका वास्तविक परिणामहरू ती अनुमानहरू भन्दा फरक मात्रामा आधारित हुन सक्छन्। अनुमानहरू, धारणा र निर्णयहरू आवधिक रूपमा मूल्याङ्कन गरिन्छन् र ऐतिहासिक अनुभव र अन्य कारकहरूमा आधारित हुन्छन्, जसमा भविष्यमा घटन सक्ने घटनाहरूको अपेक्षाहरू समेटिएको हुन्छ। लेखाङ्कन अनुमानमा भएको संशोधनलाई सोही अवधिमा र यदि भविष्यमा असर पर्छ भने सो अवधिमा समेत लेखाङ्कन गरिन्छ।

अनुमान, अनिश्चितता र स्वविवेकको प्रयोग हुने महत्वपूर्ण क्षेत्रहरू जसको कारण वित्तीय विवरणमा गम्भिर असर पर्दछ, त्यस्ता क्षेत्रहरू निम्न बमोजिम छन्:

२.४.१ निरन्तरता (Going Concern)

व्यवस्थापनले बैंकको निरन्तर संचालन हुन सक्ने क्षमताको मूल्याङ्कन गरेको छ र निकट भविष्यका लागि व्यवसायमा जारी राख्नको लागि स्रोतहरू भएकोमा सन्तुष्टी जनाएको छ। यसबाहेक, व्यवस्थापन कुनै पनि भौतिक अनिश्चितताहरूको बारेमा अवगत छैन जसले बैंकको निरन्तर संचालन हुन सक्ने क्षमतामा महत्वपूर्ण शंका उत्पन्न गर्न सक्छ, तसर्थ बैंकको वित्तीय विवरण निरन्तरतामा (Going Concern) आधारित रहेर तयार पारिएको छ।

२.४.२ प्रतिबद्धता र संभावित दायित्व

सबै ज्ञात र मापन योग्य दायित्वहरूको मात्रा निर्धारण गर्न सबै उपयुक्त जोखिमहरू समावेश गरिएको छ। संभावित दायित्वहरू यस्ता दायित्वहरू हुन् जसको अस्तित्व अनिश्चित भविष्यका घटनाहरू वा वर्तमान दायित्वहरूले मात्र पुष्टि हुन्छ। यस्ता दायित्वहरूमा आर्थिक लाभको स्थानान्तरण (Transfer of economic benefits) अनिश्चित हुन्छ वा विश्वसनीय रूपमा मापन गर्न सकिँदैन। वित्तीय स्थितिको विवरणमा संभावित दायित्वहरू पहिचान गरिएको छैन तर बैंकले सम्भावित दायित्व पूरा गर्न उत्तरदायी हुनेछ भनी लगभग असम्भव (remote) मानिएको अवस्थामा बाहेक सम्भावित दायित्वहरूको खुलासा गरेको छ।

२.४.३ वित्तीय उपकरणको उचित मूल्य (Fair Value of Financial Instruments)

वित्तीय अवस्थाको विवरणमा लेखाङ्कन गरिने वित्तीय सम्पत्ति तथा वित्तीय दायित्वको उचित मूल्य यदि सक्रिय बजारबाट प्राप्त गर्न नसकेको अवस्थामा, उक्त मूल्य विभिन्न मूल्याङ्कन प्रविधिहरू (variety of valuation techniques) मार्फत प्राप्त गरिन्छ, जसमा mathematical मोडेलको प्रयोग पनि पर्दछ। यी मोडेलहरूमा इनपुटहरू सम्भव भए सम्म अवलोकनयोग्य (observable) बजारहरूबाट लिइन्छ र यदि उक्त मूल्य उपलब्ध नभएको खण्डमा अनुमान तथा स्वविवेकको प्रयोग गरी उचित मूल्यको आंकलन गरिन्छ। वित्तीय उपकरणहरूको मूल्याङ्कन सम्बन्धी विस्तृत रूपमा बुँदा ३.४.४ मा उल्लेख गरिएको छ।

२.४.४ वित्तीय सम्पत्तिको हानी नोक्सानी - कर्जा तथा सापट

नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्थानले बैंक तथा वित्तीय संस्थाहरूको लागि वित्तीय सम्पत्ति र वित्तीय दायित्वहरूको पहिचान र मापनका लागि NFRS 9 - वित्तीय उपकरणहरू जारी गरी लागू गरेको छ। बैंकले नेपाल राष्ट्र बैंकद्वारा जारी गरिएको अपेक्षित क्रेडिट नोक्सानी सम्बन्धी निर्देशिका, २०२४ (पहिलो संशोधन) अनुसार ऋण तथा सापटमा हानी नोक्सानी पहिचान गरेको छ जुन NFRS 9 अनुसार अपेक्षित क्रेडिट नोक्सानीसँग मिल्दोजुल्दो छ।

वित्तीय सम्पत्तिमा हानी नोक्सानी - कर्जा तथा सापट निम्नको उच्चमा निर्धारण गरिन्छ:

- नेपाल राष्ट्र बैंकका निर्देशन नं. ०२/८१ मा तोकिए बमोजिम हानी नोक्सानी प्रावधान रकम।
- NAS 9 मा निर्दिष्ट गरिएको क्षति नोक्सान मोडेल अनुसार निर्धारण गरिएको हानी नोक्सानी रकम।

परिशोधित लागतमा नापिएको वित्तीय सम्पत्तिमा भएको हानी नोक्सानीको परिमाणको मूल्याङ्कन र निर्धारणमा बैंकको व्यवस्थापनले न्याय र अनुमान लागू गर्न आवश्यक देखिन्छ। व्यवस्थापन निर्णय र अनुमान आवश्यक पर्ने केही क्षेत्रहरू यहाँ तल सूचीबद्ध छन्:

- उपयुक्त हानी पद्धति र मूल्याङ्कन उपकरणहरूको छनोट।
- क्रेडिट जोखिम (SICR) सम्पत्तिमा उल्लेखनीय वृद्धि पहिचान र निर्धारण।
- ECL मोडेल अन्तर्गत निर्धारण गरिएको हानीको लागि नियामक व्याकस्टपको रूपमा Prudential Floor तोक्ने।
- क्रेडिट जानकारीको फराकिलो दायरा समावेश गरेर ऋण घाटा प्रावधानहरूको लेखा पहिचानलाई सुदृढ पार्ने।
- ECL मोडेलको लागि Macro Economic Variable स्थापना गर्ने।
- वित्तीय सम्पत्तिमा भविष्यमा पुनः प्राप्ति योग्य नगद प्रवाहको अनुमान गर्ने; र
- ऐतिहासिक डेटाको परिणामहरू समायोजन गर्ने।

रिपोर्टिङ मितिमा अवस्थित आर्थिक अवस्था र पोर्टफोलियो कारकहरू समावेश गर्न विश्लेषण र स्वविवेकको अभ्यास, नोक्सानी व्यवस्था मूल्याङ्कन प्रक्रियाको अभिन्न अंग हो र बैंकले वर्तमान परिस्थितिहरू प्रतिबिम्बित गर्न वित्तीय सम्पत्तिहरूको समूहको लागि अवलोकनयोग्य जानकारी समायोजन गर्न आफ्नो अनुभवी निर्णयको अभ्यास गर्दछ। व्यावहारिक अनुमानहरूको प्रयोग वित्तीय विवरणहरूको तयारीको एक आवश्यक भाग हो र यस्तो अनुमानहरूले वित्तीय विवरणहरूको विश्वसनीयतालाई कुनै असर गर्दैन। वित्तीय सम्पत्तिको हानी नोक्सानीको लेखाजोखामा बैंकको नीति नोट ३.४.५ मा व्याख्या गरिएको छ।

२.४.५ वित्तीय सम्पत्तिको क्षति

बैंकले लगानी सम्पत्ति वा वित्तीय सम्पत्तिको क्षतिग्रस्त अवस्था निर्धारण, पहिचान र मापनको लागि NFRS 9 को आवश्यकताहरू पालना गर्दछ। वित्तीय सम्पत्तिमा हुने हानी नोक्सानी सूचकहरूको निर्धारण र पहिचानको लागि, बैंकले वित्तीय सम्पत्तिको लगानीको उचित मूल्य, लागत (cost) भन्दा कम भएको रकम र अवधि (duration) मूल्याङ्कन गर्दछ। बैंकले लगानी वा क्षेत्र र उद्योगको कार्यसम्पादन, प्रविधि र भविष्यको नगद प्रवाहसँगै परिचालन वातावरणीय परिवर्तन जस्ता कारकहरूलाई विचार गर्दै वित्तीय सम्पत्तिको निकट अवधिको व्यापार दृष्टिकोणले वित्तीय स्थिरताको मूल्याङ्कन गर्दछ। माथि उल्लेखित क्षेत्रहरूमा बैंकले मूल्याङ्कन गर्दा महत्वपूर्ण निर्णय गरेको छ जसको विवरणहरू सम्बन्धित नोटहरू मार्फत प्रस्तुत गरिएको छ।

२.४.६ परिभाषित लाभ दायित्व

परिभाषित लाभ योजना र अन्य पोस्ट-रोजगार लाभ योजनाहरूको लागत (Cost) Actuarial Valuation प्रयोग गरी निर्धारण गरिन्छ। वास्तविक मूल्याङ्कन गर्दा विभिन्न अनुमानहरू जस्तै छुट दर, सम्पत्तिमा प्रतिफलको अपेक्षित दर, भविष्यको तलब वृद्धि, मृत्युदर र भविष्यको पेन्सन वृद्धि समावेश गरिएको हुन्छ। यी योजनाहरूको अनुमानहरू, दीर्घकालीन प्रकृतिका कारण, अनिश्चितताको अधिनमा छन्। सबै अनुमानहरू प्रत्येक रिपोर्टिङ मितिमा समीक्षा गरिन्छ।

२.४.७ जग्गा र भवनको उचित मूल्य

बैंकको जग्गा र भवनहरू उचित मूल्यमा संचित ह्रासकट्टी र संचित नोक्सानी घटाई प्रस्तुत गरिएको छ। बैंकले NFRS 13 - "उचित मूल्य मापन" को सन्दर्भमा उपयुक्त समय अन्तरालमा त्यस्ता सम्पत्तिहरूको उचित मूल्य निर्धारण गर्न स्वतन्त्र मूल्याङ्कन विशेषज्ञहरूलाई संलग्न गरेको छ।

२.४.८ सम्पत्ति र उपकरण र अभौतिक सम्पत्तिहरूको उपयोगी जीवन

बैंकले प्रत्येक रिपोर्टिङ मितिमा अवशिष्ट मूल्यहरू (residual values), उपयोगी जीवन (useful life), सम्पत्ति, उपकरण र अभौतिक सम्पत्तिहरूको मूल्यह्रासको विधिहरूको समीक्षा गर्दछ। व्यवस्थापनको निर्णय यस्ता सम्पत्तिहरूको मूल्य, दर, विधिहरूको अनुमानमा प्रयोग गरिन्छ र त्यसैले तिनीहरू अनिश्चितताको अधिनमा रहन्छन्। प्रत्येक सम्पत्ति वर्गको लागि प्रयोग गरिएको मूल्यह्रास विधि र दरहरूको विवरण नोट ३.७ र ३.८ मा दिइएको छ।

२.४.९ कर तथा स्थगन कर

बैंक आयकर प्रयोजनको लागी आयकर ऐन, २०५८ को दायरामा पर्दछ। बैंक र आयकर अधिकारीहरू बीच जटिल कर प्रावधानहरूको व्याख्याको सन्दर्भमा, सम्भावित भिन्नता उत्पन्न हुन सक्छ। तसर्थ यस्तो अवस्थामा चालु, स्थगन र अन्य करहरूको कूल व्यवस्था निर्धारण गर्नको निम्ति व्यवस्थापनको स्वविवेकको आवश्यकता पर्दछ। भविष्यमा करयोग्य आय सृजित हुने सम्भावना मानी उक्त करयोग्य आयमा समायोजन गर्न सकिनेसम्म कर नोक्सानीको आधारमा स्थगन कर सम्पत्ति लेखाङ्कन गरिएको छ। स्थगन कर सम्पत्तिको लेखाङ्कन गर्न स्वविवेकको आवश्यकता पर्दछ जुन भविष्यमा हुने करयोग्य नाफा, सम्भावित समय र भविष्यको कर योजनामा आधारित हुन्छ।

करमा थप जानकारी नोट ३.१० मा उल्लेख गरिएको छ।

२.५ लेखाङ्कन नीतिमा परिवर्तन

वित्तीय विवरणहरू तयार गर्दा अपनाइएका प्रमुख लेखा नीतिहरू वित्तीय विवरणहरूको प्रत्येक विवरणको लागि सान्दर्भिक नोटहरूमा प्रस्तुत गरिएको छ। अन्यथा उल्लेख नभएसम्म, अधिल्लो आर्थिक वर्षको वित्तीय विवरण तयार गर्दा प्रयोग भएका लेखाङ्कन नीतिहरूमा कुनै बदलाव गरिएको छैन। बैंकले चालु आर्थिक वर्षको लेखा नीतिमा कुनै परिवर्तन भएको छैन।

२.६ NFRS 9 को कार्यान्वयन

NFRS 9: नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्थान (ICAN) ले १६ जुलाई २०२१ देखि वित्तीय उपकरणहरू लागू हुने घोषणा गरेको थियो। यद्यपि, कोभिडको कारणले उत्पन्न चुनौतीहरू, सीमित समय उपलब्धता र प्राविधिक विशेषज्ञताको अभाव लगायत विभिन्न कारणहरूले गर्दा, बैंक र वित्तीय संस्थाहरूको लागि NFRS 9 को पूर्ण कार्यान्वयन आर्थिक वर्ष २०८०/८१ सम्म स्थगित गरिएको थियो। त्यसैले, अपेक्षित क्रेडिट नोक्सान समावेश गर्ने NFRS 9 को प्रावधानहरू आर्थिक वर्ष २०८१/८२ देखि पूर्ण रूपमा प्रभावकारी भएका छन्।

Default ऋण जोखिमको सुस्त सूचक भएकोले र ऋणीले ९० दिनभन्दा बढी समयदेखि ऋण तिर्न नसकेमा निष्क्रिय ऋणको वर्गीकरण सामान्यतया हुने भएकोले र ऋणीले वित्तीय कठिनाइहरूको सामना गर्न थालेपछि मात्र बैंकहरूद्वारा ऋण घाटा प्रावधानहरू उल्लेखनीय ढिलाइका साथ बुक गरिने भएकोले बैंक र वित्तीय संस्थाहरूको क्रेडिट जोखिम बढ्दछ। सामान्यतया, वित्तीय सम्पत्ति क्रेडिट बिग्रनु अघि वा वास्तविक पूर्वनिर्धारित हुनु अघि क्रेडिट जोखिममा उल्लेखनीय वृद्धि हुनेछ। अपेक्षित क्रेडिट नोक्सान (ECL) हानी मोडेलले थप अग्रगामी दृष्टिकोण समावेश गर्दछ र विद्यमान incurred loss approach को तुलनामा हानी निर्धारण गर्दा क्रेडिट जोखिममा उल्लेखनीय परिवर्तनको मूल्याङ्कन गर्दछ। ECL मोडेल अपनाउँदा बैंक र वित्तीय संस्थाहरूको क्रेडिट जोखिम व्यवस्थापन र resilience बढ्ने अपेक्षा गरिएको छ।

२.६.१ अपेक्षित क्रेडिट नोक्सान मोडेलको उद्देश्य

अपेक्षित क्रेडिट नोक्सान मोडेलका उद्देश्यहरू निम्नानुसार छन्:

- लेखा मापदण्डहरूसँग मिल्दोजुल्दो गरी ECL को कार्यान्वयनमा सहजताको लागि पर्यवेक्षकीय मार्गदर्शन अपनाउने।
- बैंक र वित्तीय संस्थाहरू बीच ECL को एकरूपता र तुलनात्मकता प्रवर्द्धन गर्न।
- क्रेडिट जोखिममा उल्लेखनीय वृद्धि निर्धारण गर्न मापदण्ड सेट गर्न।
- ECL मोडेल अन्तर्गत निर्धारण गरिएको हानीको लागि नियामक ब्याकस्टपको रूपमा Prudential Floor तोक्ने।
- क्रेडिट जानकारीको फराकिलो दायरा समावेश गरेर ऋण नोक्सान प्रावधानहरूको लेखा पहिचानलाई बलियो बनाउने।

२.६.२ अपेक्षित क्रेडिट नोक्सानीको दायरा

अपेक्षित क्रेडिट नोक्सानी मोडेलको दायरा निम्नानुसार छ:

- परिशोधित लागतमा मापन गरिएको वित्तीय सम्पत्तिहरू
- अन्य comprehensive आम्दानी मार्फत उचित मूल्यमा मापन गरिएको वित्तीय सम्पत्ति (वित्तीय सम्पत्ति एक व्यवसाय मोडेल भित्र राखिएको छ जसको उद्देश्य सम्भौता नगद प्रवाह सङ्कलन र वित्तीय सम्पत्ति बेचेर प्राप्त गरिन्छ, र वित्तीय सम्पत्तिको सम्भौता सर्तहरूले तोकिएको मितिहरूमा नगद प्रवाहमा वृद्धि गर्दछ जुन केवल बाँकी रहेको मूल रकम र मूल रकममा लाग्ने व्याजको भुक्तानी हो। यद्यपि, घाटा भत्ता अन्य विस्तृत आम्दानीमा पहिचान गरिनेछ र वित्तीय स्थितिको विवरणमा वित्तीय सम्पत्तिको वहन रकम घटाउने छैन।
- NFRS 17 को दायरा भित्र प्राप्त हुने लीज: लीज
- NFRS 15 को दायरा भित्र सम्भौता सम्पत्ति: ग्राहकहरूसँगको सम्भौताबाट प्राप्त राजस्व
- ऋण प्रतिबद्धताहरू (नाफा वा नोक्सान मार्फत उचित मूल्यमा मापन गरिएका बाहेक)
- वित्तीय ग्यारेन्टी सम्भौताहरू (सुरुमा निर्धारण गरिएको घाटा भत्ताको रकम भन्दा बढी मापन गरिएको र सुरुमा कम मान्यता प्राप्त रकम, उपयुक्त भएमा, NFRS 15 को सिद्धान्तहरू अनुसार मान्यता प्राप्त आयको संचयी रकम) बाहेक

२.६.३ ब्याज आय पहिचान सम्बन्धी मार्गदर्शन

NFRS 9 ले प्रभावकारी ब्याजदर प्रयोग गरी परिशोधित लागतमा मापन गरिएको वित्तीय सम्पत्तिमा ब्याज आम्दानीको पहिचान आवश्यक छ। नेपाल राष्ट्र बैंकले जुलाई २७, २०२५ मा ब्याज मान्यता सम्बन्धी मार्गदर्शन नोट, २०२५ जारी गरेको छ जसमा यसले NFRS 9 को पूर्ण कार्यान्वयनको लागि संक्रमणकालीन व्यवस्था योजना प्रदान गरेको छ। यो निर्देशिकाले बैंक र वित्तीय संस्थाहरूलाई आर्थिक वर्ष २०८१-८२ र २०८२-८३ को लागि ब्याजदरको कुपन दरको आधारमा ऋण र अग्रिममा ब्याज पहिचान गर्न अनुमति दिन्छ र त्यसपछि आर्थिक वर्ष २०८३-८४ बाट ऋण र अग्रिममा प्रभावकारी ब्याजदर प्रयोग गर्न अनुमति दिन्छ।

यो दिशानिर्देशले NFRS 9 को पूर्ण कार्यान्वयनतर्फ अगाडि बढ्ने लक्ष्य राखेको छ, ब्याज आय पहिचान अभ्यासलाई निम्नानुसार परिवर्तन गरिनेछ:

Interest income	Year 1 (FY 2081/82)	Year 2 (FY 2082/83)	Year 3 (FY 2083/84)
Stage 1 and Stage 2 Financial Assets	Based on coupon interest rate on principal outstanding for all financial assets (accrual basis)	Based on coupon interest rate applied on principal outstanding for all financial assets (accrual basis)	Based on effective interest rate applied on gross carrying amounts for all financial assets except for old term loans Based on deemed effective interest rate applied for old term loans only (where integral fees have already been recognized as income in previous years)
Stage 3 or Purchased or Originated Credit impaired financial assets	Based on cash basis approach (incremental) Coupon interest rate applied on principal outstanding	Based on cash basis approach (incremental) Coupon interest rate applied on principal outstanding	Based on amortised cost as per NFRS 9 Deemed Effective interest rate for old term loans is calculated without taking into account integral fees already booked and is applied on amortised cost Effective interest rate of all financial assets other than old term loans is to be calculated based on integral fees obtained and also considering discounts, premiums and other integral costs and is applied on amortised cost.

बैंकले यस निर्देशिकाको यो प्रावधानलाई प्रभावकारी ब्याजदरको सट्टा कुपन दर ब्याजदर प्रयोग गरेर ऋण र सापटको ब्याज पहिचान गर्न प्रयोग गरेको छ।

२.७ Discounting

एक वर्ष भन्दा बढी समय पछि मात्र दायित्व चुक्ता हुने वा सम्पत्तिको प्राप्ति हुने र त्यस्ता दायित्व तथा सम्पत्तिहरू material भएमा मात्र बैंकले त्यस्ता सम्पत्ति र दायित्वलाई discounting गर्ने गर्दछ। नगद प्रवाहलाई discounting गर्न प्रयोग गरिने Discount दर निर्धारण गर्नको लागि बैंकले विभिन्न आन्तरिक तथा बाह्य तत्वहरूको विश्लेषण गर्दछ।

३. प्रमुख लेखा नीतिहरू

३.१ मापनका आधार

तल उल्लेख गरिएका material items मा बाहेक बैंकको वित्तीय विवरण ऐतिहासिक लागत (historical cost) मूल्यको आधारमा तयार गरिएको छ।

- (Amortized Cost) परिशोधित लागतमा मापन बाहेक अन्य वित्तीय सम्पत्ति उचित मूल्यमा (fair value) मापन गरिन्छ।
- (Derivative financial instrument) व्युत्पन्न वित्तीय उपकरणहरू उचित मूल्यमा मापन गरिन्छ।
- इन्भेन्टरीहरू लागत (cost) वा खुद प्राप्तियोग्य मूल्य (net realizable value), जुन कम हुन्छ त्यसमा मापन गरिन्छ।
- परिभाषित लाभ दायित्वको वर्तमान मूल्यबाट योजना सम्पत्ति (Plan Asset) को उचित मूल्य घटाएर परिभाषित लाभ दायित्वलाई मापन गरिएको छ।
- लगानी सम्पत्ति उचित मूल्यमा मापन गरिन्छ।

३.२ वित्तीय विवरण एकीकृत गर्ने आधार

बैंकको वित्तीय विवरण एकीकृतका लागि अन्य कुनै निकायमाथि नियन्त्रण छैन। एसोसिएटहरूमा लगानी वित्तीय विवरणहरूमा इक्विटी विधि अनुसार गरिएको छ।

३.३ नगद तथा नगद समान

नगद र नगद समान भनी नगद-मौज्दात, अन्य बैंक र वित्तीय संस्थाहरूसँगको मौज्दात, माग तथा छोटो सूचनामा प्राप्त हुने रकम, र जोखिम रहित वा नगन्य जोखिम रहेको ३ महिना भित्र नगदमा प्राप्त गर्न सकिने तरल वित्तीय सम्पत्तिलाई जनाइएको छ। यस्ता नगद तथा नगद समानहरूको उचित मूल्यमा हुने परिवर्तनको जोखिम एकदमै कम हुन्छन् र बैंकले यी सम्पत्तिहरूको प्रयोग अल्पकालिन प्रतिवद्धता पुरा गर्नको लागि गर्दछ।

वित्तीय स्थितिको विवरणमा नगद र नगद समान (amortized cost) परिशोधित लागतमा मापन गरिन्छ।

३.४ वित्तीय सम्पत्ति तथा वित्तीय दायित्व

बैंकले आफ्नो वित्तीय सम्पत्तिहरूलाई निम्न वर्गमा वर्गीकरण गर्दछ:

- क) नाफा वा नोक्सान मार्फत उचित मूल्यमा मापन गरिएको वित्तीय सम्पत्तिहरू;
- ख) अन्य व्यापक आय मार्फत उचित मूल्यमा मापन गरिएको वित्तीय सम्पत्तिहरू, र
- ग) परिशोधित लागतमा मापन गरिएको वित्तीय सम्पत्ति।

बैंकले आफ्नो वित्तीय दायित्वहरूलाई निम्न वर्गमा वर्गीकरण गर्दछ:

- क) नाफा वा नोक्सान मार्फत उचित मूल्यमा मापन गरिएका वित्तीय दायित्वहरू;
- ख) परिशोधित लागतमा मापन वित्तीय दायित्वहरू।

३.४.१ प्रारम्भिक पहिचान

कुनै वित्तीय सम्पत्ति वा दायित्वलाई बैंकले आफ्नो वित्तीय स्थितिको विवरणमा पहिलो पटक तब मात्र नोट गर्छ जब यो कुनै उपकरणका (party to the contractual provisions) सर्तहरूद्वारा बाध्य हुन सहमत हुन्छ। ऋण, अग्रिम, निक्षेप र ऋण धितोहरू/सहायक आवधिक दायित्व (Subordinated Liabilities) मूल रूपमा बैंकद्वारा उपकरणहरू सिर्जना भएको मितिमा पहिचान गरिन्छ। जुन बैंकले तिनीहरूको सम्झौता सर्तहरूको पक्ष बन्ने मिति पनि हो। इक्विटी उपकरण, ऋणपत्र (BONDS), ऋणपत्र (DEBENTURES), सरकारी धितोपत्र, NRB बन्ड वा निक्षेप लिलामी, रिभर्स रिपो, र प्रत्यक्ष खरिदहरूमा लगानीहरू बैंकले वित्तीय सम्पत्तिहरू खरिद गर्ने वा प्राप्त गर्ने व्यापारिक मितिमा रिपोर्ट गरिन्छ। व्यापारिक दिनमा, वित्तीय सम्पत्तिहरूको नियमित खरिद र बिक्री रेकर्ड गरिन्छ।

३.४.१.१ वित्तीय सम्पत्तिहरू

बैंकले वित्तीय सम्पत्तिहरूको वर्गीकरण गर्नको लागि बैंकको व्यापार मोडेलद्वारा वित्तीय सम्पत्तिहरूको र अनुबंधात्मक नगद प्रवाह विशेषताहरूको व्यवस्थापन गर्दछ। वित्तीय सम्पत्तिका दुई वर्गहरू निम्नानुसार छन्:

१. परिशोधित लागतमा (Amortized Cost) मापन गरिएका वित्तीय सम्पत्तिहरू:

- बैंकले निम्न दुवै सर्तहरू पूरा भएमा वित्तीय सम्पत्तिलाई परिशोधित लागतमा मापन गरिएको वित्तीय सम्पत्तिको रूपमा वर्गीकरण गर्दछ:
- सम्पत्ति यस्तो व्यापारिक मोडेल अन्तर्गत पर्दछ जसको उद्देश्य राखिएको सम्पत्तिबाट अनुबंधात्मक नगद प्रवाह सङ्कलन (contractual cash flows) गर्नु हो।
- वित्तीय सम्पत्तिको सम्झौता सर्तहरूले तोकिएको मितिहरूमा नगद प्रवाह सिर्जना गर्दछ जुन साँवा र बक्यौता मूल रकमको व्याज भुक्तानी (Solely payment of principal and interest) हो।

२. उचित मूल्यमा (Fair Value) मापन गरिएका वित्तीय सम्पत्ति:

परिशोधित लागतमा मापन गरिएका बाहेक अन्य वित्तीय सम्पत्तिहरू उचित मूल्यमा मापन गरिन्छ। उचित मूल्यमा मापन गरिएको वित्तीय सम्पत्तिहरूलाई तलका दुई वर्गहरूमा वर्गीकृत गरिएको छ:

क) नाफा नोक्सान खातामा बजार मूल्य समायोजन हुने (Fair Value through profit or loss) प्रकृतिका वित्तीय सम्पत्ति

व्यापारको लागि राखिएको वा नाफा वा नोक्सान मार्फत उचित मूल्यमा वर्गीकरण गरिएका वित्तीय सम्पत्तिहरूलाई नाफा नोक्सान खातामा बजार मूल्य समायोजन हुने (Fair Value through profit or loss) प्रकृतिका वित्तीय सम्पत्तिको रूपमा राखिन्छ। यस्तो सम्पत्तिहरूको प्रारम्भिक मान्यतामा, लेनदेन लागतहरू (transaction costs) जुन प्रत्यक्ष रूपमा वित्तीय सम्पत्तिको acquisition मा attributable हुन्छ, त्यस्तो लेनदेन लागतहरूलाई (transaction costs) नाफा वा नोक्सानको विवरणमा पहिचान गरिन्छ। नाफा नोक्सान खातामा बजार मूल्य समायोजन हुने प्रकृतिका वित्तीय सम्पत्तिहरूको आवधिक मूल्यांकन गरिन्छ तथा यसरी मूल्यांकन गर्दा हुने फाइदा वा घाटालाई नाफा नोक्सान खातामा देखाइन्छ।

ख) अन्य विस्तृत आयमा बजार मूल्य समायोजन हुने (Fair Value through other comprehensive income) प्रकृतिका वित्तीय सम्पति व्यापारको लागि नराखिएका इक्विटी उपकरणमा लगानी र बैकले प्रारम्भिक मान्यताको समयमा अन्य विस्तृत आय मार्फत उचित मूल्यमा वित्तीय सम्पतिको रूपमा वर्गीकृत गरिन्छ, भनी गरिएको अपरिवर्तनीय निर्वाचित सम्पत्तिहरूलाई अन्य विस्तृत आयमा बजार मूल्य समायोजन हुने प्रकृतिका वित्तीय सम्पतिको रूपमा राखिन्छ। अन्य विस्तृत आयमा बजार मूल्य समायोजन हुने प्रकृतिका वित्तीय सम्पतिहरूको आवधिक मूल्यांकन गरिन्छ, तथा यसरी मूल्यांकन गर्दा हुने फाइदा वा घाटालाई अन्य विस्तृत आयमा देखाइन्छ।

३.४.१.२ वित्तीय दायित्वहरू

बैकले वित्तीय दायित्वहरूलाई निम्नानुसार वर्गीकरण गर्दछ:

क) नाफा नोक्सान खातामा बजार मूल्य समायोजन हुने (Fair Value through profit or loss) प्रकृतिका वित्तीय दायित्वहरू व्यापारको लागि राखिएको वा नाफा वा नोक्सान मार्फत उचित मूल्यमा वर्गीकरण गरिएका वित्तीय दायित्वहरूलाई नाफा नोक्सान खातामा बजार मूल्य समायोजन हुने (Fair Value through profit or loss) प्रकृतिका वित्तीय दायित्वहरूको रूपमा राखिन्छ। यस्तो दायित्वहरूको प्रारम्भिक मान्यतामा, लेनदेन लागतहरू (transaction costs) जुन प्रत्यक्ष रूपमा वित्तीय दायित्वहरूको acquisition मा attributable हुन्छ, त्यस्तो लेनदेन लागतहरूलाई (transaction costs) नाफा वा नोक्सानको विवरणमा पहिचान गरिन्छ। नाफा नोक्सान खातामा बजार मूल्य समायोजन हुने प्रकृतिका वित्तीय दायित्वहरूको आवधिक मूल्यांकन गरिन्छ, तथा यसरी मूल्यांकन गर्दा हुने फाइदा वा घाटालाई नाफा नोक्सान खातामा देखाइन्छ।

ख) परिशोधित लागतमा (Amortized Cost) मापन गरिएका वित्तीय दायित्वहरू

उचित मूल्यमा नाफा नोक्सान खातामा बजार मूल्य समायोजन हुने (Fair Value through profit or loss) वित्तीय दायित्वहरू बाहेक सबै वित्तीय दायित्वहरूलाई प्रभावकारी ब्याज विधि (effective interest method) प्रयोग गरेर परिशोधित लागतमा मापन (amortized cost) गरिन्छ।

३.४.२ मापन

प्रारम्भिक मापन

प्रारम्भिक मान्यतामा, बैकले, उचित मूल्यमा नाफा नोक्सान खातामा बजार मूल्य समायोजन हुने (Fair Value through profit or loss) वित्तीय सम्पति वा दायित्वहरू बाहेक, अरु वित्तीय सम्पति वा वित्तीय दायित्वलाई यसको उचित मूल्यमा, प्रत्यक्ष रूपमा वित्तीय सम्पति वा वित्तीय दायित्वहरूको acquisition मा attributable हुने लेनदेन लागतहरूलाई (transaction costs) प्लस वा माइनस गरी मापन गर्दछ। नाफा नोक्सान मार्फत उचित मूल्यमा लिइएको वित्तीय सम्पति र वित्तीय दायित्वहरूको लेनदेन लागतलाई नाफा वा नोक्सानमा खर्च देखाइन्छ। प्रारम्भिक मान्यता पछि, वित्तीय सम्पतिको क्रेडिट गुणस्तर उल्लेखनीय रूपमा बिग्रिएको अवस्थामा वित्तीय सम्पतिको हानी नोक्सानी पहिचान गरिन्छ।

तत्पश्चात्को मापन

वित्तीय सम्पति वा वित्तीय दायित्वलाई प्रारम्भिक मापन पश्चात् उचित मूल्यमा वा परिशोधित लागतमा वित्तीय सम्पति वा दायित्वको वर्गीकरणको आधारमा मापन गरिन्छ।

परिशोधित लागतमा मापन गरिएको वर्गीकृत वित्तीय सम्पति वा दायित्वलाई पछि, प्रभावकारी ब्याज दर (effective interest rate), विधि प्रयोग गरी परिशोधित लागतमा मापन गरिन्छ। वित्तीय सम्पति वा वित्तीय दायित्वको परिशोधित लागत त्यो रकम हो जसमा वित्तीय सम्पति वा वित्तीय दायित्वको प्रारम्भिक मान्यतामा principal repayments लाई घटाई, cumulative amortization using the effective interest rate method of any difference between that initial amount and the maturity amount लाई प्लस वा माइनस गरी र any reduction for impairment or un-collectability impairment लाई घटाई आउँदछ।

परिशोधित लागतमा मापन गरिएको कर्जा तथा सापटको हकमा, ग्राहकहरूबाट प्राप्त प्रशोधन शुल्क र कागजात शुल्कहरू जुन त्यस्ता वित्तीय सम्पतिहरूको acquisition or issue गर्दा प्रत्यक्ष रूपमा attributable हुन्छ, त्यस्ता शुल्कहरूलाई प्रतिवेदन अवधिमा नाफा नोक्सान विवरणमा आयको रूपमा बुक गरिन्छ, जुन अवधिमा तिनीहरू प्राप्त हुन्छन्। प्रभावकारी ब्याज दर विश्वसनीय रूपमा निर्धारण गर्न असम्भव भएकाले यो विधि लागू गरिएको छैन।

यसबाहेक, एक पटक वित्तीय सम्पति वा समान वित्तीय सम्पतिहरूको समूहलाई हानी नोक्सानी को परिणामको रूपमा written down गरिएको परिस्थितिमा त्यो वित्तीय सम्पति वा समान वित्तीय सम्पतिहरूका त्यसपछिको ब्याज आम्दानीलाई, आंशिक वा पूर्ण रूपमा वित्तीय सम्पति write off नभएसम्म, वित्तीय सम्पतिको कुल वहन रकममा (Gross Carrying Amount) प्रभावकारी ब्याज दर लागू गरेर गणना गरिन्छ।

३.४.३ निसर्ग

३.४.३.१ वित्तीय सम्पत्तिको निसर्ग

निम्न उल्लेखित कुनै पनि अवस्थामा बैंकको वित्तीय सम्पत्ति पूर्ण वा आंशिक रूपमा निसर्ग भएको स्थिति हुन आउँछः

- सम्झौता अनुसारको नगद प्रवाहमा भएको अधिकार समाप्त हुँदा ।
- सम्झौता अनुसारको नगद प्रवाहमा भएको अधिकार हस्तान्तरण गरिएमा ।
- बैंकले 'pass-through' व्यवस्था अनुरूप प्राप्त भएको नगद प्रवाह तेश्रो पक्षलाई भुक्तानी गर्ने दायित्व धारण गरेमा तथा बैंकले सो सम्पत्तिको सम्पूर्ण जोखिम तथा प्रतिफल हस्तान्तरण गरेमा वा जोखिम र प्रतिफलको हस्तान्तरण नगरी वा आफैँ साथ नराखी सम्पत्तिको नियन्त्रण हस्तान्तरण गरेमा ।

यसरी निसर्ग भएको वित्तीय सम्पत्ति निसर्ग हुँदा रहेको किताबी मूल्य र सो निसर्गबाट प्राप्त मूल्य तथा सोसँग सम्बन्धित अन्य विस्तृत आम्दानीको विवरणमा रहेको संचित नाफा वा घाटाको योगफल फरक भएमा सो फरक रकमलाई नाफा नोक्सान विवरणमा लेखाङ्कन गरिन्छ ।

३.४.३.२ वित्तीय दायित्वको निसर्ग

कुनै वित्तीय दायित्वसँग जोडिएको दायित्वहरू समाप्त भएको अवस्थामा सो दायित्व निसर्ग भएको मानिन्छ । हालको वित्तीय दायित्वलाई सोही lender को अर्को वित्तीय दायित्वमार्फत प्रतिस्थापन भएमा र सो हुँदा उल्लेखनीय फरक प्रावधानहरू वा हालको दायित्वको प्रावधानहरू उल्लेखनीय रूपमा परिमार्जन भएमा, त्यस्ता परिमार्जन र परिवर्तनलाई निसर्ग भएको मानेर नयाँ दायित्व लेखाङ्कन गरिन्छ । यसरी निसर्ग हुँदा उक्त वित्तीय दायित्वको किताबी मूल्य र निसर्ग हुँदा तिरेको मूल्यमा हुने फरकलाई नाफा नोक्सान विवरणमा लेखाङ्कन गरिन्छ ।

३.४.४ उचित मूल्यको मापन

उचित मूल्य भनेको त्यो मूल्य हो जुन मापन मितिमा बजार सहभागीहरूबीच व्यवस्थित कारोबार भएको अवस्थामा सम्पत्ति बेच्दा पाईने वा दायित्व हस्तान्तरण गर्दा तिर्ने पर्ने रकम हो । दायित्वको उचित मूल्यले यसको कार्यान्वयन नहुने जोखिम प्रतिबिम्बित गर्दछ ।

निम्न तह अनुसार उचित मूल्य निर्धारण गरिन्छः

श्रेणी १ : उचित मूल्य मापन ती हुन् जुन समान सम्पत्ति वा दायित्वका लागि सक्रिय बजारमा असमायोजित सूचीकृत मूल्यहरूबाट व्युत्पन्न हुन्छन् ।

श्रेणी २ : उचित मूल्य मापन ती हुन् जसको मूल्याङ्कन निम्ति सक्रिय बजारमा उस्तै उपकरणहरूको लागि सूचीकृत मूल्यहरू छन् वा निष्कृत बजारमा समान वा यस्तै उपकरणहरूका लागि सूचीकृत मूल्यहरू र वित्तीय उपकरणहरूको मूल्याङ्कनको निम्ति मोडलहरू प्रयोग हुन्छ, जहाँ सबै महत्वपूर्ण तथ्यांकहरू भेटिन्छन् ।

श्रेणी ३ : यी सम्पत्ति वा दायित्वको लागि अप्रत्याशित इनपुटहरू हुन् । अप्रत्याशित इनपुटहरूमा अवलोकन गर्न नसकिने इनपुटहरू पर्दछ जसको लागि बजार डेटा उपलब्ध छैन र यस्तो अवस्थामा बैंकले मापन मितिमा वित्तीय साधनको निकास मूल्य निर्धारण गर्ने उद्देश्यका साथ सम्पत्ति वा दायित्वको मूल्य निर्धारण गर्दा बजार सहभागीहरूले प्रयोग गर्ने धारणाहरू बारेमा उपलब्ध उत्तम जानकारीको प्रयोग गरी विकास गर्दछ ।

३.४.५ हानी नोक्सानी व्यवस्था

प्रत्येक रिपोर्टिङ मितिमा, बैंकले नाफा वा नोक्सान विवरण मार्फत उचित मूल्यमा मापन नगरिएको वित्तीय सम्पत्तिमा वा वित्तीय सम्पत्तिहरूको समूहमा हानी नोक्सानीको वस्तुगत प्रमाण छ कि छैन भनेर मूल्याङ्कन गर्दछ । जब वस्तुगत प्रमाणले सम्पत्ति(हरू) को प्रारम्भिक पहिचान पछि नोक्सान घटना भएको देखाउँछ, र नोक्सान घटनाले सम्पत्ति(हरू) को भविष्यको नगद प्रवाहमा प्रभाव पार्छ, जुन विश्वसनीय रूपमा अनुमान गर्न सकिन्छ । त्यस्तो वित्तीय सम्पत्ति वा वित्तीय सम्पत्तिहरूको समूह विग्रिएको छ ।

वित्तीय सम्पत्ति विग्रिएको छ भन्ने वस्तुगत प्रमाणमा ऋणी वा जारीकर्ताको महत्वपूर्ण वित्तीय कठिनाई, ऋणीद्वारा default वा अपराध, ऋणको पुनर्संरचना, ऋणी वा जारीकर्ता Bankruptcy प्रवेश गर्ने संकेत, सुरक्षाको लागि सक्रिय बजार नरहनु वा सम्पत्तिहरूको समूहसँग सम्बन्धित अन्य अवलोकनयोग्य डेटा जस्तै समूहमा ऋणी वा जारीकर्ताहरूको भुक्तानी स्थितिमा प्रतिकूल परिवर्तनहरू, वा समूहमा default सम्बन्धित आर्थिक अवस्थाहरू समावेश हुन सक्छन् ।

यसको अतिरिक्त, इक्विटी उपकरणमा लगानीको लागि, उचित मूल्यमा उल्लेखनीय वा लामो गिरावट जसले गर्दा तुलनात्मक रूपमा उचित मूल्य लागत भन्दा कम हुनु यस्तो उपकरणहरूको हानीको वस्तुगत प्रमाण हो। ऋणीलाई आर्थिक कठिनाई भएको अवस्थामा, बैंकले धितोको स्वामित्व लिनुको सट्टा ऋण पुनर्संरचना गर्ने विचार गर्दछ। यसमा भुक्तानी व्यवस्था र नयाँ ऋण सर्तहरूको सम्झौता विस्तार गर्ने समावेश हुन सक्छ। सर्तहरू पुनः वार्ता गरिसकेपछि, सर्तहरू परिमार्जन गर्नु अघि गणना गरिएको मूल EIR प्रयोग गरेर कुनै पनि हानी मापन गरिन्छ र यस्तो पुनर्संरचना पछिको ऋण Past Due मानिने छैन।

३.४.५.१ परिशोधित लागतमा मापन गरिएको वित्तीयसम्पत्तिको हानी

ऋण पोर्टफोलियोको हानी नोक्सानी पोर्टफोलियो व्यवहारको विगतको अनुभवको निर्णयमा आधारित हुन्छ। सामूहिक हानीको मूल्याङ्कन गर्दा, बैंकले विगतमा भएको default प्रवृत्तिहरूको सम्भावना, पुनःप्राप्तिको समय र भएको नोक्सानको मात्राको प्रयोग गर्दछ, जसलाई व्यवस्थापनको निर्णयले समायोजित गरिन्छ। यस्ता समायोजन वर्तमान आर्थिक र क्रेडिट अवस्थाहरू वास्तविक घाटा विगतमा भएको default प्रवृत्तिहरू द्वारा सुझाव गरिएको घाटा भन्दा बढी वा कम छ भनेर मूल्याङ्कन।

३.४.६ अपेक्षित क्रेडिट नोक्सानी खुलासा

३.४.६.१ वित्तीय जोखिम व्यवस्थापन

बैंकका गतिविधिहरू मुख्यतया क्रेडिट जोखिम, बजार जोखिम र सञ्चालन जोखिमको अधीनमा छन् जसको व्यवस्थापनका लागि सम्बन्धित जोखिम व्यवस्थापन समितिहरू छन्। यी समितिहरूको कार्य यी जोखिमहरू पहिचान गर्ने, अनुगमन गर्ने, व्यवस्थापन गर्ने र न्यूनीकरण गर्ने हो। बैंकले आन्तरिक नीति र प्रक्रियाहरूको पालना गर्ने, नियामक दिशानिर्देशहरूको पालना गर्ने र पर्याप्त ऋण कागजातहरू कायम राख्ने कुरा पनि सुनिश्चित गर्दछ।

यसको ऋण गतिविधिको सन्दर्भमा, बैंकले जोखिम व्यवस्थापन गर्न विभिन्न सीमा र प्रतिबन्धहरू स्थापित गरेको छ। सम्बन्धित जोखिम व्यवस्थापन समितिहरूद्वारा विभिन्न प्रतिवेदनहरू नियमित अन्तरालमा तयार पारिन्छ, र वरिष्ठ व्यवस्थापनलाई प्रस्तुत गरिन्छ जसले जोखिम अनुगमनमा मद्दत गर्दछ। बैंकले कुनै पनि जोखिम उल्लङ्घनको अवस्थामा जोखिम न्यूनीकरण गर्न प्रक्रियाहरू पनि सेट गरेको छ।

३.४.६.२ क्रेडिट जोखिम

ऋण जोखिम ऋण र अग्रिम, नगद र नगद बराबर, ऋण धितोपत्रमा लगानी र बैंक र वित्तीय संस्थाहरूमा निक्षेप र अन्य कुनै पनि वित्तीय सम्पत्तिबाट उत्पन्न हुन्छ।

क्रेडिट जोखिम भनेको ग्राहक वा वित्तीय उपकरणको प्रतिपक्षले आफ्नो सम्झौता दायित्वहरू पूरा गर्न असफल भएमा बैंकलाई हुने वित्तीय नोक्सानको जोखिम हो, र यो मुख्यतया ग्राहकहरूबाट वित्त र व्यापार प्राप्तमा कम्पनीको सम्पत्ति, ऋण र धितोपत्रमा लगानीबाट उत्पन्न हुन्छ।

३.४.६.३ क्रेडिट जोखिम व्यवस्थापन

बैंकको क्रेडिट जोखिममा जोखिम मुख्यतया प्रत्येक ग्राहक/दायित्वकर्ताको व्यक्तिगत विशेषताहरूद्वारा प्रभावित हुन्छ। यद्यपि, व्यवस्थापनले उद्योगसँग सम्बन्धित default जोखिम, व्यवसाय विशिष्ट जोखिम, व्यवस्थापन जोखिम, transition specific जोखिम र परियोजना सम्बन्धित जोखिमहरू सहित यसको ग्राहक आधारको क्रेडिट जोखिमलाई प्रभाव पार्न सक्ने कारकहरूलाई पनि विचार गर्दछ।

सम्पत्तिको अनुमानित भविष्यको नगद प्रवाहमा हानीकारक प्रभाव पार्ने एक वा बढी घटनाहरू घटेको बेला वित्तीय सम्पत्तिलाई 'क्रेडिट-विग्रिएको' मानिन्छ। वित्तीय सम्पत्ति क्रेडिट-विग्रिएको छ भन्ने प्रमाणमा निम्न अवलोकनयोग्य डेटा समावेश छन्:

- जारीकर्ता वा ऋणी को महत्वपूर्ण वित्तीय कठिनाई
- सम्झौताको उल्लंघन, जस्तै default
- ऋणीको आर्थिक कठिनाईसँग सम्बन्धित आर्थिक वा सम्झौतागत कारणहरूका लागि, ऋणदाता(हरू)ले ऋणीलाई प्रदान गरेको छुट(हरू)
- ऋणी bankruptcy वा अन्य वित्तीय पुनर्गठनमा प्रवेश हुँदै गइरहेका सम्भावना
- वित्तीय कठिनाईहरूको कारणले गर्दा वित्तीय सम्पत्तिको लागि सक्रिय बजार नरहनु
- गहिरो छुटमा वित्तीय सम्पत्तिको खरिद वा उत्पत्ति जसले गर्दा भएको क्रेडिट घाटा प्रतिबिम्बित हुन्छ

३.४.६.४ डिफॉल्ट (PD) को सम्भावना

The likelihood that a borrower will default on a loan within a specified time frame, typically expressed as a percentage.

- Derive PD based on historical default migration rates and/or other data, internal and external credit ratings.
- Incorporate forward looking PD information by adjusting PD to its sensitivity to changes in certain macroeconomic factors.
- Use at least five-year historical data, where available, for calculating PDs and validate any smoothing of data or inputs by Integrated Risk Management Department.
- Link the internal rating scale to external credit rating for the determination of PD with the caveat that the Bank should avoid using proxies to compute PDs.

Compute PDs by using sovereign PD linked to external credit rating scale, on exposures denominated in foreign currencies issued by the foreign sovereigns.

३.४.६.५ Default को परिभाषा

Includes financial assets that have objective evidence of impairment at the reporting date and includes:

- a) Financial assets having overdue days more than 90.
- b) Credit facilities classified as non-performing as per NRB prudential provisioning directive and are already impaired (defaulted) status.
- c) Credit impaired financial instruments with objective evidence of impairment. A financial instrument is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial instrument have occurred. Evidence that a financial instrument is credit-impaired include observable data about the following events:
 - significant financial difficulty of the issuer or the borrower;
 - a breach of contract, such as a default or past due event;
 - the lenders of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concessions that the lenders would not otherwise consider;
 - becoming probable that the borrower will enter bankruptcy or other financial re-organization;
 - disappearance of an active market for that financial instrument because of financial difficulties;
 - purchase or origination of a financial instrument at a deep discount that reflects the incurred credit losses.
 - If any, credit impaired as per the risk management practices of the Bank.
- d) The Bank considers that the borrower is unlikely to pay its credit obligations to the bank in full, without realizing security (if held). The indicators of unlikelihood to pay includes:
 - The Bank puts credit obligation on non-accrued status.
 - The Bank consents to distress restructuring of credit obligation resulting in reduction in financial obligation due to material forgiveness, postponement of principal or interest.
 - The Bank has filed for debtor's bankruptcy or a similar order in respect of the borrower's credit obligation.
 - The Bank sells a part of the credit obligation at a material credit-related economic loss.
 - The debtor has sought or has been placed in bankruptcy or similar protection where this would avoid or delay repayment of the credit obligation.
 - There is evidence that full repayment based on contractual terms is unlikely without the Bank's realization of collateral regardless of whether the exposure is current or past due by few days.

Interest income is calculated on actual receipt basis (cash basis) on stage 3.

३.४.६.६ Exposure at default (EAD)

The total value that a lender is exposed to at the time of default, including any outstanding principal and accrued interest.

- Forwards looking models needs to be developed for computing Credit Conversion Factor (CCF) for off-balance sheet exposures.

- In case data is not available for computing CCF, Regulatory CCF numbers to be used as provided in the guidelines.
- For closed end loans, EAD to be capped at maximum contractual period over which entity is exposed to credit risk.
- If data is not available for off balance sheet exposures, the Bank shall use Regulatory Credit Conversion Factor for the calculation of EAD for off balance sheet exposures.

३.४.६.७ Loss given default (LGD)

LGD is the percentage of exposure that is not expected to be recovered in the event of a default.

- Develop model based on historical data, historical experience of cash recovery from defaults (including settlements), cost and time of recovery.
- While determining loss rate or recovery rate for the purpose of calculation of loss allowance, expected cash flows from collateral realization are to be considered based on latest reliable valuations (within last 2 years).
- Any increase in valuation of collateral in comparison to valuation report is to be supported by evidence.
- Value (Net realizable value) of the collaterals shall be considered after deducting applicable realization cost and haircut.

३.४.६.८ Staging and Significant increase in credit risk

Staging an SICR are primary steps before impairment modelling for identifying the risk of a borrower.

The facilities must be allocated to one of the three impairment stages by determining whether a significant increase in credit risk has occurred since initial recognition or whether the facility has defaulted.

Assessment of whether there has been a significant increase in credit risk is required to be carried out at each reporting date. An asset can move into and out of the lifetime expected credit losses categories (Stage 2 and 3) based on a predefined pattern obtained from the historical default rates or delinquency status of account across various internal rating grades, products, sectors or satisfying specified provision of NRB directives or ECL guidelines.

The assessment of whether there has been a significant increase in credit risk should be made for a specific instrument rather than for a counterparty since the quantum of change in credit risk may be different for different instruments transacted with the same party. Also, different instruments issued by the same counterparty may have had a different credit risk at initial recognition. Some of the indicators (non-exhaustive list) of significant increase in credit risk, are:

- More than 30 days past due.
- Absolute Lifetime PD is 5% or more.
- Relative Lifetime PD is increased by 100% or more.
- Risk rating (internal or external) downgraded by 2 notches since initial recognition.
- Risk rating downgraded to non-investment grade by external credit rating agency (BB+ or below) or by the Bank's internal credit rating system.
- Deterioration of relevant determinants of credit risk (e.g., future cash flows) for an individual obligor (or pool of obligors).
- Expectation of forbearance or restructuring due to financial difficulties.
- Deterioration of prospects for sector or industries within which a borrower operates.
- Borrowers affected by macro-economic conditions based on reasonable and supportable forecasts.
- Modification of terms resulting in restructuring/ rescheduling.
- Credit Quality indicators determined as per internal credit assessment of performing loans which are subject to individual monitoring and review, are weaker than that in the initial recognition.

३.४.७. अन्य विस्तृत आम्दानीमाफत उचित मूल्यमा वर्गीकरण गरिएको वित्तीय सम्पत्तिका नोक्सानी

इक्विटी लगानीको उचित मूल्य भन्दा यसको लागत, गम्भीर वा दिगो रूपमा गिरावट भएमा, त्यस्तो इक्विटी लगानीमा हानी नोक्सान भएको प्रमाणीत गर्दछ। इक्विटीको रिजर्भमा नाफा वा नोक्सानमा जम्मा भएका नोक्सानहरूलाई पुनः वर्गीकरण गरेर हानी नोक्सान रेकर्ड गरिन्छ उचित मूल्यमा।

३.५ व्यापारिक सम्पत्ति

व्यापारिक सम्पत्ति मुलतः छोटो समयमा खरिद बिक्री गरी नाफा कमाउने उद्देश्य राखी गरिएको लगानी हुन्छ। व्यापारिक लगानीको मूल्यमा हुने आवधिक उतारचढावलाई नाफा नोक्सान विवरणमा लेखाङ्कन गरिन्छ।

३.६ व्युत्पन्न (डेरिभेटिभ) सम्पत्ति र दायित्वहरू

व्युत्पन्नहरू वित्तीय साधनहरू यस्ता साधनहरू हुन जसले व्याज दरहरू, वित्तीय साधनहरूको मूल्यहरू, वस्तुहरूको मूल्यहरू, विदेशी विनिमय दरहरू, क्रेडिट जोखिम र सूचकांकहरूमा परिवर्तनहरूको प्रतिक्रियामा आफ्नो मूल्य प्राप्त गर्दछ। जोखिम व्यवस्थापन उद्देश्यका लागि राखिएको व्युत्पन्नमा ती सबै व्युत्पन्न सम्पत्तिहरू र दायित्वहरू समावेश हुन्छन् जुन कारोबार सम्पत्ति वा दायित्वका रूपमा वर्गीकृत गरिएका हुन्छन्। जोखिम व्यवस्थापन उद्देश्यका लागि राखिएका व्युत्पन्नहरू वित्तीय स्थितिको विवरणमा उचित मूल्यमा मापन गरिन्छ।

३.७ सम्पत्ति र उपकरण

सबै सम्पत्ति र उपकरणहरू लागतमा संचित मूल्यद्वारा र हानी नोक्सानी घटाई मापन गरिन्छ। सम्पत्तिको लागतमा त्यो सम्पत्ति अधिग्रहणगर्दा प्रत्यक्ष रूपमा श्रेय हुने सबै खर्च समावेश गरिन्छ। त्यसपछिको लागतहरू सम्पत्तिको carrying amount मा समावेश हुन्छन् वा उपयुक्त रूपमा छुट्टै सम्पत्तिको रूपमा मान्यता दिइन्छ, जब वस्तुसँग सम्बन्धित भविष्यमा आर्थिक लाभहरू बैंकमा प्रवाहित हुनेछन् भनेर सम्भावित हुन्छ र वस्तुको लागत विश्वसनीय रूपमा मापन गर्न सकिन्छ।

प्रत्येक बासलात मितिमा, सम्पत्तिको अवशिष्ट मानहरू (residual values) र उपयोगी जीवनहरूको, कमजोरीका सूचकहरूको मूल्याङ्कन सहित समीक्षा गरिन्छ, र यदि उपयुक्त भएमा समायोजन गरिन्छ। सम्पत्तिको carrying amount यसको रिकभरी रकम भन्दा बढी हो भनेर निर्धारण भएमा, त्यस्तो सम्पत्तिलाई पुनः प्राप्ति योग्य रकममा written down गरिएको छ। डिस्पोजलमा हुने लाभ र नोक्सान नाफा वा नोक्सानको विवरणमा समावेश गरिएको छ।

जमिनको मूल्यमा ह्रास घटाइएको छैन यद्यपि यो हानी नोक्सानी परीक्षणको दायरामा पर्दछ।

मर्मत र मर्मतसम्भार खर्च गरिएको वित्तीय अवधिमा नाफा वा नोक्सानको विवरणमा समावेश गरिएको छ।

अन्य सम्पत्तिहरूमा मूल्यद्वारा तिनीहरूको अनुमानित उपयोगी जीवनहरूमा लागत र अवशिष्ट मूल्य बीचको भिन्नता छुट्याउनको लागि straight line method विधि प्रयोग गरी निम्नानुसार गणना गरिएको छः

सम्पत्ति कोड	सम्पत्ति विवरण श्रेणी	उपयोगी जीवन वर्ष
AP	फर्निचर र फिक्स्चर - अन्य	५
CA	कम्प्युटर र सहायक उपकरण	५
EE	कार्यालय उपकरण	५
FF	फर्निचर र फिक्स्चर - अन्य	५
KE	कार्यालय उपकरण	५
LB	भवन	२०
LD	भूमि	असीमित
LE	लीजहोल्ड सम्पत्ति	१०
MS	अफिस उपकरण - अन्य	५
MY	मेसिनरी	५
OE	कार्यालय उपकरण	५
SF	फर्निचर र फिक्स्चर - धातु	७
SR	भल्ट	१०
VH	सवारी साधन	७
WF	फर्निचर र फिक्स्चर - काठ	५

कम मूल्य सम्पत्तिहरू प्रत्येक रु. ५,००० सम्मको लागत खरिदको वर्षमा सञ्चालन खर्चको रूपमा चार्ज गरिन्छ।

बैंकको स्वामित्व र नियन्त्रणमा रहेका जग्गा सम्पत्तिहरूको मूल्य प्रतिबिम्बित गर्न पुनः मूल्याङ्कन गरिएको छ। Carrying Value भन्दा बढि बजार मूल्यलाई पुनः मूल्याङ्कन रिजर्भको रूपमा इक्विटीमा लगिन्छ।

३.८ पूँजीगत कार्य प्रगति (Capital Work in progress)

पूँजीगत कार्य प्रगति लागतमा प्रस्तुत गरिएको छ। यी पूँजी प्रकृतिका खर्चहरू हुन् जुन पूँजीकरणको पर्खाइमा, भवन निर्माणमा सिधै खर्च हुन्छ।

३.९ ख्याति र अभौतिक सम्पत्ति

३.९.१ अभौतिक सम्पत्ति

अभौतिक सम्पत्तिहरूले बाह्य रूपमा उत्पन्न पूँजीकृत सफ्टवेयर enhancement समावेश गर्दछ। अमूर्त सम्पत्तिहरू, जुन सीमित उपयोगी जीवनको लागि निर्धारण गरिएको छ, तिनीहरूको अनुमानित उपयोगी जीवनको तुलनामा straight line method आधारमा परिशोधन (amortized) गरिन्छ। अभौतिक सम्पत्ति एउटा पहिचान योग्य सम्पत्ति हो जसको कुनै भौतिक उपस्थिति हुँदैन र त्यस सम्पत्तिलाई उत्पादन गर्नका निमित्त, सेवा प्रदान गर्नका निमित्त, कसैलाई भाँडामा दिन वा प्रशासनिक कामको लागि प्रयोग गरिन्छ। अभौतिक सम्पत्तिको लेखाङ्कन त्यस बखत गरिन्छ जब भविष्यमा त्यस सम्पत्तिबाट आर्थिक लाभ प्राप्त हुन सक्दछ र सम्पत्तिको परल मूल्यलाई विश्वसनीय ढङ्गले मूल्याङ्कन गर्न सकिन्छ।

३.९.२ कम्प्यूटर सफ्टवेयर

Acquired कम्प्यूटर सफ्टवेयर इजाजतपत्रहरू, सफ्टवेयर प्रयोग गर्न र ल्याउनको लागि लाग्ने लागतको आधारमा पूँजीकृत गरिन्छ।

कम्प्यूटर सफ्टवेयरमा परिशोधन लागत (Amortization cost) straight line method विधि प्रयोग गरी तिनीहरूको अनुमानित उपयोगी जीवनहरूमा लागतमा अवशिष्ट मूल्य घटाई गणना गरिन्छ।

सम्पत्ति कोड	सम्पत्ति विवरण श्रेणी	उपयोगी जीवन वर्ष
SW	सफ्टवेयर	५

३.१० लगानी सम्पत्ति र बिक्रीको लागि राखिएको गैर-चालू सम्पत्ति

३.१०.१ लगानी सम्पत्ति

लगानी सम्पत्तिहरूमा, सम्पत्ति र उपकरणहरू र बिक्रीको लागि राखिएको गैर-चालू सम्पत्तिहरू बाहेक, जग्गा वा जग्गा र भवनहरू समावेश छन्। सामान्यतया, यसमा बैंकले गैर-बैंकिङ सम्पत्तिको रूपमा अधिग्रहण गरेको तर प्रतिवेदन मितिमा बिक्री नभएको जग्गा, जग्गा र भवन समावेश गर्दछ।

३.१०.२ बिक्रीको लागि राखिएको गैर-वर्तमान सम्पत्ति

गैर-वर्तमान सम्पत्तिहरू (वा डिस्पोजल समूहहरू) बिक्रीको लागि राखिएको सम्पत्तिको रूपमा वर्गीकृत गरिन्छ। यदि तिनीहरूको बोक्ने रकम निरन्तर प्रयोगको माध्यमबाट नभई, मुख्य रूपमा बिक्री लेनदेन मार्फत बरामद गरिन्छ भने यस्तो सम्पत्तिहरूलाई तल दिइएको निम्नको उच्चमा निर्धारण गरिन्छ।

carrying amount

वा

बिक्री खर्च समायोजन पछि निर्धारित उचित मूल्य

जब यस्तो सम्पत्तिहरू बिक्रीको लागि राखिएको रूपमा वर्गीकृत गरिन्छ, तिनीहरू मूल्यहास वा परिशोधन हुँदैनन्। प्रारम्भिक वर्गीकरण र पछिको मापनमा कुनै पनि हानी नोक्सानलाई खर्चको रूपमा मान्यता दिइन्छ।

३.११ आयकर

३.११.१ चालु कर

करयोग्य मुनाफामा तिर्ने वर्तमान आयकरलाई नाफा उत्पन्न भएको अवधिमा खर्चको रूपमा मान्यता दिइन्छ।

हालको आयकर सम्पत्ति र वर्तमान अवधिको लागि दायित्वहरू कर प्राधिकरणहरूबाट बरामद वा भुक्तान हुने अपेक्षा गरिएको रकममा मापन गरिन्छ। हाल नेपालमा प्रतिवेदन मितिमा लागू गरिएका वा ठोस रूपमा लागू भएको कर दरहरू र कर कानूनहरूको आधारमा रकम गणना गरिन्छ।

३.११.२ स्थगन कर

वित्तीय अवस्थाको विवरणमा गणना गरिएको रकम तथा आयकर ऐनका हिसाबले गणना गरिएको रकममा हुने भिन्नतालाई वासलातमा स्थगन कर सम्पत्ति (वा स्थगन कर दायित्व) का रूपमा लेखाङ्कन गरी प्रत्येक वर्ष यस्तो सम्पत्ति (वा दायित्वमा) हुने परिवर्तनलाई नाफा नोक्सान वा अन्य विस्तृत आम्दानीको विवरणमा स्थगन कर आय (वा स्थगन कर खर्च) को लेखाङ्कन गरिन्छ। स्थगन कर सम्पत्तिलाई भविष्यमा हुने करयोग्य आयमा दावी गर्न सकिने पर्याप्त विश्वसनीय आधार नभएसम्म सम्पत्तिको रूपमा पहिचान गरिदैन।

३.१२ निक्षेप, धितोपत्र (Debt securities) तथा अन्य सहायक दायित्वहरू

निक्षेप, धितोपत्र तथा सहायक दायित्वहरू बैंकको कोषका स्रोतहरू हुन्। निक्षेप अन्तर्गत ब्याज तिर्नु नपर्ने निक्षेप (non-interest bearing deposits), बचत निक्षेप, मुद्दति निक्षेप, कल निक्षेप तथा मार्जिन निक्षेप पर्दछन्।

भुक्तानी मिति नभएका निक्षेपहरूको अनुमानित उचित मूल्य भनेको मागको बखत तिनुपर्ने रकम हो। भुक्तानी मिति भएका मुद्दति निक्षेपहरूको अनुमानित उचित मूल्य र उद्भूत बजार मूल्य नभएका अन्य ऋणहरूको अनुमानित उचित मूल्य, नगद प्रवाहमा, समान क्रेडिट जोखिम र बाँकी परिपक्वता अवधिको ऋणको प्रचलित बजार दरहरू प्रयोग गरेर गणना गरिन्छ। ऋणपत्रहरूलाई प्रभावकारी ब्याज दरहरू प्रयोग गरेर परिशोधित लागतमा मान्यता दिइन्छ। यी उपकरणहरूको कुपनदरहरूले प्रभावकारी ब्याजदरहरूको प्रतिनिधित्व गर्दछ।

३.१३ व्यवस्थाहरू

विगतमा भएका घटनाहरूको कारण बैंकको वर्तमान कानुनी तथा निर्मित दायित्व जसको सजिलै अनुमान लगाउन सकिन्छ, र दायित्व राफसाफ गर्न आर्थिक लाभ वाहिरिन्छ भन्ने सम्भावना हुन्छ भन्ने ती दायित्वहरूका निमित्त व्यवस्था लेखाङ्कन गरिन्छ। यसरी लेखाङ्कन गरिएको रकम रिपोर्टिङ मितिमा वर्तमान दायित्वसँग सम्बन्धित जोखिम र अनिश्चिततालाई मध्यनजर राखी राफसाफ गर्न आवश्यक पर्ने रकमको सबैभन्दा उत्तम अनुमान हो। अनुमानित नगद प्रवाहको आधारमा वर्तमान दायित्व राफसाफ गर्न व्यवस्थाको मापन गरिन्छ भने उक्त नगद प्रवाहको वर्तमान मूल्यको आधारमा नै किताबी मूल्य निर्धारण गरिन्छ। Onerous सम्झौताको व्यवस्थाको लेखाङ्कन त्यस बखत गरिन्छ जब बैंकले सम्झौताबाट प्राप्त गर्ने आर्थिक लाभभन्दा सम्झौता पालन गर्न लाग्ने रोकन नसकिने खर्च बढी हुन्छ।

३.१४ आम्दानीको पहिचान

आर्थिक लाभ बैंकलाई प्राप्त हुने सम्भव भएसम्म र आम्दानीको विश्वसनीय मापन गर्न सकेसम्म आम्दानीको लेखाङ्कन गर्ने गरिन्छ। कतिपय अवस्थामा, consideration प्राप्त नभएसम्म वा अनिश्चितता नहटिएसम्म आम्दानी सम्भावित नहुन सक्छ।

आम्दानीमा ब्याज आम्दानी, शुल्क र कमिशन, विदेशी मुद्राको आम्दानी, कार्डको आम्दानी, डिस्पोजल आम्दानी आदि समावेश हुन्छन्। बैंकमा आर्थिक लाभ प्रवाह हुने सम्भावना र आम्दानीलाई भरपर्दो रूपमा मापन गर्न सकिने हदसम्म आम्दानीलाई मान्यता दिइन्छ। आम्दानीको पुनः प्राप्त सम्भावित नभएको अवधिमा आम्दानी पहिचान गरिएको छैन। निम्न बमोजिमका लेखाङ्कन मापदण्डहरू पूर्ति पश्चात् आम्दानीको लेखाङ्कन गर्न सकिन्छ।

क. ब्याज आम्दानी

कर्जा तथा सापट बाहेक अन्य परिशोधित लागतमा राखिएको वित्तीय सम्पत्तिबाट आर्जित हुने ब्याज आम्दानीलाई बैंकले सामान्य ब्याज दर (जुन प्रभावकारी ब्याज विधि बाट निकालिएको दरको धेरै नजिक रहेको छ) प्रयोग गरी गणना गरेको छ।

ग्राहकहरूलाई प्रदान गरिने कर्जा तथा सापटबाट आर्जित हुने आय र प्रभावकारी ब्याज दर विधि अन्तर्गत प्राप्त हुने आयमा न्युन भिन्नता रहेकोले यस्तो कर्जा तथा सापटबाट आर्जित हुने आयको गणना गर्दा, प्रारम्भिक शुल्कहरूलाई ग्राहकहरूलाई प्रदान गरिने कर्जा तथा सापटको जीवन अवधि मा परिशोधन (amortized) गरिएको छैन। प्रभावकारी ब्याज दर विधिको यथार्थ गणना गर्न लाग्ने खर्च उक्त विधिको पालना गर्दा हुने फाइदाभन्दा बढी हुने बैंकको अनुमान छ।

प्रभावकारी ब्याज विधि भनेको वित्तीय सम्पत्ति वा वित्तीय दायित्वको परिशोधित लागत गणना गर्ने र ब्याज आम्दानी वा ब्याज खर्चलाई सम्बन्धित अवधिमा allocate गर्ने विधि हो। प्रभावकारी ब्याज दर भनेको त्यस्तो दर हो जसले अनुमानित भविष्यको नगद प्राप्ती वा भुक्तानीलाई वित्तीय उपकरणको अनुमानित समयावधि वा, उपयुक्त अवस्थामा, सोभन्दा कम समयावधिको आधारमा, वित्तीय सम्पत्ति वा वित्तीय दायित्वको खुद किताबी मूल्यमा (net carrying amount) discount गर्दछ। प्रभावकारी ब्याज दर गणना गर्दा, बैंकले वित्तीय साधनका सबै सम्झौता सर्तहरू (उदाहरणका लागि, पूर्व भुक्तानी विकल्पहरू) लाई ध्यानमा राखेर नगद प्रवाह अनुमान गरेको छ तर भविष्यमा हुने क्रेडिट घाटालाई मूल्याङ्कन गरेको छैन।

ICAN द्वारा जारी गरिएको कार्य आउट अनुसार, यस्तो गणनामा, वित्तीय उपकरणहरूको सम्झौताको सबै पक्ष बिच भएको शुल्कको लेनदेन, लेनदेन लागत (transaction cost) र बाँकी सबै प्रिमियम वा छुटहरू समेटिएका हुनु पर्दछ। उचित मूल्यमा राखिएको अन्य वित्तीय उपकरणको उचित मूल्यमा परिवर्तन हुँदा उत्पन्न हुने लाभ र नोक्सानलाई तिनीहरू उत्पन्न भएको अवधिमा नाफा वा नोक्सानको विवरणमा समावेश गरिएको छ। नाफा वा नोक्सान मार्फत उचित मूल्यमा राखिएको वित्तीय साधनहरूमा अनुबन्धित ब्याज आम्दानी र खर्चलाई खुद ब्याज आम्दानी भित्र लेखाङ्कन गरिन्छ।

नेपाल राष्ट्र बैंकको परिपत्र अनुसार बैंकले २०८१ साउनमसान्तमा प्राप्त गरेको ब्याज आम्दानीलाई आयमा लेखाङ्कन गरेको छैन।

ख. शुल्क तथा कमिशन आम्दानी

वित्तीय सम्पत्तिको शुल्क र कमिशन आयलाई वित्तीय सम्पत्तिको प्रभावकारी ब्याज दरको मापनमा समावेश गरिन्छ। व्यवस्थापन शुल्क, सेवा शुल्क, सिन्डिकेशन शुल्क र विदेशी मुद्रा लेनदेन कमिशन सहित अन्य शुल्क र कमिशन आय सम्बन्धित सेवाहरू प्रदान गरिएपश्चात लेखाङ्कन गरिन्छ।

ग. लाभांश आम्दानी

भुक्तानी प्राप्त गर्ने अधिकार स्थापित भएपछि निवासी कम्पनीमा लगानीमा लाभांशको लेखाङ्कन गरिन्छ। जब लाभांश प्राप्त हुन्छ तब इक्विटी उपकरणको लाभांश आम्दानीलाई नाफा नोक्सान विवरणको अन्य आम्दानी अन्तर्गत लेखाङ्कन गरिन्छ।

घ. खुद व्यापारिक आम्दानी

उचित मूल्यमा राखिएको वित्तीय उपकरणको उचित मूल्यमा परिवर्तन हुँदा उत्पन्न हुने लाभ र नोक्सानलाई तिनीहरू उत्पन्न भएको अवधिमा नाफा वा नोक्सानको विवरणमा समावेश गरिन्छ।

यसमा विदेशी मुद्रामा लिइएको अवधि अन्त्य ब्यालेन्स नेपाली रुपैयाँमा अनुवाद गर्दा भएको शुद्ध लाभ/(हानी) समावेश छ।

ङ. FVTPL मा वर्गीकृत अन्य वित्तीय उपकरणबाट भएको खुद आम्दानी

उचित मूल्यमा राखिएको अन्य वित्तीय उपकरणको उचित मूल्यमा परिवर्तन हुँदा उत्पन्न हुने लाभ र नोक्सानलाई तिनीहरू उत्पन्न भएको अवधिमा नाफा वा नोक्सानको विवरणमा समावेश गरिन्छ।

च. अनुदान आय

सरकारी अनुदानहरू, गैर-मौद्रिक अनुदान सहित, उचित मूल्यमा तबसम्म लेखाङ्कन गरिदैन जबसम्म तल दिइएका शर्तहरू पुरा हुने उचित आश्वासन हुदैन:

(क) संस्थाले सम्बन्धित अनुदानहरूसँग संलग्न सर्तहरूको पालना गर्नेछ; र

(ख) अनुदान निश्चित रूपमा प्राप्त हुनेछ। संस्थाले यसमा संलग्न सर्तहरू पालना गर्नेछ र अनुदान प्राप्त हुनेछ भन्ने उचित आश्वासन नभएसम्म सरकारी अनुदानलाई मान्यता दिइदैन। अनुदानको प्राप्तिले नै अनुदानमा संलग्न सर्तहरू पूरा भएको छ वा हुनेछ भनी निर्णायक प्रमाण प्रदान गर्दैन।

पहिले नै भइसकेको खर्च वा नोक्सानको क्षतिपूर्तिको रूपमा वा भविष्यसँग सम्बन्धित कुनै लागत बिना संस्थालाई तत्काल आर्थिक सहयोग गर्ने उद्देश्यले प्राप्य हुने सरकारी अनुदानलाई प्राप्त हुने अवधिको नाफा वा नोक्सानमा मान्यता दिइनेछ।

नाफा वा नोक्सानको अंशको रूपमा प्रस्तुत गरिने आयसँग सम्बन्धित अनुदानहरू सम्बन्धित खर्च रिपोर्टिङमा समायोजन गरिन्छ।

३.१५ ब्याज खर्च

परिपोधित मूल्यमा मापन गरिएका सम्पूर्ण वित्तीय दायित्वहरूको निम्ति प्रभावकारी ब्याज दरको करिबी दर प्रयोग गरी ब्याज खर्च लेखाङ्कन गरिन्छ। सबै व्यापारिक दायित्वहरूमा ब्याज खर्चलाई बैंकको व्यापार सञ्चालनको लागि incidental मानिन्छ र व्यापारिक सम्पत्ति र दायित्वहरूको उचित मूल्य अन्य सबै परिवर्तनहरू खुद व्यापार आयमा प्रस्तुत गरिन्छ। प्रभावकारी ब्याज दर भनेको त्यस्तो दर हो जसले अनुमानित भविष्यको नगद प्राप्ति वा भुक्तानीलाई वित्तीय उपकरणको अनुमानित समयावधि वा उपयुक्त अवस्थामा सोभन्दा कम समयावधिको आधारमा वित्तीय सम्पत्ति वा वित्तीय दायित्वको खुद किताबी मूल्यलाई discount गर्दछ।

३.१६ कर्मचारी सुविधा कर्मचारी सुविधा अन्तर्गत :

अल्पकालीन कर्मचारी लाभहरू, जस्तै तलब, भुक्तान अनुपस्थिति, कार्यसम्पादनमा आधारित नगद पुरस्कार र सामाजिक सुरक्षा लागतहरू कर्मचारीहरूले सम्बन्धित सेवाहरू प्रदान गर्ने अवधिमा मान्यता प्राप्त हुन्छन्। बैंकले आफ्ना कर्मचारीहरूका लागि परिभाषित लाभ र परिभाषित योगदान योजनाहरू सहित धेरै पोस्ट-रिटायरमेन्ट लाभ योजनाहरू सञ्चालन गर्दछ।

परिभाषित लाभ योजना भनेको एक योजना हो जसले निवृत्तिभरण लाभको रकम परिभाषित गर्दछ जुन कर्मचारीले सेवानिवृत्तिमा पाउनेछ। यो योजना उमेर, सेवाको वर्ष र तलब जस्ता एक वा बढी कारकहरूमा निर्भर हुन्छ।

परिभाषित योगदान योजना भनेको पेन्सन योजना हो जसमा बैंकले निश्चित योगदान भुक्तान गर्दछ, थप योगदानहरू तिनै कुनै कानुनी वा रचनात्मक दायित्व हुदैन।

बैंकका परिभाषित लाभ योजनाहरूको पूर्ण वास्तविक मूल्याङ्कनहरू बीचका वर्षहरूमा अन्तरिम समीक्षाहरूको साथ आवधिक रूपमा गरिन्छ, यी मूल्याङ्कनहरू योग्य स्वतन्त्र एक्चुरीहरूद्वारा अद्यावधिक हुन्छन्।

यी वार्षिक अद्यावधिकहरूको उद्देश्यका लागि योजना सम्पत्तिहरू तिनीहरूको उचित मूल्यमा समावेश छन् र योजना दायित्वहरू एक्चुरियल अनुमानहरू प्रयोग गरेर एक्चुरियल आधारमा मापन गरिन्छ। परिभाषित लाभ योजना दायित्वहरू प्रतिवेदन मितिमा बजार उपजको बराबर दरहरू प्रयोग गरेर discounting गरिएको छ।

बैंकको नाफा वा नोक्सानको विवरणमा हालको सेवा लागत, विगतको सेवा लागत, शुद्ध ब्याज खर्च (आय), र योजना व्यवस्थापन लागतहरू समावेश छन्।

पुनः मापन, जसमा एक्चुरियल लाभ र हानी, योजना सम्पत्तिमा प्रतिफल (खुद ब्याज खर्च (आय) र योजना सम्पत्ति व्यवस्थापनको लागतको शुद्धतामा समावेश रकमहरू बाहेक), र सम्पत्ति छतमा परिवर्तनहरूको प्रभाव (। यदि लागू भएमा), तुरुन्तै वित्तीय स्थितिको विवरणमा प्रतिबिम्बित हुन्छन्, जुन अवधिमा (other comprehensive income) अन्य व्यापक आम्दानीमा चार्ज वा क्रेडिट मान्यता प्राप्त हुन्छ।

अन्य व्यापक आयमा मान्यता प्राप्त पुनः मापनहरू राखिएको नाफामा तुरुन्तै प्रतिबिम्बित हुन्छन् र पछि अन्य व्यापक आयको विवरणमा पुनः वर्गीकृत गरिने छैन।

कर्मचारी सञ्चय कोष

कानून बमोजिम, बैंकका सबै कर्मचारीहरूले सञ्चय कोष अन्तर्गत लाभहरू प्राप्त गर्न हकदार छन्, यो एक परिभाषित योगदान योजना हो जसमा कर्मचारी र बैंक दुवैले पूर्व-निर्धारित दरमा मासिक योगदान गर्दछ (हाल, आधारभूत तलब प्लस ग्रेडको १०%)। बैंकले आफ्नो वार्षिक योगदान बाहेक सञ्चय कोष लाभहरूको लागि भविष्यमा कुनै दायित्व लिने छैन।

अनुपयोग संचित विदा

बैंकका कर्मचारीहरूले आफ्नो अप्रयुक्त/उपयोग नगरिएको विदाको एक अंश अधिकतम सीमाको अधीनमा अगाडि बढाउन पाउनेछन्। कर्मचारीहरूले बैंकको कर्मचारी सेवा नियमावली अनुसार आंशिक रूपमा अप्रयुक्त/उपयोग नगरिएको विदा नगर्न सक्छन्। बैंकले एक्चुरियल मूल्याङ्कन प्रतिवेदन अनुसार संचित आधारमा सम्पूर्ण संचित बकाया विदा ब्यालेन्सको दायित्वको लागि लेखाङ्कन गरेको छ।

३.१७ पट्टा

पट्टाको लेखाङ्कन NFRS 16 अनुसार गरिएको छ। पट्टाको सुरु गरेपछि बैंकले सम्पत्ति प्रयोगको अधिकार (right-of-use asset) र पट्टा दायित्वलाई (lease liability) मान्यता दिएको छ। सम्पत्ति प्रयोगको अधिकारलाई प्रारम्भमा पट्टा दायित्वको रकम र बैंकले गरेको कुनै पनि प्रारम्भिक प्रत्यक्ष लागतमा मापन गरिन्छ। पट्टा सुरु भएपछि, बैंकले लागत मोडेल प्रयोग गरी सम्पत्ति प्रयोगको अधिकार मापन गरेको छ।

लागत मोडेल अन्तर्गत सम्पत्ति प्रयोगको अधिकारलाई लागतमा संचित मूल्यहास र संचित हानी घटाई मापन गरिएको छ।

पट्टा दायित्व प्रारम्भमा पट्टा अवधिमा तिर्ने लीज भुक्तानीहरूलाई बैंकको borrowing yield rate प्रयोग गरि वर्तमान मूल्यमा मापन गरिएको छ।

३.१८ विदेशी मुद्रा कारोबार, अनुवाद तथा मौज्जात

बैंकको वित्तीय विवरण नेपाली रुपैया (रु) मा प्रस्तुत गरिएको छ जुन बैंकको कार्यगत तथा प्रस्तुति मुद्रा पनि रहेको छ।

विदेशी मुद्रामा भएका कारोबारहरू प्रारम्भिक रूपमा कारोबार भएको मितिमा प्रचलित सटही दरमा कार्यात्मक मुद्रामा लेखाङ्कन गरिन्छ। विदेशी मुद्रामा लेखाङ्कन गरिएका मौद्रिक सम्पत्ति र दायित्वहरू वित्तीय अवस्थाको विवरण तयार गरिने मितिको कार्यात्मक मुद्रा सटही दरमा पुनरुपांतरण गरिन्छ। यस्तो लेनदेनको बन्दोबस्तको परिणामस्वरूप विदेशी विनिमय लाभ र नोक्सान, र विदेशी मुद्रामा मूल्यहीन मौद्रिक सम्पत्ति र दायित्वहरूको वर्षको अन्त्यमा विनिमय दरबाट नाफा वा नोक्सानको विवरणमा पहिचान र लेखाङ्कन गरिन्छ।

उचित मूल्यमा मापन गरिएका गैर-मौद्रिक सम्पत्तिहरू उचित मूल्य निर्धारण भएको मितिमा विनिमय दर प्रयोग गरी अनुवाद (translation) गरिन्छ। नाफा वा नोक्सानका मार्फत उचित मूल्यमा राखिएको इक्विटी र समान गैर-मौद्रिक वस्तुहरूमा अनुवाद भिन्नताहरू उचित मूल्य लाभ वा हानीको अंशको रूपमा नाफा वा नोक्सानको विवरणमा मान्यता दिइन्छ।

३.१९ वित्तीय जमानत तथा कर्जा प्रतिबद्धता

वित्तीय जमानत भनेको निर्दिष्ट कर्जा उपकरणको सर्तहरू बमोजिम भुक्तानी गर्न असफल हुँदा बैंकले क्षतिपूर्ति स्वरूप निश्चित भुक्तानी दिन आवश्यक पर्ने एक सम्झौता हो। कर्जा प्रतिबद्धताहरू भनेका पूर्वनिर्धारित शर्त बमोजिम कर्जा दिनुपर्ने थिर प्रतिबद्धता हो। कर्जा प्रतिबद्धता भनेको त्यस्तो प्रतिबद्धता हो जहाँ बैंकले ग्राहकलाई कर्जा दिने उद्देश्य निश्चित गरेको हुन्छ वा ग्राहकको तर्फबाट बैंकले कर्जा, ओभरड्राफ्ट, भविष्यको जमानत दिन प्रतिबद्धता जनाएको हुन्छ तर रिपोर्टिङ मिति सम्म भुक्तानी नभएको अवस्थामा, त्यस्ता उपकरणहरू वित्तीय विवरणमा प्रतिबद्धताको रूपमा उल्लेख गरिन्छ।

संभावित दायित्वहरू यस्ता दायित्वहरू हुन् जसको अस्तित्व अनिश्चित भविष्यका घटनाहरू वा वर्तमान दायित्वहरूले मात्र पुष्टि हुन्छ। यस्ता दायित्वहरूमा आर्थिक लाभको स्थानान्तरण (Transfer of economic benefits) अनिश्चित हुन्छ वा विश्वसनीय रूपमा मापन गर्न सकिदैन। वित्तीय स्थितिको विवरणमा संभावित दायित्वहरू पहिचान गरिएको छैन तर बैंकले सम्भावित दायित्व पूरा गर्न उत्तरदायी हुनेछ भनी लगभग असम्भव (remote) मानिएको अवस्थामा बाहेक सम्भावित दायित्वहरूको खुलासा गरेको छ। प्रतिवेदन मितिमा बैंकले प्रदान गरेको वित्तीय ग्यारेन्टी र प्रतिबद्धताहरूको विवरण नोट ४.२८ मा दिइएको छ।

३.२० शेयर पूँजी र जगेडा तथा कोषहरू

बैंकले कुनै funding वित्तीय दायित्व (ऋण) वा इक्विटी हो भनेर निर्धारण गर्न NFRS 9, वित्तीय उपकरणहरू: प्रस्तुतीकरण लागू गर्दछ। यदि कुनै वित्तीय उपकरणहरू सम्झौताको व्यवस्थाले बैंकले उपकरणको धारकलाई नगद वा अर्को वित्तीय सम्पत्ति, वा इक्विटी शेयरहरू प्रदान गर्ने वर्तमान दायित्व सिर्जना गर्दछ भने, त्यस्तो जारी गरिएका वित्तीय उपकरणहरू वा तिनीहरूका component हरूलाई दायित्वको रूपमा वर्गीकृत गरिन्छ।

शेयरधनीहरूलाई लाभांश र अन्य लाभ भुक्तान गर्दा वा सभामा सदस्यहरूले घोषणा गर्दा मान्यता दिइन्छ र इक्विटीबाट समायोजन गरिन्छ।

३.२१ प्रति शेयर आम्दानी

आधारभूत प्रति शेयर आम्दानी (Basic EPS) साधारण शेयरधनीहरूको लागि हुने नाफा अथवा नोक्सानलाई सो अवधिको अन्त्यमा रहेका शेयरधनीको संख्याले विभाजन गरी गणना गरिन्छ।

Diluted प्रति शेयर आम्दानी (Dilute EPS) साधारण शेयरधनीहरूका लागि रहेको नाफा वा नोक्सानलाई शेयरधनीको संख्यामा Dilutive सम्भावित साधारण शेयरलाई समायोजन गरी निर्धारण गरिन्छ।

३.२२ सेगमेन्ट रिपोर्टिङ

संचालन सेगमेन्ट भन्नाले बैंकको त्यस्तो ईकाई/भागलाई बुझिन्छ:

- जसले व्यावसायिक गतिविधिमा सहभागि भई आम्दानी कमाउँछ र खर्च गर्छ (बैंकको अन्य ईकाइहरू सँगको कारोबारहरूबाट भएको आम्दानी तथा खर्च समेत)
- जसको संचालन परिणाम नियमित रूपमा बैंकको प्रमुख संचालन निर्णयकर्ताले समीक्षा गर्छ र ईकाईहरूलाई श्रोत साधनहरूको विभाजन गर्ने निर्णय लिन्छ तथा ईकाईहरूको कार्यको समीक्षा गर्दछ।
- जसको विस्तृत वित्तीय सूचना उपलब्ध छ।

बैंकले पर्यवेक्षण (monitoring), अनुगमन (supervision) र नियन्त्रणका (control) लागि क्षेत्रीय सीमांकन अन्तर्गत आफ्ना शाखा सञ्जालहरू व्यवस्थापन गर्दछ। व्यापार ईकाइहरूको कार्यसम्पादन मूल्याङ्कन गर्न अन्तर ईकाइ शुल्क र आय लागू गरिएको छ। यी शुल्कहरू समग्र बैंकको स्तरमा रद्द (nullified at banks level) गरिएको छ। बैंकले देशका सात प्रदेशमा प्रत्येक भौगोलिक अवस्थितिको आधारमा सेगमेन्टहरू पहिचान गरेको छ।

बैंक द्वारा रिपोर्ट गरिएको सेगमेन्ट नतिजाहरूले सेगमेन्टमा प्रत्यक्ष रूपमा एट्रिब्यूट योग्य item हरू साथै उचित आधारमा Allocate गर्न सकिने item हरू पर्दछन्। Allocate नगरिएका item हरूमा मुख्यतया कर्पोरेट सम्पत्तिहरू (मुख्यतया बैंकको कर्पोरेट भवन), प्रधान कार्यालय खर्चहरू, र कर सम्पत्तिहरू र दायित्वहरू समावेश छन् जुन बैंकिङ सम्पत्ति/दायित्वहरूको रूपमा वर्गीकृत गरिन्छ।

वित्तीय विवरणहरूको भाग बनाउने नोटहरू

आवण १, २०८१ देखि ३२ आषाढ २०८२ सम्म

अनुसूची ४.१ - नगद तथा नगद समान

नगद र नगद बराबरको कुल नगद रकम, अन्य बैंक तथा वित्तीय संस्थाहरूसँगको मौज्दात, माग तथा अल्प सूचनामा प्राप्त हुने रकम, तीन महिनाभन्दा कम अवधिको मौलिक परिपक्वता भएको ट्रेजरी बिलहरू र ट्रान्जिटमा नगद निम्नानुसार प्रस्तुत गरिएको छ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
नगद मौज्दात	२,३८४,५९३,०५९	२,५०९,६६९,११७
बैंक तथा वित्तीय संस्थामा रहेको मौज्दात	४,३३६,०४६,४२४	२,६९२,१७७,८८४
माग तथा अल्प सूचनामा प्राप्त हुने रकम	-	२,२००,०००,०००
अन्य	-	-
३ महिनाको ट्रेजरी बिल	-	९९७,७३९,५००
ट्रान्जिट नगद	-	१२,४२४,८००
जम्मा	६,७२०,६३९,४८२	८,४१२,०११,३०२

*नगद इन ट्रान्जिटमा बैंकको भा.रु. ६५३,००० र ग्राहकहरूबाट सङ्कलन गरिएको भा.रु. ७,११२,५०० छ जसलाई विनिमयको लागि NRB पठाइएको तर NRBद्वारा साटिएको छैन।

अनुसूची ४.२ - नेपाल राष्ट्र बैंकमा रहेको मौज्दात तथा लिनु पर्ने

अनिवार्य नगद सञ्चितिको मौज्दात सहित नेपाल राष्ट्र बैंकमा रहेको मौज्दात निम्नानुसार प्रस्तुत गरिएको छ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
नेपाल राष्ट्र बैंकमा रहेको वैधानिक मौज्दात	११,२२७,०६१,१२७	९,००७,५६१,१३६
पुनः विक्री सम्भाव्यता अन्तर्गत खरिद गरिएको धितोपत्र	२९,५००,०००,०००	-
नेपाल राष्ट्र बैंकमा रहेको अन्य निक्षेप तथा लिन बाँकी वक्त्यौता रकम	२३,९८८,६४१,६७७	३२,१७५,०४५,२६३
घटाउने नोक्सानी व्यवस्था	(५५६,५७६)	-
जम्मा	६४,७१५,१४६,२२८	४१,१८२,६०६,३९९

अनुसूची ४.३ - बैंक तथा वित्तीय संस्थामा रहेको मौज्दात

प्राप्ति मिति देखि तीन महिना भन्दा बढीको मौलिक परिपक्वता भएका स्वदेशी तथा विदेशी बैंक तथा वित्तीय संस्थाहरूमा नियुक्तिहरू निम्नानुसार प्रस्तुत गरिएका छन्।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
स्वदेशी बैंक तथा वित्तीय संस्थामा रहेको मौज्दात	-	-
विदेशी बैंक तथा वित्तीय संस्थामा रहेको मौज्दात	७,९९९,८५३,४९१	६,६३०,२७१,५८६
घटाउने नोक्सानी व्यवस्था	(३,२६८,३१०)	-
जम्मा	७,९९६,५८५,१८१	६,६३०,२७१,५८६

अनुसूची ४.४ - व्युत्पन्न वित्तीय उपकरणहरू (Derivative Financial Instruments)

डेरिभेटिभहरू वित्तीय साधनहरू हुन् जसले व्याज दर, वित्तीय साधनको मूल्य, वस्तुको मूल्य, विदेशी विनिमय दर, क्रेडिट जोखिम, सूचकाङ्कहरू आदिमा परिवर्तनको प्रतिक्रियामा आफ्नो मूल्य प्राप्त गर्दछ। डेरिभेटिभहरूलाई हेजिङ उपकरणको रूपमा तोकिए बाहेक व्यापारको रूपमा वर्गीकृत गरिन्छ। सबै डेरिभेटिभहरू प्रारम्भमा पहिचान गरिन्छ र पछि उचित मूल्यमा मापन गरिन्छ, सबै पुनःमूल्यांकन लाभ वा नोक्सानहरू खुद व्यापारिक आम्दानी अन्तर्गत नाफा वा नोक्सानको विवरणमा पहिचान गरिन्छ। डेरिभेटिभहरू उचित मूल्यमा रेकर्ड गरिन्छन् र तिनीहरूको उचित मूल्य सकारात्मक हुँदा सम्पत्तिको रूपमा र तिनीहरूको उचित मूल्य ऋणात्मक हुँदा दायित्वहरूको रूपमा लिइन्छ। उचित मूल्य रिपोर्टिङ मिति मा (forward market ruling) बजार दर प्रयोग गरेर निर्धारण गरिन्छ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
व्यापारिक प्रयोजनको निम्ति धारण	-	-
व्याजदर स्वाप	-	-
मुद्रा स्वाप	-	-
अग्रिम विनिमय सम्झौता	३,५७७,७२३,७५३	१,६६४,०९२,५८३
अन्य	-	-
जोखिम व्यवस्थापनको निम्ति धारण	-	-
व्याजदर स्वाप	-	-
मुद्रा स्वाप	-	-
अग्रिम विनिमय सम्झौता	-	-
अन्य	-	-
जम्मा	३,५७७,७२३,७५३	१,६६४,०९२,५८३

अनुसूची ४.५ - अन्य व्यापारिक सम्पत्तिहरू

बैंकसँग कुनै पनि व्यापारिक सम्पत्ति छैन।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
ट्रेजरी बिल	-	-
नेपाल सरकारको ऋणपत्र	-	-
नेपाल राष्ट्र बैंकको ऋणपत्र	-	-
स्वदेशी संस्थागत ऋणपत्र	-	-
शेयर (इक्विटी)	-	-
अन्य	-	-
जम्मा	-	-
धितो राखिएको	-	-
धितो नराखिएको	-	-

अनुसूची ४.६ - बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापट

लघुवित्त वित्तीय संस्थाहरूलाई वञ्चित क्षेत्र कर्जाको रूपमा दिइने कर्जा तथा सापटमा आवश्यक नोक्सानी व्यवस्था घटाई यस शीर्षक अन्तर्गत प्रस्तुत गरिएको छ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
लघुवित्त संस्थाहरूलाई दिएको कर्जा	९,८८०,५६५,११९	७,७४५,६१०,७६०
अन्य	-	-
घटाउने: कर्जा नोक्सानी व्यवस्था	९८,८०५,६५१	९२,९४७,३२९
जम्मा	९,७८१,७५९,४६८	७,६५२,६६३,४३१

अनुसूची ४.६.१ - कर्जा नोक्सानी व्यवस्था

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
श्रावण १ को मौज्दात	९२,९४७,३२९	११९,२७५,११५
यस वर्षको नोक्सानी व्यवस्था:	-	-
यस वर्षको व्यवस्था	५,८५८,३२२	-
असुली/फिर्ता	-	(२६,३२७,७८६)
अपलेखन गरिएको रकम	-	-
आषाढ मसान्तको मौज्दात	९८,०८५,६५१	९२,९४७,३२९

अनुसूची ४.७ - ग्राहकलाई दिएको कर्जा तथा सापट

बैंक तथा वित्तीय संस्थाहरू बाहेक ग्राहकहरूलाई प्रदान गरिएका सबै कर्जा र अग्रिमहरूको बक्यौता रकम, खरिद गरिएका बिलहरू, छुट र कर्मचारी ऋणहरूको परिशोधित लागतको योगफलमा: नोक्सानी व्यवस्था घटाई, यस शीर्षक अन्तर्गत प्रस्तुत गरिएको छ । बैंकको औसत प्रतिफल र बैंकलाई उपलब्ध गराइने सहूलियत ब्याजदर बीचको अन्तरलाई कर्मचारी ऋणको परिशोधित लागत मानिन्छ ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
परिशोधित लागतमा मापन गरिएको कर्जा सापट	२१६,६३५,९६१,३३७	१८१,५७८,२८५,४९५
घटाउने: कर्जा नोक्सानी व्यवस्था	-	-
सामुहिक नोक्सानी व्यवस्था	२,५४२,५२०,२०९	२,५२३,०४६,५१४
एकल नोक्सानी व्यवस्था	६५४,९५१,०२४	८३९,८४०,२६०
खुद रकम	२१३,४३८,४९०,१०३	१७८,२१५,३९८,७२१
नाफा नोक्सान हिसाब मार्फत उचितमूल्यमा (FVTPL) मापन गरिएका कर्जा तथा सापट	-	-
जम्मा	२१३,४३८,४९०,१०३	१७८,२१५,३९८,७२१

अनुसूची ४.७.१ - कर्जा प्रकारको आधारमा कर्जा तथा सापटको विश्लेषण

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
कर्जा प्रकार		
आवधिक कर्जा	-	-
व्यक्तिगत	१२,१०८,१४०,३६०	१५,३८३,२८०,०००
व्यवसाय	५२,५९७,८११,३५९	३९,१००,३५०,०००
चालु पूँजी कर्जा	११,९२४,६१५,२६०	९,२३१,४७०,०००
अधिविकर्ष कर्जा	३,३१६,०८५,१६२	३,२७८,५००,५१३
क्यास क्रेडिट कर्जा	४५,३७०,५५०,६८२	३८,५७६,२११,५७०
ट्रष्ट रिसिप्ट/निर्यात कर्जा	९,९४५,२१८,६९२	६,६९५,५५२,८११
माग तथा अन्य चालु पूँजी कर्जा	२५,१४६,४३४,३४९	१८,६४०,३४१,६१०
व्यक्तिगत आवासिय कर्जा	२४,३३९,३३२,५५८	२२,९१८,२७५,३१६
रियल स्टेट कर्जा	७,०६१,८८६,२६६	६,३९२,१३५,३०७
मार्जिन लेन्डिङ कर्जा	३,४४०,१३७,८०४	२,०२६,९१५,२०९
हायर पर्चेज कर्जा	५,५४६,६४२,४०५	३,४६८,२११,४६५
विपन्न वर्ग कर्जा	१०,७९५,३७६,८७२	१,२८६,२७७,७०१
बिल्स खरिद	७००,१०३,६६१	४३,०९२,३०६
कर्मचारी कर्जा	२,०११,६४५,३५३	१,७८९,२५७,६४३
अन्य	११,३८१,१४९,८८७	११,७२०,४४३,४४१
जम्मा	२२५,६८५,१३०,६७१	१८०,५५०,३१४,८९१
असुल गर्न बाँकी ब्याज	८३१,३९५,७८५	१,०२७,९७०,६०४
कुल जम्मा	२२६,५१६,५२६,४५६	१८१,५७८,२८५,४९५

अनुसूची ४.७.२ - मुद्राको आधारमा कर्जा तथा सापटको विश्लेषण

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
नेपाली रुपैया	२१९,७७२,२३६,९१५	१७८,६९५,२९५,७१५
भारतीय रुपैया	-	-
अमेरिकन डलर	६,७४४,२८९,५४१	२,८८२,९८९,७८०
ग्रेट ब्रिटेन पाउन्ड	-	-
युरो	-	-
जापनिज येन	-	-
चाइनिज युआन	-	-
अन्य	-	-
जम्मा	२२६,५१६,५२६,४५६	१८१,५७८,२८५,४९५

अनुसूची ४.७.३ - धितो सुरक्षणको आधारमा कर्जा तथा सापटको विश्लेषण

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
सुरक्षण		
चल/अचल सम्पत्ति	१९७,२६०,४६३,१३०	१६६,५५५,६०७,०६०
सुन तथा चाँदी	-	-
स्वदेशी बैंक तथा वित्तीय संस्थाको जमानत	-	-
सरकारी जमानत	१९८,७३६,४७६	१९८,७७२,४३३
अन्तर्राष्ट्रिय सूचीकृत बैंकको जमानत	-	-
निर्यात कागजपत्रको धितो	९,२७७,६०९,९४५	५,४५९,१२०,०००
मुद्रति निक्षेपको धितो	२,००८,९७१,६२५	२,८२१,९४२,२२९
सरकारी धितोपत्रको धितो	१५४,३२६	२५,९७३,८०६
काउन्टर जमानत	-	-
व्यक्तिगत जमानत	८९८,०७९,३९५	३०४,८९९,७८१
अन्य धितो	१६,८७२,५११,५५९	६,२११,९७०,१८६
जम्मा	२२६,५१६,५२६,४५६	१८१,५७८,२८५,४९५
सुरक्षण नगरिएको	-	-
कुल जम्मा	२२६,५१६,५२६,४५६	१८१,५७८,२८५,४९५

माथि उल्लिखित मूल्यले ग्राहक र कर्मचारीहरूलाई अग्रिम र ऋणको पूर्ण रकम समेटेछ, तर व्याज होइन ।

अनुसूची ४.७.४ - कर्जा नोक्सानी व्यवस्था

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
विशेष नोक्सानी व्यवस्था		
श्रावण १ को मौज्जात	८३९,८४०,२६०	७२३,५७३,६०६
यस वर्षको नोक्सानी व्यवस्था	-	-
यस वर्षको जम्मा	-	११६,२६६,६५४
यस वर्ष उठेको/फिर्ता	(१८४,८८९,२३६)	-
अपलेखन	-	-
विदेशी मुद्रा विनिमय दर भिन्नताका कारण नोक्सानी व्यवस्था	-	-
अन्य परिवर्तन	-	-
आषाढ मसान्तको मौज्जात	६५४,९५१,०२४	८३९,८४०,२६०
सामूहिक नोक्सानी व्यवस्था		
श्रावण १ को मौज्जात	२,५२३,०४६,५१४	२,३३०,५८१,४९९
यस वर्षको नोक्सानी व्यवस्था	-	-
यस वर्षको जम्मा	१९,४७३,६९६	१९२,४६५,०१५
यस वर्ष उठेको/फिर्ता	-	-
विदेशी मुद्रा विनिमय दर भिन्नताका कारण नोक्सानी व्यवस्था	-	-
अन्य परिवर्तन	-	-
आषाढ मसान्तको मौज्जात	२,५४२,५२०,२०९	२,५२३,०४६,५१४
जम्मा कर्जा नोक्सानी व्यवस्था	३,१९७,४७१,२३३	३,३६२,८८६,७७४

बैंक तथा वित्तीय संस्थालाई र ग्राहकलाई दिएको कर्जा तथा सापटमा हानी नोक्सानी - निम्नको उच्चमा निर्धारण गरिन्छ ।

- नेपाल राष्ट्र बैंकका निर्देशन नं. ०२/७८ मा तोकिए बमोजिम हानी नोक्सानी प्रावधान रकम ।

वा

- NAS 39 को (para 63) मा निर्दिष्ट गरिएको क्षति नोक्सान मोडेल अनुसार निर्धारण गरिएको हानी नोक्सानी रकम ।

नेपाल राष्ट्र बैंकले गरेको कर्जा नोक्सानीको व्यवस्था र परिच्छेद ६३ को NAS ३९ बमोजिमको हानी नोक्सानीको विवरण यस प्रकार छः

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापट	५३,१८४,४१६	-
ग्राहकलाई दिएको कर्जा तथा सापट	३,१२७,८८३,८६५	१,३१५,५४७,२७८
NAS 39 को (para 63) मा निर्दिष्ट गरिएको क्षति नोक्सान मोडेल अनुसार निर्धारण गरिएको हानी नोक्सानी रकम	३,१८१,०६८,२८१	१,३१५,५४७,२७८
नेपाल राष्ट्र बैंकका निर्देशन नं. ०२/७८ मा तोकिए बमोजिम हानी नोक्सानी प्रावधान रकम	३,२९६,२७६,८८४	३,४५५,८३४,१०३
माथि दुई मध्य उच्च	३,२९६,२७६,८८४	३,४५५,८३४,१०३

अनुसूची ४.८ - धितोपत्रमा लगानी

बैंकले वित्तीय साधनहरूमा गरेको लगानीलाई यस लेखा शीर्षक अन्तर्गत तीन वर्गहरूमा प्रस्तुत गरिएको छ जस्तै नाफा वा नोक्सानबाट उचित मूल्यमा तोकिएको लगानी धितोपत्र, परिशोधित लागतमा मापन गरिएको लगानी धितोपत्र र अन्य व्यापक आम्दानी मार्फत उचित मूल्यमा मापन गरिएको इक्विटीमा लगानी ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
परिशोधित लागतमा मापन गरिएको धितोपत्रमा लगानी	४८,१०५,३३८,३७४	४२,८००,३२०,३१९
अन्य विस्तृत आम्दानी मार्फत उचित मूल्यमा (FVTOCI) मापन गरिएको शेयर (इक्विटी) मा लगानी	१,३३८,०९९,०९३	१,३४३,२९९,२२४
जम्मा	४९,४४३,४३७,४६७	४४,१४३,६१९,५४३

बैंकको सरकारी ऋणपत्र र एनआरबी ट्रेजरी बिलहरूमा लगानी छ जुन परिशोधित लागतमा मापन गरिन्छ । सरकारी ऋणपत्रमा भएको लगानीको खुलासा यस प्रकार छ ।

अनुसूची ४.८.१ - परिशोधित लागतमा मापन गरिएको धितोपत्रमा लगानी

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
ऋणपत्र	-	-
सरकारी ऋणपत्र तथा बण्ड	४१,८३४,६५३,०५३	३७,९३०,२३४,३१७
सरकारी ट्रेजरी बिल	४,८५३,५००,९१८	३,४५२,५३३,५१३
नेपाल राष्ट्र बैंकको ऋणपत्र तथा बण्ड	-	-
नेपाल राष्ट्र बैंकको निक्षेप उपकरणहरू	-	-
अन्य	१,४१७,५९०,११६	१,४१७,५५२,४८९
घटाउने: विशेष हानी नोक्सानी व्यवस्था (४०५,७१४)	(४०५,७१४)	-
जम्मा	४८,१०५,३३८,३७४	४२,८००,३२०,३१९

परिशोधित लागतमा मापन गरिएको लगानी उपकरणहरूमा कुनै हानी भत्ता प्रदान गरिने छैन । यस शीर्षक अन्तर्गत बैंकले अन्य कम्पनी/संस्थाको शेयर र डिबेन्चर/बन्डमा गरेको लगानी प्रस्तुत गरिएको छ ।

अन्य कम्पनीहरूको शेयरमा लगानीको सम्बन्धमा खुलासा निम्नानुसार प्रस्तुत गरिएको छ ।

अनुसूची ४.८.२ - अन्य विस्तृत आम्दानी मार्फत उचित मूल्यमा मापन गरिएका शेयर (इक्विटी) लगानी

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
इक्विटी उपकरणहरु		
सूचीकृत शेयरहरु	१,१५४,८०३,५२९	१,१६८,७१५,४६६
सूचीकृत नभएका शेयरहरु	१८३,२९५,५६४	१७४,५८३,७५८
जम्मा	१,३३८,०९९,०९३	१,३४३,२९९,२२४

अनुसूची ४.८.३ - धितो लगानी सम्बन्धी जानकारी

	आषाढ ३२, २०८२		आषाढ ३१, २०८१	
	लागत	उचित मूल्य	लागत	उचित मूल्य
सूचीकृत शेयरहरूमा लगानी				
निर्धन उत्थान बैंक लिमिटेड (सञ्चालक शेयर) १,९८८,९६६ रु. १०० प्रति (२०८०-८१ : २४६ साधारण शेयर रु. १०० प्रति) (सञ्चालक शेयर) १,९८८,९६६ रु. १०० प्रति)	८,६७६,६६७	९१७,९८७,८२९	८,६७६,६६७	८८७,३७२,६६६
साना किसान लघुवित्त वित्तीय संस्था लिमिटेड (पहिले RMDC लघुवित्त वित्तीय संस्था लिमिटेड) (सञ्चालक शेयर) ५५८,९७७ रु. १०० प्रति (२०८०-८१ : (सञ्चालक शेयर) ४९३,३६० रु. १०० प्रति)	७०,८७०,०००	५५,८९७,७००	७०,८७०,०००	१६२,८०८,८००
तारागाउँ रिजेन्सी होटल (साधारण शेयर) ५२,००० रु. १०० प्रति (२०८०-८१ : (साधारण शेयर) ५०,००० रु. १०० प्रति)	५,०००,०००	४८,९५८,०००	५,०००,०००	४१,९६४,०००
सूचीकृत भएका Mutual Fund मा लगानी				
NIBL वृद्धि कोष (१,०००,००० इकाई रु. १० प्रति)	१०,०००,०००	१०,०९०,०००	१०,०००,०००	१०,६४०,०००
प्रभु स्मार्ट कोष (५००,००० इकाई रु. १० प्रति)	५,०००,०००	५,७७५,०००	५,०००,०००	४,८०५,०००
आरबीवी म्युचुअल फण्ड २ (५००,००० इकाई रु. १० प्रति)	५,०००,०००	५,०४५,०००	५,०००,०००	४,७५०,०००
Sunrise Focused इक्विटी कोष (१,०००,००० इकाई रु. १० प्रति)	१०,०००,०००	१०,०४०,०००	१०,०००,०००	८,२४०,०००
सिद्धार्थ लगानी वृद्धि योजना ३ (२,०००,००० इकाई रु. १० प्रति)	२०,०००,०००	२०,९००,०००	२०,०००,०००	१८,९००,०००
NIBL स्थिर कोष (१,०००,००० इकाई रु. १० प्रति)	१०,०००,०००	१०,०४०,०००	१०,०००,०००	१०,०००,०००
सिटीजन्स सुपर ३० म्युचुअल फण्ड (५००,००० इकाई रु. १० प्रति)	५,०००,०००	५,०४०,०००	५,०००,०००	५,०००,०००
हिमालयन ८०-२० (५००,००० इकाई रु. १० प्रति)	५,०००,०००	६,०३०,०००	५,०००,०००	४,९९५,०००
लक्ष्मी भ्यालु फण्ड २ (१,०००,००० इकाई रु. १० प्रति)	१०,०००,०००	१०,१३०,०००	१०,०००,०००	९,२४०,०००
गरिमा समृद्धि योजना (१,०००,००० इकाई रु. १० प्रति)	१०,०००,०००	१०,०००,०००	-	-
मुक्तिनाथ म्युचुअल फण्ड १ (२,०००,००० इकाई रु. १० प्रति)	२०,०००,०००	१९,९८०,०००	-	-
MBL इक्विटी कोष (५,००,००० इकाई रु. १० प्रति)	५,०००,०००	४,९८५,०००	-	-
एनएमबी हाइब्रिड कोष L-II (१०,००,००० इकाई रु. १० प्रति)	१०,०००,०००	८,९२०,०००	-	-
Reliable समृद्धि योजना (५,००,००० इकाई रु. १० प्रति)	५,०००,०००	४,९८५,०००	-	-
जम्मा सूचीकृत भएका शेयर र Mutual Fund हरूमा लगानी	२१४,५४६,६६७	१,१५४,८०३,५२९	१६४,५४६,६६७	१,१६८,७१५,४६६

	आषाढ ३२, २०८२		आषाढ ३१, २०८१	
	लागत	उचित मूल्य	लागत	उचित मूल्य
सूचीकृत नभएका शेयरहरूमा लगानी				
नेपाल क्लियरिङ हाउस लिमिटेड (साधारण शेयर) १९९,६४९ रु. १०० प्रति) (२०८०-८१ : (साधारण शेयर) १६७,७७२ रु. १०० प्रति)	२,५००,०००	४७,४३४,६०६	२,५००,०००	३८,७६५,३९८
कर्जा सूचना केन्द्र लि. (साधारण शेयर) १५४,४०२ रु. १०० प्रति) (२०८०-८१ : (साधारण शेयर) १५४,४०२ रु. १०० प्रति)	१,२३५,५००	११९,१८२,९०४	१,२३५,५००	१०५,८७३,४५१
राष्ट्रिय बैंकिङ प्रशिक्षण संस्थान (साधारण शेयर) ११०,१०२ रु. १०० प्रति) (२०८०-८१ : (साधारण शेयर) ७२,४७६ रु. १०० प्रति)	५,५९७,४६०	११,६०८,०५४	१,८३४,८६०	२९,९४४,९०९
सूचीकृत नभएका mutual funds मा लगानी				
सानिमा फ्लेक्सी फन्ड (५,००,००० इकाई रु. १० प्रति)	५,०००,०००	५,०७०,०००	-	-
जम्मा सूचीकृत नभएका शेयर र Mutual Fund हरूमा लगानी	१४,३३२,९६०	१८३,२९५,५६४	५,५७०,३६०	१७४,५८३,७५८
जम्मा	२२८,८७९,६२७	१,३३८,०९९,०९३	१७०,११७,०२७	१,३४३,२९९,२२४

अनुसूची ४.९ - चालु कर सम्पत्ति

वैकले जम्मा गरेको अग्रिम करमा कर दायित्व घटाई यस शीर्षक अन्तर्गत प्रस्तुत गरिएको छ। हालको आयकर, शुल्क र जरिवानाहरूको उद्देश्यका लागि मान्यता प्राप्त दायित्वहरू यस शीर्षक अन्तर्गत प्रस्तुत गरिएको छ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
चालु कर सम्पत्ति		
चालु वर्षको आय कर सम्पत्ति	२,१३६,७८५,५६६	१,६६८,२७८,०११
अघिल्लो वर्षहरूको कर सम्पत्ति	१५,०८९,७९२,६६४	१३,४२१,५१४,६५३
चालु कर दायित्व		
चालु वर्षको आयकर दायित्व	(२,२७९,८९७,७१४)	(१,६८८,०५६,६१८)
गत वर्षहरूको कर दायित्वहरू	(१४,५७२,०४६,००९)	(१२,८८३,९८९,३९१)
जम्मा	३७४,६३४,५०७	५१७,७४६,६५५

अनुसूची ४.१० - सहायक कम्पनीमा लगानी

वैकले कुनै सहायक कम्पनी छैन।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
सूचीकृत सहायक कम्पनीमा लगानी	-	-
सूचीकृत नभएको सहायक कम्पनीमा लगानी	-	-
जम्मा लगानी	-	-
घटाउने: नोक्सानी व्यवस्था	-	-
खुद जम्मा मूल्य	-	-

अनुसूची ४.११ - सम्बद्ध कम्पनीमा लगानी

बैंकले फरवार्ड कम्प्युनिटी माइक्रो फाइनेन्स लिमिटेडमा लगानीको २५% इक्विटी शेयरमा लगानीको रूपमा राखेको छ, जसलाई निम्नानुसार इक्विटी लेखा प्रयोग गर्न लेखिएको छ। एसोसिएटको अधिग्रहण पछिको नतिजा एसोसिएट कम्पनीले प्रकाशित गरेको अपरिचित वित्तीय हाइलाइटहरूमा आधारित छ। फरवार्ड कम्प्युनिटी माइक्रो फाइनेन्स लिमिटेडले NFRS अनुसार आफ्नो वित्तीय विवरण तयार गरेको छैन त्यसैले एसोसिएटसमा लगानी अधिल्लो GAAP अर्थात नेपाल लेखा मानक अनुसार तयार गरिएको वित्तीय विवरणमा आधारित छ। नाफाको शुद्ध प्रभाव रु. ७५,१३८,८३९ (अधिल्लो वर्ष रु. १०८,४७३,२०६) वर्षको रिटेन्ड अर्निङबाट नियामक रिजर्भमा हस्तान्तरण गरिएको छ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
सूचीकृत सम्बद्ध कम्पनीमा लगानी	७६२,१४४,३१९	८३६,२८३,१५८
सूचीकृत नभएका सम्बद्ध कम्पनीमा लगानी	-	-
जम्मा लगानी	-	-
घटाउने: नोक्सानी व्यवस्था	-	-
खुद किताबी मूल्य	७६२,१४४,३१९	८३६,२८३,१५८

अनुसूची ४.११.१ - सूचीकृत भएका सम्बद्ध कम्पनीमा लगानी

	आषाढ ३२, २०८२		आषाढ ३१, २०८१	
	लागत	उचित मूल्य	लागत	उचित मूल्य
फरवार्ड कम्प्युनिटी माइक्रो फाइनेन्स लिमिटेड (२,९८९,८४९ प्रति शेयर रु. १०० र बोनस शेयर २,४८९,८४९)। (२०८०-८१ : (साधारण शेयर) २,६३८,८७८ रु. १०० प्रति)	५०,०००,०००	७६२,१४४,३१९	५०,०००,०००	८३६,२८३,१५८
जम्मा सूचीकृत भएका शेयर र Mutual Fund हरूमा लगानी	५०,०००,०००	७६२,१४४,३१९	५०,०००,०००	८३६,२८३,१५८

अनुसूची ४.११.२ - सूचीकृत नभएका सम्बद्ध कम्पनीमा लगानी

	आषाढ ३२, २०८२		आषाढ ३१, २०८१	
	लागत	उचित मूल्य	लागत	उचित मूल्य
.....लि.....को शेयर रु..... प्रत्येक	-	-	-	-
.....लि.....को शेयर रु..... प्रत्येक	-	-	-	-
जम्मा	-	-	-	-

अनुसूची ४.११.३ - बैंकको सम्बद्ध कम्पनीहरूको जानकारी

	बैंकको स्वामित्वको प्रतिशत	
	आषाढ ३२, २०८२	आषाढ ३१, २०८१
फरवार्ड कम्युनिटी माइक्रो फाइनेन्स लिमिटेड	२५%	२५%

अनुसूची ४.११.४ - सम्बद्ध कम्पनीहरूको इक्विटी मूल्य

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
फरवार्ड कम्युनिटी माइक्रो फाइनेन्स लिमिटेड	७६२,१४४,३१९	८३६,२८३,१५८
जम्मा	७६२,१४४,३१९	८३६,२८३,१५८

अनुसूची ४.१२ - सम्पत्तिमा लगानी (Investment Property)

सम्पत्ति र उपकरणको रूपमा वर्गीकृत बाहेक जग्गा वा जग्गा र भवन; र सान्दर्भिक लेखा मानक अन्तर्गत बिक्रीको लागि राखिएको गैर-चालू सम्पत्तिहरू यस लेखा शीर्षक अन्तर्गत प्रस्तुत गरिएको छ। यसमा बैंकले गैर-वैकिड सम्पत्तिको रूपमा अधिग्रहण गरेको तर बिक्री नगरेको जग्गा, जग्गा र भवन समावेश हुनेछ। बैङ्कको असार ३१, २०८० सम्म गैर बैङ्किङ सम्पत्ति बाहेक अन्य कुनै लगानी सम्पत्ति छैन। बैङ्कको गैर बैङ्किङ सम्पत्तिको स्थिति निम्नानुसार रहेको छ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
उचित मूल्यमा मापन गरिएको लगानी सम्पत्ति		
श्रावण १, २०८१ को मौज्जात		
- यस वर्षको थप/बिक्री	-	-
Net changes in fair value during the year		
- समायोजन/स्थानान्तरण		
खुद रकम	-	-
लागत मूल्यमा मापन गरिएको लगानी सम्पत्ति		
श्रावण १, २०८१ को मौज्जात	५२२,२९३,२७५	-
गैर बैकिङ सम्पत्ति	४२,००१,८११	५२२,२९३,२७५
- यस वर्षको थप/बिक्री		-
समायोजन/स्थानान्तरण		-
संचित ह्रासकट्टी	-	-
संचित जोखिम व्यवस्था		-
खुद रकम	५६४,२९५,०८६	५२२,२९३,२७५
जम्मा	५६४,२९५,०८६	५२२,२९३,२७५

पार्टी/उधारकर्ताको नाम, ठेगाना	NBA बुक गरिएको मिति	आषाढ ३२, २०८२	आषाढ ३२, २०८२
भ्याली लिकर मार्ट प्रा. लि.	११/२/२०२३	३१,३६७,०६५	४८,८६७,०६५
न्यू अमन ट्रेडर्स	१०/१२/२०२३	४,८५०,०००	४,८५०,०००
नमस्ते गार्मेन्ट प्रा. लि.	२०/१२/२०२३	९,५८५,९००	९,५८५,९००
सृष्टि एण्ड प्रफुल सप्लायर्स	३/१/२०२४	-	१५,०३८,३८१
निर्माण हार्डवेयर एण्ड सप्लायर्स	१०/१/२०२४	१२,५६७,५७६	१२,५६७,५७६
नानीबाबु सिन्दली मगर/धनकुमारी श्रेष्ठ (मगर)	११/१/२०२४	९,३९४,३८८	९,३९४,३८८
गणेश चिउरा मिल	११/१/२०२४	३०,७९२,२९०	३०,७९२,२९०
भैरवमान श्रेष्ठ	१८/१/२०२४	३,४२३,४११	३,४२३,४११
यादव खुद्रा गल्ला पासल	५/२/२०२४	९,५६३,०००	९,५६३,०००
न्यू सक्षम इन्टरप्राइजेज	१८/३/२०२४	१८,९५०,१२३	१८,९५०,१२३
प्रकाश इन्टरप्राइजेज	१०/४/२०२४	४,०००,०००	२६,०००,०००
जीवन अटो सेवा	१०/४/२०२४	५,८०६,०००	५,८०६,०००
थापा होलसेल सप्लायर्स	१०/४/२०२४	२८,०००,०००	२८,०००,०००
लक्ष्मी इट्टा उद्योग	१२/४/२०२४	३,३६८,६००	६,९९९,६००
लक्ष्मी ट्रेडिङ कम्पनी	१२/४/२०२४	३०,४४२,०००	३०,४४२,०००
श्री वैष्णो माँ सप्लायर्स	१६/४/२०२४	२,६७३,७६९	२,६७३,७६९
बबिता किराना पसल	२/५/२०२४	१,५६०,०००	१,५६०,०००
एग्रो ट्रेड नेपाल प्राइभेट लिमिटेड	३०/५/२०२४	-	१०,४५८,६२१
गौतम ओभरसीज प्रा. लि.	१८/६/२०२४	-	११६,२३३,२४४
रञ्जना ब्यूटी पार्लर	११/७/२०२४	९९६,०२५	९९६,०२५
प्रज्ञा जनरल स्टोर	१४/७/२०२४	१९,८६६,०००	१९,८६६,०००
ज्योति एग्रो प्रा. लि.	१४/७/२०२४	८८,६६३,०००	८८,६६३,०००
आना प्रसाद/सीता/गोपाल दाहाल	१५/७/२०२४	-	३,८०६,०१६
लक्ष्मण कोल्ड स्टोर्स	१५/७/२०२४	१७,८३६,८६७	१७,८३६,८६७
हार्डवेयर केन्द्र	२/९/२०२४	८,९९८,३६०	-
लक्ष्मी मेडिको कन्सर्न प्राइभेट लिमिटेड	१/१०/२०२४	४,३९५,४२४	-
गणेश औजी	१२/११/२०२४	५,९७९,४६२	-
विनायक सप्लायर्स	१३/११/२०२४	१२,५६१,०००	-
कौशल कुशल किराना पसल	३/१२/२०२४	९,२३३,३२९	-
दुर्गा बानिया	२२/१/२०२५	६,५२०,०००	-
मोबाइल क्षेत्र समूह	११/२/२०२५	४८,१९३,८६९	-
न्यू दंडी मा ट्रेडर्स	२/४/२०२५	३१,२५१,९७६	-
प्रेक्ष्या सप्लायर्स	९/४/२०२५	३,७२५,०००	-
प्रवीण कोल्ड ड्रिंक्स सेन्टर	२२/४/२०२५	११,२६२,५००	-
महेश चौधरी/वासमती चौधरी	२६/५/२०२५	७,०९९,९५६	-
सुविशा कलेक्शन	७/७/२०२५	३,०८०,०००	-
टेक्नो डन प्रा. लि.	१०/७/२०२५	१,८५०,०००	-
खड्गप्रसाद गिरी/रेखा गिरी कार्की	११/७/२०२५	३,०९६,३५७	-
अर्णव लिकर वर्ल्ड	१४/७/२०२५	३४,६२२,०००	-
स्काउट महोरा	१४/७/२०२५	५,३३७,६३०	-
शुभम गल्ला भण्डार	१५/७/२०२५	१०,९०२,२०८	-
ऋषिका इन्टरप्राइजेज	१६/७/२०२५	२२,५६०,०००	-
जम्मा		५६४,२९५,०८६	५२२,२९३,२७५

अनुसूची ४.१३ - सम्पत्ति तथा उपकरण

सम्पत्ति र उपकरणको विवरण निम्नानुसार प्रस्तुत गरिएको छ,

विवरण	जग्गा	भवन	लीजहोल्ड सम्पत्तिहरू	कम्प्युटर र सहायक उपकरणहरू	सवारी साधन	फर्निचर र फिक्स्चर	मिसिनरी	उपकरण र अन्य	कुल असार अन्त्य २०८२	कुल असार अन्त्य २०८१
लागत										
श्रावण १, २०८० असार	१,९३४,६३४,५५०	३४०,१८८,९१०	३५५,१७५,३१२	२५५,४३५,१५७	१४१,५५२,११०	२५५,९५८,७४९	३६७,८४०,७८८	३४२,०४८,८८३	४,०३२,८४४,५४९	३,९०४,२७५,६४७
वर्षको दौरान थप										
अधिग्रहण		६१,५८६,७८८	२२,७६९,६८८	२३,६२५,८९३	५०,०२३,६००	३३,४४४,५१८	१६,२७८,७६६	२८,३६६,३२९	३०५,३६५,५५१	२२२,३९९,४४०
पूजीकरण										
वर्षभरि डिपोजल	-	-	(५,३४४,०९०)	(८,८७०,७८३)	(१३,५३७,१३१)	(३,७७६,४८४)	(३,३१०,७८५)	(१०,४४३,३९५)	(४५,२९२,६६८)	(९३,८३०,५४८)
समायोजन/पुनर्मूल्याङ्कन	-	-	-	-	-	-	-	-	-	-
सन् २०८१ असार	२,००३,९३४,५५०	४०१,७७५,६८७	३७२,५९०,९०९	२७०,११०,२६७	१७८,०३८,६४९	३२५,६९६,७४३	३६०,८०८,७६९	३५९,९५१,४८७	४,०३२,८४४,५४९	३,९०४,२७५,६४७
मसातसम्मको ब्यालेन्स										
वर्षको दौरान थप										
अधिग्रहण	१५,१२५,०००	२९९,७४४,०५१	१२,४३३,२९६	२२६,१०४,६११	१९,८५९,६००	४१,३४९,२५८	२७६,०६८,८३३	६६,२९३,४८८	७०८,५१६,१३७	३०५,३६५,५५१
पूजीकरण	-	-	-	-	-	-	-	-	-	-
वर्षभरि डिपोजल	-	-	-	-	-	-	-	-	-	-
समायोजन/पुनर्मूल्याङ्कन	-	-	(४५८,९७१)	(८,८७०,७८८)	(४३७,९००)	(४,९१२,१२७)	(४,७२२,५५२)	(१८,३०९,३३९)	(३८,२१५,०९७)	(४५,२९२,६६८)
सन् २०८२ असार	२,०१९,०४९,५५०	७०१,५१९,७३९	३६४,०६५,२२४	४८७,४२०,४३०	१९७,४६०,३४९	३६२,०६३,९२४	४०३,६९२,९१९	४०७,९३५,१७७	४,९९३,२१८,४०२	४,९५९,९१७,४३२
मसातसम्मको ब्यालेन्स										
मूल्याङ्कन र हानी										
श्रावण १, २०८० असार	-	८४,४२५,०२२	१२,८२३,५८२	१८५,६३१,६३२	९६,५०२,७८३	१८२,८२५,८१३	२६९,८०१,४३२	२४५,९३२,२०७	१,२५७,९७२,४४९	१,१४७,६०५,७०९
वर्षको लागि मूल्याङ्कन शुल्क	-	१७,५६९,७४३	२६,३४५,२९३	२६,०२७,९५५	१८,०३२,०६२	३२,४७९,३००	३१,४७९,०४०	३८,१०८,००५	१८९,९६७,३८८	१८४,४८५,२१३
वर्षको लागि हानी	-	-	-	-	-	-	-	-	-	-
डिपोजलहरू	-	-	(५,१४३,३२६)	(८,५६४,४१८)	(१३,५३७,१३१)	(३,७७६,२६२)	(३,३१०,७८५)	(१०,२५२,३४६)	(४४,५४७,२७०)	(७४,११८,४६३)
समायोजन	-	-	-	-	-	-	-	-	-	-
सन् २०८१ असार मसातसम्मको ब्यालेन्स	-	१०१,९९४,७६५	२४,०४५,५४९	२०३,०९५,१६८	१००,९९७,७१४	२११,४९१,८५०	२२७,९६९,६६९	२७३,७८७,८६६	१,४०३,३९२,५४८	१,२५७,९७२,४४९
वर्षको लागि मूल्याङ्कन शुल्क	-	२२,०८४,११७	२७,६४९,७०६	३५,२८७,४४७	१८,९६५,०६०	३२,८५०,८४७	३०,४९५,६१५	३६,२३५,५०६	२०३,५६८,३८८	१८९,९६७,३८८
वर्षको लागि हानी	-	-	-	-	-	-	-	-	-	-
डिपोजलहरू	-	-	(४९१,४९३)	(८,५६४,४१८)	(४२७,४८६)	(४,८५६,९४९)	(४,७२२,५५२)	(१७,६९८,६४२)	(३६,८०४,७८४)	(४४,५४७,२७०)
समायोजन	-	-	-	-	-	-	-	-	-	-
सन् २०८२ असार	-	१२४,०७८,९३५	२४,१८३,७६१	२२९,६२५,०४३	११९,५३५,२८८	२३९,४८५,७४८	३२३,७४२,६३१	२९२,४०६,७३०	१,५७०,१५६,१४६	१,४०३,३९२,५४८
मसातसम्मको ब्यालेन्स										
पूजीगत प्राप्ति काम										
लीज सम्पत्ति										
नेट बुक मूल्य										
सन् २०८० असार मसातसम्मको ब्यालेन्स	१,९३४,६३४,५५०	२५५,७६३,८८८	१६२,३२१,७३०	६९,८०३,५२२	४५,०४९,४०८	११३,१३२,९४६	९८,०३९,३६५	९६,१२६,६७७	३,६९९,४०२,७१५	३,६९९,४०२,७१५
सन् २०८१ असार मसातसम्मको ब्यालेन्स	२,००३,९३४,५५०	२९९,७८०,९२२	१५८,५३५,३६१	६७,०९५,०९९	७७,०४०,९६६	११४,१३४,९४३	८२,८३९,०७१	८६,१६३,९६२	३,८९९,४७४,६५५	३,८९९,४७४,६५५
सन् २०८२ असार मसातसम्मको ब्यालेन्स	२,०१९,०४९,५५०	७०१,५१९,७३९	३६४,०६५,२२४	२५७,७९५,७१७	१९७,४६०,३४९	३६२,०६३,९२४	४०३,६९२,९१९	४०७,९३५,१७७	४,९९३,२१८,४०२	-

अनुसूची ४.१४ - ख्याति र अर्मुत सम्पत्ति

वैकको कुनै ख्याति सम्पत्ति छैन । सफ्टवेयरहरू जुन अपरेटिंग अफिस उपकरणहरूमा अभिन्न र आवश्यक हुन्छ, त्यस्ता सफ्टवेयरहरू कार्यालय उपकरणहरूसँग पहिचान हुन्छन् । विवरण निम्नानुसार प्रस्तुत गरिएको छ ।

विवरण	ख्याति सम्पत्ति	खरिद	सफ्टवेयर	विकसित	अन्य	कुल असार अन्त्य २०८२	कुल असार अन्त्य २०८१
लागत							
श्रावण १, २०८० अनुसार		१५९,६६५,१८८				१५९,६६५,१८८	१४४,२४४,८५३
वर्षको दौरान थप							
अधिग्रहण		१०,३६४,३६०				१०,३६४,३६०	१५,७०२,८३५
पूँजीकरण							
वर्षभरि डिस्पोजल		(१,१५४,८००)				(१,१५४,८००)	(२८२,५००)
समायोजन/पुनर्मूल्याङ्कन							
सन् २०८१ असार मसान्तसम्मको ब्यालेन्स	-	१६८,८७४,७४८				१६८,८७४,७४८	१५९,६६५,१८८
वर्षको दौरान थप							
अधिग्रहण		११८,५६३,४०५			-	११८,५६३,४०५	१०,३६४,३६०
पूँजीकरण							
वर्षभरि डिस्पोजल						-	(१,१५४,८००)
समायोजन/पुनर्मूल्याङ्कन							
सन् २०८२ असार मसान्तसम्मको ब्यालेन्स	-	२८७,४३८,१५३			-	२८७,४३८,१५३	१६८,८७४,७४८
परिशोधन र हानी							
श्रावण १, २०८० अनुसार		१३४,७६६,०३६				१३४,७६६,०३६	१२१,१६८,६८७
वर्षको लागि परिशोधन शुल्क		९,९३२,७५२				९,९३२,७५२	१३,८२९,८४९
वर्षको लागि हानी							
डिस्पोजलहरू		(१,१५४,८००)				(१,१५४,८००)	(२८२,५००)
समायोजन							
सन् २०८१ असार मसान्तसम्मको ब्यालेन्स	-	१४३,४९३,९८८			-	१४३,४९३,९८८	१३४,७६६,०३६
वर्षको लागि परिशोधन शुल्क		१४,४८३,५४३				१४,४८३,५४३	९,९३२,७५२
वर्षको लागि हानी							
डिस्पोजलहरू						-	(१,१५४,८००)
समायोजन							
सन् २०८२ असार मसान्तसम्मको ब्यालेन्स	-	१५७,९७७,५३१			-	१५७,९७७,५३१	१४३,४९३,९८८
पूँजीगत प्रगति काम						६२,५१९,१५०	
नेट बुक मूल्य							
सन् २०८० असार मसान्तसम्मको ब्यालेन्स		२४,९४९,१५२			-	२४,९४९,१५२	२३,०७६,१६७
सन् २०८१ असार मसान्तसम्मको ब्यालेन्स	-	२५,३८०,७५९			-	२५,३८०,७५९	२४,९४९,१५२
सन् २०८२ असार मसान्तसम्मको ब्यालेन्स	-	१९९,४६०,६२२			-	१९९,४६०,७७३	२५,३८०,७६०

अनुसूची ४.१५ - स्थगित कर सम्पत्ति

स्थगित कर ३०% को वैधानिक कर दर प्रयोग गरी वित्तीय सम्पत्ति/देनदारताको पुस्तक मान र सम्पत्ति/देनदारताको कर आधारहरू बीचको अस्थायी भिन्नताहरूमा गणना गरिन्छ। विवरण निम्नानुसार प्रस्तुत गरिएको छः

	स्थगित कर सम्पत्तिहरू	स्थगित कर दायित्वहरू	कुल असार मसान्त २०८२ नेट स्थगित कर सम्पत्तिहरू/देनदारताहरू
निम्न वस्तुहरूमा अस्थायी भिन्नताहरूमा स्थगित कर			
व्याज प्राप्य	-	-	-
लगानी सम्पत्ति (NBA)	-	-	-
लगानी धितोपत्र (सरकारी ऋणपत्र)	-	(२५२,०५७)	(२५२,०५७)
फर्वाईड एक्सचेंज अनुबंध	-	(३३२,७६५,८४०)	(३३२,७६५,८४०)
लगानी धितोपत्र	-	(२१३,६४३,२९६)	(२१३,६४३,२९६)
सहयोगीहरूमा लगानी	३,५४५,५८८	-	३,५४५,५८८
सम्पत्ति, उपकरण र अमूर्त सम्पत्ति	४२९,७५०,२३९	-	४२९,७५०,२३९
कर्मचारी परिभाषित लाभ योजना	६९,९०२,५९३	-	६९,९०२,५९३
लीज दायित्वहरू	-	-	-
प्रावधानहरू	-	-	-
नेपाल राष्ट्र बैंकमा रहेको मौज्दात तथा लिनु पर्ने	१६६,९७३	-	१६६,९७३
अन्य Bonds	१२१,७१४	-	१२१,७१४
बैंक तथा वित्तीय संस्थामा रहेको मौज्दात	९८०,४९३	-	९८०,४९३
अन्य अस्थायी भिन्नताहरू	-	-	-
अस्थायी भिन्नताहरूमा स्थगित कर	५०४,४६७,६००	(५४६,६६१,१९३)	(४२,१९३,५९३)
प्रयोग नगरिएको अगाडि बढाइनेमा कर घाटाको स्थगित कर			
कर दरमा परिवर्तनको कारणले स्थगित कर			
२०८२ को वर्षको अन्त्यमा कुल स्थगित कर सम्पत्ति/(देनदारताहरू)			(४२,१९३,५९२)
व्यय/(आय) नाफा वा नोक्सान मा मान्यता प्राप्त			२०१,२६५,६३९
व्यय/(आय) अन्य व्यापक आय मा मान्यता प्राप्त			(२४३,५१५,६८९)
व्यय/(आय) प्रत्यक्ष रूपमा इक्विटीमा मान्यता प्राप्त			५६,४५७
स्थगित कर (सम्पत्ति)/देयताहरू श्रावण १, २०८१ मा			(१२५,८०८,३६२)
वर्षको अवधिमा उत्पत्ति/(उल्टो)			८३,६१४,७६९
स्थगित कर व्यय/(आय) नाफा वा नोक्सान मा मान्यता प्राप्त			(६०,२९१,०४४)
स्थगित कर व्यय/(आय) अन्य व्यापक आय मा मान्यता प्राप्त			(२३,३२३,७२५)
स्थगित कर व्यय/(आय) प्रत्यक्ष रूपमा इक्विटीमा मान्यता प्राप्त			-

	स्थगित कर सम्पत्तिहरू	स्थगित कर दायित्वहरू	कुल असार मसान्त २०८१ नेट स्थगित कर सम्पत्तिहरू/देनदारताहरू
निम्न वस्तुहरूमा अस्थायी भिन्नताहरूमा स्थगित कर			
B/FI's लाई ऋण र अग्रिम	-	-	-
ग्राहकहरूलाई ऋण र अग्रिम	-	-	-
व्याज प्राप्य	-	-	-
लगानी सम्पत्ति (NBA)	-	-	-
फर्वाईड एक्सचेंज अनुबंध	-	(१३,७१४,३८२)	(१३,७१४,३८२)
लगानी धितोपत्र (सरकारी ऋणपत्र)	-	(३५१,९५४,६५९)	(३५१,९५४,६५९)
लगानी प्रतिभूति (FVTOCI)	-	-	-
सहयोगीहरूमा लगानी	-	(२३५,८८४,९४७)	(२३५,८८४,९४७)
सम्पत्ति, उपकरण र अमूर्त सम्पत्ति	४,४५५,५७६	-	४,४५५,५७६
कर्मचारी परिभाषित लाभ योजना	४०५,४२६,१३२	-	४०५,४२६,१३२
लीज दायित्वहरू	६५,८६३,९१८	-	६५,८६३,९१८
प्रावधानहरू	-	-	-
अन्य अस्थायी भिन्नताहरू	-	-	-
अस्थायी भिन्नताहरूमा स्थगित कर	४७५,७४५,६२६	(६०१,५५३,९८८)	(१२५,८०८,३६२)
प्रयोग नगरिएको अगाडि बढाइनेमा कर घाटाको स्थगित कर			-
कर दरमा परिवर्तनको कारणले स्थगित कर			-
२०८१ को वर्षको अन्त्यमा कुल स्थगित कर सम्पत्ति/(देनदारताहरू)			(१२५,८०८,३६२.००)
स्थगित कर (सम्पत्ति)/देयताहरू श्रावण १, २०८० मा			(१७३,२०७,३६१)
वर्षको अवधिमा उत्पत्ति/(उल्टो)			(४७,३९८,९९९)
व्यय/(आय) नाफा वा नोक्सान मा मान्यता प्राप्त			१४०,९७४,५९५
व्यय/(आय) अन्य व्यापक आय मा मान्यता प्राप्त			(२६६,८३९,४१४)
व्यय/(आय) प्रत्यक्ष रूपमा इक्विटीमा मान्यता प्राप्त			५६,४५७
स्थगित कर व्यय/(आय) नाफा वा नोक्सान मा मान्यता प्राप्त			१४,२२५,०५३
स्थगित कर व्यय/(आय) अन्य व्यापक आय मा मान्यता प्राप्त			(६१,५६७,५९५)
स्थगित कर व्यय/(आय) प्रत्यक्ष रूपमा इक्विटीमा मान्यता प्राप्त			(५६,४५७)

अनुसूची ४.१६ - अन्य सम्पत्ति

अन्य सम्पत्तिहरूमा खाताहरू प्राप्य, ब्याज प्राप्य, संचित आय, पूर्व भुक्तानी, निक्षेप, स्थगित कर्मचारी लाभहरू र स्टेशनरी स्टक विवरणहरू निम्न रूपमा प्रस्तुत गरिएको छः

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
विक्रीका लागि उपलब्ध सम्पत्ति	-	-
अन्य गैर बैकिङ्ग सम्पत्तिहरू	-	-
लिन बाँकी विल्स	-	-
लिन बाँकी आसामी	२,८६५,५२६	८५,३७८,४४७
आर्जित आम्दानी	-	२,४३२,६९३
अग्रिम भुक्तानी र धरौटी	१२७,४८८,१६४	११५,५५९,७७४
आयकर	१५१,४७८,०००	२०४,०७६,०२३
स्थगन कर्मचारी खर्च	१,५५८,३३२,३०४	१,४३२,२९८,८४८
अन्य सम्पत्ति	५४,६८३,४७५	१७१,८२४,५६५
जम्मा	१,८९४,८४७,४६९	२,०११,५७०,३४९

अनुसूची ४.१७ - बैंक तथा वित्तीय संस्थालाई तिर्न बाँकी रकम

यस शीर्षक अन्तर्गत अन्य बैंक वित्तीय संस्थाहरूबाट निक्षेपहरू देखाइएको छ । विवरण निम्नानुसार रहेको छ ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
मुद्रा बजारको निक्षेप	-	-
अन्तर बैंक सापटी	१,१००,९७५,५४०	२,३४९,१९६,२६२
बैंक तथा वित्तीय संस्थाहरूबाट अन्य निक्षेप	२,३३५,९६७,७६८	१,०७१,८०४,६९७
राफसाफ तथा क्लियरिङ खाता (Settlement and Clearing accounts)	-	-
अन्य	-	-
जम्मा	३,४३६,९४३,३०८	३,४२१,०००,९५९

अनुसूची ४.१८ - नेपाल राष्ट्र बैंकलाई तिर्न बाँकी रकम

बैंकमा नेपाल राष्ट्र बैंकबाट मात्र पुनरकर्जा सुविधा रहेको छ, जसलाई देहायबमोजिम प्रस्तुत गरिएको छ ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
नेपाल राष्ट्र बैंकबाट पुनरकर्जा	-	-
स्थायी तरलता सुविधा	-	-
नेपाल राष्ट्र बैंकबाट lender of last resort सुविधा	-	-
पुनः खरिद सम्झौता अन्तर्गत विक्री गरिएको धितोपत्र	-	-
नेपाल राष्ट्र बैंकलाई तिर्नु पर्ने अन्य रकम	-	-
जम्मा	-	-

अनुसूची ४.१९ - डेरिभेटिभ वित्तीय उपकरणहरू

डेरिभेटिभहरू वित्तीय साधनहरू हुन् जसले व्याज दर, वित्तीय साधनको मूल्य, वस्तुको मूल्य, विदेशी विनिमय दर, क्रेडिट जोखिम, सूचकाङ्कहरू आदिमा परिवर्तनको प्रतिक्रियामा आफ्नो मूल्य प्राप्त गर्दछ। डेरिभेटिभहरूलाई हेजिङ उपकरणको रूपमा तोकिए बाहेक व्यापारको रूपमा वर्गीकृत गरिन्छ। सबै डेरिभेटिभहरू प्रारम्भमा पहिचान गरिन्छ र पछि उचित मूल्यमा मापन गरिन्छ, सबै पुनःमूल्यांकन लाभ वा नोक्सानहरू खुद व्यापारिक आम्दानी अन्तर्गत नाफा वा नोक्सान को विवरणमा पहिचान गरिन्छ। डेरिभेटिभहरू उचित मूल्यमा रेकर्ड गरिन्छन् र तिनीहरूको उचित मूल्य सकारात्मक हुँदा सम्पत्तिको रूपमा र तिनीहरूको उचित मूल्य ऋणात्मक हुँदा दायित्वहरूको रूपमा लिइन्छ। उचित मूल्य रिपोर्टिङ मिति मा (forward market ruling) बजार दर प्रयोग गरेर निर्धारण गरिन्छ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
व्यापारिक प्रयोजनको निम्ति धारण	-	-
ब्याजदर स्वाप (Interest rate Swap)	-	-
मुद्रा स्वाप (Currency Swap)	-	-
अग्रिम विनिमय सम्झौता (Forward Exchange Contract)	३,५९८,४०३,६६०	१,६३०,४०८,३९८
अन्य	-	-
जोखिम व्यवस्थापनको निम्ति धारण	-	-
ब्याजदर स्वाप (Interest rate Swap)	-	-
मुद्रा स्वाप (Currency Swap)	-	-
अग्रिम विनिमय सम्झौता (Forward Exchange Contract)	-	-
अन्य	-	-
जम्मा	३,५९८,४०३,६६०	१,६३०,४०८,३९८

अनुसूची ४.२० - ग्राहकबाट प्राप्त निक्षेप

बैंक तथा वित्तीय संस्थाहरू (स्थानीय तथा विदेशी बैंक तथा राष्ट्र बैंक) को निक्षेप बाहेक सबै निक्षेप खाताहरू यस शीर्षक अन्तर्गत प्रस्तुत गरिएको छ। विवरणहरू निम्नानुसार प्रस्तुत गरिएको छ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
संस्थापक ग्राहक		
आवधिक (मुद्ती) निक्षेप	११४,५१०,९४३,८९८	५५,५०१,४६९,७०१
कल निक्षेप	२२,०१२,७४४,६२७	१३७,७९६,५८४
चलती निक्षेप	१८,९४६,२०२,६८५	१५,१८०,२४०,६३०
अन्य	२,९२५,२११,४९२	१३,०२२,९९५,९२४
व्यक्तिगत ग्राहक	-	-
आवधिक (मुद्ती) निक्षेप	५४,१४७,७४०,८५२	७९,४०६,७९५,३८७
बचत निक्षेप	८४,९७३,३८०,१९७	६७,२३२,०५३,९२४
चलती निक्षेप	१,०९३,९६७,५३४	७६०,४२९,७०३
अन्य	२०८,२०८,९०५	९९०,०९३,२८१
जम्मा	२९८,८१८,४००,१९०	२३२,२३१,७७९,१३४

अनुसूची ४.२०.१ - ग्राहकको निक्षेपको मुद्रा बमोजिम विश्लेषण

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
नेपाल रुपैया	२९३,३६८,४९०,५९६	२२९,८२३,४९०,३८६
भारतीय रुपैया	२७३,७५४,४३६	५९,९७६,७३८
अमेरिकन डलर	५,०१८,३०२,५१७	२,२१६,०७९,२७२
ग्रेट ब्रिटेन पाउन्ड	८३५,००४	८११,८१४
यूरो	१५६,९३९,४११	१३९,४१८,५८३
जार्पानिज येन	२,५४४	२,३४१
चाईनिज युआन	-	-
अन्य	८३,६८२	-
जम्मा	२९८,८१८,४००,१९०	२३२,२३१,७७९,१३४

अनुसूची ४.२१ - सापटी (Borrowing)

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
स्वदेशी सापटी		
नेपाल सरकार	-	-
अन्य संस्था	-	-
अन्य	-	-
जम्मा	-	-
विदेशी सापटी		
विदेशी बैंक तथा वित्तीय संस्था	-	-
बहुपक्षिय विकास बैंक	-	-
अन्य संस्था	-	-
जम्मा	-	-
जम्मा तिन बाँकी सापटी	-	-

अनुसूची ४.२२ - नोक्सानी व्यवस्थाहरू (Provisions)

बैंकद्वारा गरिएको खर्चको लागी सम्पूर्ण प्रावधानहरू अन्य दायित्वहरू अन्तर्गत वर्गीकृत गरिएको छ ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
लापरवाही (redundancy) को लागि व्यवस्था	-	-
पुनःसंरचनाको लागि व्यवस्था	-	-
कानुनी तथा करको मुद्दा मामिला	-	-
Onerous सम्झौता	-	-
अन्य	-	-
जम्मा	-	-

अनुसूची ४.२२.१ - नोक्सानी व्यवस्थाको गतिविधि

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
श्रावणको मौज्जात		
यस वर्ष गरिएको व्यवस्था	-	-
यस वर्ष उपयोग गरिएको व्यवस्था	-	-
यस वर्ष फिर्ता भएको व्यवस्था	-	-
Unwind of discount	-	-
आषाढ मसान्तको मौज्जात	-	-

अनुसूची ४.२३ - अन्य दायित्वहरू

अन्य दायित्वहरूको विवरण निम्नानुसार छः

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
परिभाषित कर्मचारी लाभ योजना सम्बन्धि दायित्व	१०९,६२६,६८०	१६६,४३७,३७०
दीर्घकालिन सेवा विदा वापतको दायित्व	४९९,४२६,४८८	४७१,६६०,२५९
अल्पकालिन कर्मचारी लाभ	-	-
तिर्न बाँकी विल्स	१८८,३२७,८४४	५३,४७५,३९४
क्रेडिटर्स तथा बक्यौता	१,४५६,७३४,०२०	१,५२५,२३३,४६०
निक्षेपमा तिर्न बाँकी ब्याज	५१,९४९,५१५	८८,८२९,२५६
सापटीमा तिर्न बाँकी ब्याज	-	-
स्थगन अनुदान आयको दायित्व (Liabilities on Deferred Grant Income)	-	-
भुक्तानी नगरिएको लाभांश	९९,९९६,६७६	१४४,१४०,४०७
वित्तीय लिज अन्तर्गतको दायित्व	९८२,६०३,०५३	९५४,९७७,८८०
तिर्न बाँकी कर्मचारी बोनस	८१६,६६१,७४२	६२८,७९२,३९२
अन्य	-	-
क) सरकारी राजस्व भुक्तानी योग्य	१४,२७३,५४८,१७९	२२,२७४,१७९,०९३
ख) एजेन्सी खाता	-	-
ग) शाखा समायोजन खाता	३७,०५४	३८,६८३
घ) रेमिटेन्स भुक्तान योग्य	२०९,९८७,१५९	१८१,१६८,५९४
ङ) लेखापरीक्षण शुल्क	३,३४५,०००	३,३४५,०००
च) अन्य भुक्तानयोग्य	५००,२७८,९९०	३८८,२९९,८५१
छ) परिभाषित योगदान योजनाको लागि दायित्व	७,६६९,०४२	७,४४१,२२८
जम्मा	१९,२००,१९१,४४१	२६,८८८,०१८,७८७

अनुसूची ४.२३.१ - परिभाषित लाभ दायित्व (Defined Benefit Obligation)

वित्तीय अवस्था विवरणमा मान्यता प्राप्त रकमहरू निम्नानुसार छन्:

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
गैर कोषमा आधारित दायित्वको वर्तमान मूल्य	-	-
कोषमा आधारित दायित्वको वर्तमान मूल्य	१,४५५,४७९,०८०	१,४१९,४०५,१६०
दायित्वको कूल वर्तमान मूल्य	१,४५५,४७९,०८०	१,४१९,४०५,१६०
सुविधा योजना सम्पत्ति (plan assets) को उचित मूल्य	१,३४५,८५२,४००	१,२५२,९६७,७९०
खुद दायित्वको हालको मूल्य	१०९,६२६,६८०	१६६,४३७,३७०
परिभाषित लाभ योजना सम्बन्धि दायित्व	१०९,६२६,६८०	१६६,४३७,३७०

अनुसूची ४.२३.२ - योजना सम्पत्ति

योजना सम्पत्ति (plan assets) अन्तर्गतः

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
इक्विटी धितोपत्र	-	-
सरकारी बण्ड	-	-
बैंक निक्षेप	१,३४५,८५२,४००	१,२५२,९६७,७९०
अन्य	-	-
जम्मा	१,३४५,८५२,४००	१,२५२,९६७,७९०

अनुसूची ४.२३.३ - परिभाषित लाभ योजना सम्बन्धी दायित्वको वर्तमान मूल्यमा परिवर्तन

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
श्रावण १ मा परिभाषित लाभ योजना सम्बन्धी दायित्व	१,४१९,४०५,१६०	१,३०४,०२७,२४०
विमाङ्किक (actuarial) नोक्सानी	(८३,३३१,४८०)	२०,८८०,१४०
योजनाबाट प्राप्त लाभ	(७०,९४५,६४०)	(८७,२०४,८५०)
चालु सुविधा खर्च तथा ब्याज	१९०,३५१,०४०	१८१,७०२,६३०
आषाढ मसान्तमा परिभाषित लाभ योजना सम्बन्धी दायित्व	१,४५५,४७९,०८०	१,४१९,४०५,१६०

अनुसूची ४.२३.४ - योजना सम्पत्तिको उचित मूल्यमा परिवर्तन

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
श्रावण १ मा योजना सम्पत्तिको उचित मूल्य	१,२५२,९६७,७९०	१,१८३,८४५,५००
योजनामा प्रदान गरिएको योगदान	१६३,८३०,२५०	१५६,३२७,१४०
यस वर्ष भुक्तानी गरिएको लाभ	(७०,९४५,६४०)	(८७,२०४,८५०)
विमाङ्किक नाफा र (नोक्सान)	(९७,१०५,०००)	(९४,७०७,६४०)
योजना सम्पत्तिबाट अपेक्षित फाइदा	९७,१०५,०००	९४,७०७,६४०
आषाढ मसान्तमा योजना सम्पत्तिको उचित मूल्य	१,३४५,८५२,४००	१,२५२,९६७,७९०

अनुसूची ४.२३.५ - नाफा नोक्सानमा लेखाङ्कित गरिएको रकम

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
चालु सुविधा खर्च	८१,२६३,२५०	७८,१२८,९६०
दायित्वमा व्याज	१०९,०८७,७९०	१०३,५७३,६७०
योजना सम्पत्तिबाट अपेक्षित फाइदा	(९७,१०५,०००)	(९४,७०७,६४०)
जम्मा	९३,२४६,०४०	८६,९९४,९९०

अनुसूची ४.२३.६ - अन्य विस्तृत आयमा देखाइएको रकम

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
विमाङ्किक (नाफा)/नोक्सान	१३,७७३,५२०	११५,५८७,७८०
जम्मा	१३,७७३,५२०	११५,५८७,७८०

अनुसूची ४.२३.७ - विमाङ्किक अनुमानहरू (Actuarial Assumptions)

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
गत वर्ष Discount दर	७.७५%	७.७५%
योजना सम्पत्तिबाट अपेक्षित फाइदा	८.००%	८.००%
भविष्यको तलब वृद्धि	८.००%	८.००%
Withdrawal दर	Till age 35 years-3% Thereafter-1%	Till age 35 years-3% Thereafter-1%

अनुसूची ४.२४ - निष्काशन गरिएका ऋणपत्र

यस शीर्षक अन्तर्गत बैंकले जारी गरेको रिडिमिबल ऋणपत्र प्रस्तुत गरिएको छ। विवरण निम्नानुसार छः

- रु. ८५.६८ करोडको ८% ऋणपत्र ८ वर्षको अवधिका लागि फागुन २०८६ मा परिपक्व हुनेगरी फाल्गुन ३, २०७८ मा जारी गरिएको थियो।
- रु. २००.०० करोडको १०.५०% ऋणपत्र ६ वर्षको अवधिका लागि भाद्र २०८५ मा परिपक्व हुनेगरी भाद्र १०, २०७९ मा जारी गरिएको थियो।
- रु. ७४.६८३ करोडको ७.५०% (Energy Bond) उर्जा बोन्ड १० वर्षको अवधिका लागि माघ २०८९ मा परिपक्व हुनेगरी माघ १७, २०७९ मा जारी गरिएको थियो।
- ७.५% ऋणपत्र रु. ३००.०० करोड १० वर्षको अवधि र फाल्गुन २०९१ मा परिपक्व हुने चैत्र १, २०८१ मा जारी गरिएको थियो।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
उचित मूल्यलाई नाफा नोक्सान हिसाबमा देखाइने गरी जारी गरिएको ऋणपत्र (Debt securities issued designated as at fair value through profit or loss)	-	-
परिपोषित मूल्यमा जारी गरिएका ऋणपत्र	६,६०३,६१३,०००	३,६०३,६१३,०००
जम्मा	६,६०३,६१३,०००	३,६०३,६१३,०००

अनुसूची ४.२५ - सुरक्षण नराखिएको सहायक आवधिक दायित्व

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
चुक्ता हुने अग्राधिकार शेयर	-	-
चुक्ता नहुने संचित अग्राधिकार शेयर (Liabilities component)	-	-
अन्य	-	-
जम्मा	-	-

अनुसूची ४.२६ - शेयर पूँजी

बैंकले नियामकले तोकेको पूँजी पर्याप्तता अनुपात कायम राख्नुपर्ने हुन्छ। चालु आ.व.को लागि यो अनुपात ११.५ प्रतिशत कायम गरिएको र बैंकले सो आवश्यक अनुपात कायम राखेको छ।

शेयरको विवरण (इक्विटी र प्राथमिकता) निम्नानुसार प्रस्तुत गरिएको छ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
साधारण शेयर	१२,९४४,६९४,२६८	११,७६७,९०३,८८०
परिवर्तनीय अग्राधिकार शेयर (Equity component only)	-	-
चुक्ता नहुने अग्राधिकार शेयर (Equity component only)	-	-
Perpetual ऋण (Equity component only)	-	-
जम्मा	१२,९४४,६९४,२६८	११,७६७,९०३,८८०

अनुसूची ४.२६.१ - साधारण शेयर

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
अधिकृत पूँजी १५,००,००,००० साधारण शेयर प्रति रु. १०० अघिल्लो वर्ष १५,००,००,००० साधारण शेयर प्रति रु. १००)	१५,०००,०००,०००	१५,०००,०००,०००
जारी पूँजी १२९,४४६,९४२.६८ साधारण शेयर प्रति रु. १०० अघिल्लो वर्ष ११७,६७९,०३८.८० साधारण शेयर प्रति रु. १००)	१२,९४४,६९४,२६८	११,७६७,९०३,८८०
चुक्ता पूँजी १२९,४४६,९४२.६८ साधारण शेयर प्रति रु. १०० अघिल्लो वर्ष ११७,६७९,०३८.८० साधारण शेयर प्रति रु. १००)	१२,९४४,६९४,२६८	११,७६७,९०३,८८०
जम्मा	१२,९४४,६९४,२६८	११,७६७,९०३,८८०

अनुसूची ४.२६.२ - साधारण शेयर स्वामित्व

विवरण	आषाढ ३२, २०८२		आषाढ ३१, २०८१	
	प्रतिशत	रकम	प्रतिशत	रकम
स्वदेशी स्वामित्व	७९.९८	१०,३५२,५३१,०६८.००	७९.९८	९,४११,३९१,८८०.००
नेपाल सरकार				
“क” वर्गका इजाजतपत्र प्राप्त संस्थाहरु				
अन्य इजाजतपत्र प्राप्त संस्थाहरु				
अन्य संस्थाहरु	९.३०	१,२०४,४७४,६००.००	३९.१४	४,६०६,३८९,९००.००
सर्वसाधारण	७०.६७	९,१४८,०५६,४६८.००	४०.८३	४,८०५,००१,९८०.००
अन्य				
वैदेशिक स्वामित्व	२०.०२	२,५९२,१६३,२००.००	२०.०२	२,३५६,५१२,०००.००
जम्मा	१००.००	१२,९४४,६९४,२६८	१००.००	११,७६७,९०३,८८०

अनुसूची ४.२६.२ - साधारण शेयर स्वामित्व

स.न.	विवरण	कुल शेयर संख्या	कुल शेयरको %
समूह ए (प्रवर्द्धक)			
१	प्रतिमा श्रेष्ठ	३१,००९,४२३	२३.९६
२	रवि कृष्ण श्रेष्ठ	२,४३५,२२२	१.८८
३	किरण कृष्ण श्रेष्ठ	२,४३५,२२२	१.८८
४	शान्त देव पाठक	१,५२२,२८०	१.१८
५	अरुणमान शेरचन	१,२२३,३९७	०.९५
६	Hotel Snow Lion Pvt. Ltd.	१२,०४४,७४६	९.३०
	कुल	५०,६७०,२९०	३९.१४
समूह बी (सार्वजनिक)			
	पब्लिक सेयरहोल्डरको कुल शेयर	५२,८५५,०२१	४०.८३
०.५०% र सोभन्दा माथिको शेयर (४०.८३% मध्ये) धारण गर्ने सार्वजनिक शेयरधनीहरूको सूची			
	शेयरधारकको नाम	कुल शेयर संख्या	कुल शेयरको %
१	शान्त देव पाठक	४,९३०,८३१	३.८१
२	अरुणमान शेरचन	२,९१४,५६३	२.२५
३	रवि कृष्ण श्रेष्ठ	१,१०३,८९७	०.८५
४	किरण कृष्ण श्रेष्ठ	१,१०३,८९७	०.८५
५	आनन्द रत्न तुलाधर	९७८,०३९	०.७६
६	भाटभटेनी इन्भेष्टमेण्ट कम्पनी (प्रा.) लि.	१,१४२,३७४	०.८८
समूह सि (PNB)			
१	पन्जाब नेशनल बैंक	२५,९२१,६३२	२०.०२
	कुल	१२९,४४६,९४३	१००.००

शेयर प्रिमियम

सार्वजनिक शेयर जारी गर्दा संकलन गरिएको कुनै पनि प्रिमियम यस रिजर्भमा जम्मा गरिन्छ। यो रिजर्भ बोनस शेयर जारी गर्न मात्र प्रयोग गरिन्छ। आर्थिक वर्ष २०७४-७५ मा बैंकले रु. १०० को दरले १५,०८८,०८७ हकप्रद शेयर जारी गरेको थियो। हक निष्कासनको सदस्यता रद्द गरिएका शेयरहरू (Unsubscribed shares) लिलामी गरियो र लिलामी शेयरहरूमा पार मूल्य भन्दा बढी सङ्कलन गरिएको रकम रु. २३८,४६९,८८४ शेयर प्रिमियम खाता अन्तर्गत बुक गरिएको छ।

अनुसूची ४.२७ - जगेडा तथा कोषहरू

बैंकले निम्न रिजर्भ राखेको छ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
वैधानिक साधारण जगेडा कोष	७,७६,९६८,०९२	६,७४८,९८७,३९७
सट्टी घटबढ कोष	६९,८३२,४१०	६९,६२२,३६२
संस्थागत सामाजिक उत्तरदायित्व कोष	७६,२७७,७५५	७०,७२७,०९१
पूँजी फिर्ता जगेडा कोष	-	-
कर्मचारी तालिम कोष	३७,०३०,०५८	२८,७२६,१९६
नियमनकारी कोष	१,८५३,०४६,१३१	२,०१०,६८९,६८०
लगानी समायोजन कोष	२,६९०,९३३	२,६९०,९३३
पूँजीगत जगेडा कोष	१,११६,४०७,९०७	१,११६,४०७,९०७
सम्पत्ति पुनःमूल्यांकन कोष	९७१,४३०,८९२	९७१,४३०,८९२
उचित मूल्य कोष	७७६,४५३,६२७	८२१,२२७,५३९
लाभांश समिकरण कोष	-	-
विमाङ्किक (Actuarial) नाफा/(नोक्सान) कोष	(२११,३२२,६८६)	(२०१,६८१,२२२)
डिबेन्चर रिडेम्पशन कोष	१,३६५,७९४,२८९	७६८,५७५,४४५
अन्य कोष	८८,६३०,३४१	८८,६३६,९९१
जम्मा	१३,८६३,२३९,७४९	१२,४९६,०४१,२११

क) जगेडा कोष

केन्द्रीय बैंकले रिजर्भ कोषको मौज्दात चुक्ता पूँजीको दोब्बर नभएसम्म पूँजी निर्माण गर्न कर पछिको खुद नाफाको २०% सामान्य रिजर्भको रूपमा छुट्याउनु पर्ने नियामक आवश्यकताको प्रभावान बनाएको छ। यो प्रतिबन्धित रिजर्व हो र स्वतन्त्र रूपमा प्रयोग गर्न सकिदैन।

यस वर्ष बैंकले रु. ९६७,९८०,६९४ (गत वर्ष रु. ७४०,६४५,०१७) यस रिजर्भमा विनियोजन गरेको छ जुन खुद नाफाको २०% हो।

ख) सटही घटबढ कोष

केन्द्रीय बैंकको नियामक निर्देशन अनुसार बैंकले भारतीय मुद्रा बाहेक विदेशी मुद्रामा भएको विनिमय पुनर्मूल्यांकन लाभको २५% यस रिजर्भमा हस्तान्तरण गर्न पदछ।

यस वर्ष बैंकले रु. २१०,०४८ (गत वर्ष रु. ११,४२८,६५२) यस रिजर्भमा विनियोजन गरेको छ जुन विनिमय पुनर्मूल्यांकन लाभको २५% हो।

ग) सम्पत्ति पुनःमूल्यांकन कोष

सम्पत्ति (जस्तै सम्पत्ति र उपकरण, अमूर्त सम्पत्ति र लगानी सम्पत्ति) को पुनःमूल्याङ्कनबाट सिर्जना गरिएको रिजर्भ यस खाता शीर्षक अन्तर्गत प्रस्तुत गरिएको छ।

बैंकले सम्पूर्ण वर्गको जग्गा सम्पत्तिको पुनर्मूल्यांकन गरेको छ र लागत मूल्यभन्दा बढेको जग्गाको मूल्य यस लेखा शीर्षकमा प्रस्तुत गरिएको छ। ३२ असार २०८२ सम्म रिजर्भ रु. ९७१,४३०,८९२ (अघिल्लो वर्ष रु. ९७१,४३०,८९२)।

घ) उचित मूल्य कोष

उचित मूल्य रिजर्भले वित्तीय सम्पत्तिहरूको उचित मूल्यमा संचयी शुद्ध परिवर्तन समावेश गर्दछ जुन उचित मूल्यमा मापन गरिन्छ र उचित मूल्यमा भएका परिवर्तनहरूलाई अन्य व्यापक आयमा मान्यता दिइन्छ, जबसम्म सम्पत्तिहरू अप्रत्यासित हुँदैनन्। ती वित्तीय सम्पत्तिहरूको उचित मूल्यमा परिवर्तनहरूको संचयी रकम यस खाता शीर्षक अन्तर्गत प्रस्तुत गरिएको छ। प्रतिवेदन अवधिमा यो सञ्चित घटेर (रु. ७७६,४५३,६२७) (अघिल्लो वर्ष रु. ८२१,२२७,५३९)।

ङ) पूँजीगत जगेडा कोष

क्यापिटल रिजर्भले पूँजीको प्रकृतिमा रहेका र नगद लाभांश वितरणको लागि उपलब्ध नहुने रिजर्भको मात्रालाई जनाउँछ। बैंकले त्यस्तो कुनै रिजर्भ बनाएको छैन।

च) संस्थागत सामाजिक उत्तरदायित्व कोष

राष्ट्र बैंकको परिपत्र Bai.Bi.Ni.Bi/Niti/Paripatra/KaKhaGa/11/073/74 बमोजिम बैंकको संस्थागत सामाजिक उत्तरदायित्व पुस्तिका बमोजिम आगामी आर्थिक वर्षमा बैंकको ऋक् गतिविधिका लागि संस्थागत सामाजिक उत्तरदायित्व कोष खडा गरिनेछ।

वर्षको अवधिमा सामाजिक उत्तरदायित्व कोष रु. ४८,३९९,०३५ (अघिल्लो वर्ष रु. ३७,०३२,२५१) खुद नाफाको १% र यस वर्षको अवधिमा भएको CSR खर्च रु. ४२,८४८,३७० (अघिल्लो वर्ष रु. १६,५१६,८५१) CSR कोषबाट उल्टाइएको छ। तसर्थ यस वर्ष CSR कोषमा कुल रु. (५,५४०,६६४) अघिल्लो वर्ष रु. २०,५१५,४००)। यस अवधिमा भएको खर्चको विवरण देहाय बमोजिम रहेको छ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
शिक्षा, स्वास्थ्य, प्राकृतिक प्रकोप, वातावरण संरक्षण, सांस्कृतिक प्रवर्द्धन, दुर्गम क्षेत्रमा पूर्वाधार विकास	३४,९७३,२६७	९,९९६,४०५
सामाजिक रूपमा पिछडिएका वर्गहरूको आय सिर्जना, वित्तीय साक्षरता, वित्तीय संरक्षण	७,२५८,५३९	२,३९९,९७९
अति गरिव वा त्यस्ता क्रियाकलापमा संलग्न संस्थालाई शिक्षा र स्वास्थ्यमा अनुदान	-	१,०५६,४५८
SDG मा निर्दिष्ट क्षेत्रहरूमा खर्च गरिएको खर्च	४९६,००५	३,०००,०००
कोभिड-१९ सम्बन्धी रोगमा बैंकका कर्मचारीहरूका लागि वास्तविक बिलको आधारमा भएको खर्च	२००,५६०	१९६,३८४
अनाथालय, वृद्धाश्रम र बालमन्दिरका लागि अनुदान	-	-
बैंक खाता खोलौ अभियान २०७६ मा जम्मा गरिएको रकम	-	३५,६२५
QR कोड जस्ता सम्पर्करहित भुक्तानी सेवाहरू प्रवर्द्धन गर्न यस CSR कोषको ५% सम्म खर्च गरिएको छ ।	-	-
अन्य (COVID 19 सम्बन्धित)	-	-
कुल	४२,८४८,३७०	१६,५९६,८५९

प्रदेश अनुसार यस वर्षको खर्च

विवरण	रकम
प्रदेश १	३,७७३,०९९
प्रदेश २	१,२९५,२३२
प्रदेश ३	२६,३२४,०७४
प्रदेश ४	२,७६९,४६०
प्रदेश ५	५,८९०,५९२
प्रदेश ६	१,१५१,४०४
प्रदेश ७	१,७३२,५८९
कुल	४२,८४८,३७०

छ) पूँजी फिर्ता जगेडा कोष

यस रिजर्भको ओपनिङ ब्यालेन्स शून्य भएकोले पूँजी रिडेम्पसन रिजर्भमा कुनै पनि ब्यालेन्स छैन र रिपोर्टिङ अवधिमा यस रिजर्भमा कुनै रकम विनियोजन गरिएको छैन ।

ज) पूँजी समायोजन कोष

राखिएको मुनाफाबाट बैंकको पूँजी वृद्धि गर्नका लागि सिर्जना गरिएको रिजर्भमा आवंटित गरिएको कुनै पनि रकमलाई न्यूनतम चुक्ता पूँजी रकम बनाउनको लागि अग्रिम रकम यस खाता शीर्षक अन्तर्गत प्रस्तुत गरिन्छ ।

प्रतिवेदन मिति अनुसार शेष रु.१,१९६,४०७,९०७ (अघिल्लो वर्ष रु. १,१९६,४०७,९०७) ।

झ) लाभांश समिकरण कोष

लाभांश भुक्तानीमा एकरूपता कायम राख्ने उद्देश्यले नाफा आर्जन गरेको वर्षको निश्चित रकम यस लेखा शीर्षक अन्तर्गत हस्तान्तरण गरी पेश गरिन्छ । बैंकले त्यस्तो कोष खडा गरेको छैन ।

ञ) विशेष कोष

राष्ट्र बैंकको निर्देशन वा राष्ट्र बैंकको विशेष निर्देशनको विशेष आवश्यकता अनुसार सिर्जना हुने कुनै पनि विशेष रिजर्भलाई विशेष रिजर्भको रूपमा प्रस्तुत गरिन्छ । विशेष रिजर्भमा न त कुनै ओपनिङ ब्यालेन्स छ न त रिपोर्टिङ अवधिमा यस रिजर्भमा कुनै रकम छुट्याइएको छ ।

ट) कर्मचारी तालिम लागत र कर्मचारी क्षमता विकास कोष

नेपाल राष्ट्र बैंकको निर्देशन नं. ६/०७४ को दफा ६ अनुसार अघिल्लो वर्षको कर्मचारी लागतको ३% चालू आर्थिक वर्षमा कर्मचारी तालिम र विकासमा खर्च गर्नुपर्ने हुन्छ । बैंकले रु. ८,३०३,८६२ (अघिल्लो वर्ष रु. ६३९,९५५) यस आर्थिक वर्षको लागि यस रिजर्भमा र यस आर्थिक वर्षमा खर्च गरिएको रकम रु. ३०,५२८,९२८ (अघिल्लो वर्ष रु. ३४,३६८,५९५) यस रिजर्भबाट उल्टाइएको छ ।

ठ) लगानी समायोजन कोष

यो नेपाल राष्ट्र बैंकको निर्देशन अनुसार बैंकको लगानीमा प्रतिकूल मूल्य आवागमनको लागि कुशनको रूपमा सिर्जना गरिएको एक नियामक रिजर्भ हो । NFRS 9 अनुसार बिक्रीको लागि उपलब्ध लगानी उपकरणहरू अन्य व्यापक आय मार्फत वित्तीय सम्पत्तिको रूपमा वर्गीकृत गरिएको छ । यो आर्थिक वर्षको लागि लगानी समायोजन रिजर्भमा कुनै परिवर्तन भएको छैन ।

५) नियामक कोष

NFRS कार्यान्वयन गर्ने प्रयोजनको लागि राष्ट्र बैंकको निर्देशन अनुसार बैंकको नाफा वा राखिएको आम्दानीबाट छुट्याइएको रकम यस खाता शीर्षक अन्तर्गत प्रस्तुत गरिएको छ । यस रिजर्भमा रहेको रकम लाभांश (नगद र बोनस शेयर) को वितरणको लागि निःशुल्क छैन । यस रिजर्भमा छुट्याइएको रकममा ब्याज आम्दानी मान्यता प्राप्त तर नगदमा प्राप्त नभएको, राष्ट्र बैंकको निर्देशन अनुसार कर्जा नोक्सान प्रावधानको भिन्नता र NFRS अनुसार ऋण र अग्रिममा भएको हानी (एनएफआरएस अन्तर्गत कम हानी पहिचान भएको अवस्थामा), स्थगित कर बराबरको रकम समावेश छ । सम्पत्ति, अन्य व्यापक आयमा मान्यता प्राप्त वास्तविक हानी, NFRS अन्तर्गत मान्यता प्राप्त सद्भावनाको रकम आदि रु. प्रतिवेदन अवधिमा यस रिजर्भबाट १५७,६४३,५४९ स्थानान्तरण भएको छ (गत वर्ष रु. ९१६,२१४,७३०) ।

नियामक रिजर्भको विवरण तल प्रस्तुत गरिएको छ ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
नाफा वा नोक्सानको विवरण अनुसार खुद नाफा वा (नोक्सान)	४,८३९,९०३,४७२	३,७०३,२२५,०८६
विनियोजन:		
सामान्य जगेडा कोष	९६७,९८०,६९४	७४०,६४५,०१७
विदेशी मुद्रा उतार-चढाव कोष	२१०,०४८	११,४२८,६५२
पूँजी समायोजन कोष	५९७,२१८,८४४	६२५,७७८,२७८
कॉर्पोरेट सामाजिक उत्तरदायित्व कोष	५,५५०,६६४	२०,५१५,४००
कर्मचारी तालिम कोष	८,३०३,८६२	६३१,१५५
अन्य	-	(१८८,१९०)
नियामक समायोजन अधि लाभ वा (नोक्सान)	३,२६०,६३९,३५९	२,३०४,४१४,७७४
नियामक समायोजन:		
प्राप्य व्याज (-)/पहिले संचित व्याज प्राप्त	२३३,८३५,७९८	(१०४,२८६,५७६)
खातामा छोटो ऋण घाटा प्रावधान (-)/रिभर्सल (+)	-	-
लगानी उपकरणको सम्भावित क्षय नोक्सानी व्यवस्थामा कमी (-) / वृद्धि (+)	-	-
गैर बैंकिङ सम्पत्तिको सम्भावित क्षय नोक्सानी व्यवस्थामा कमी (-) / वृद्धि (+)	(३८,६५१,८११)	(५२२,२९३,२७५)
स्थगित कर सम्पत्तिको लेखाङ्कन वृद्धि (-) / कमी (+)	(६०,२९१,०४४)	(१४०,९७४,५९५)
ख्यातिको (Goodwill) सम्पत्तिको वृद्धि (-) / कमी (+)	-	-
Bargain purchase gain को वृद्धि (-) / कमी (+)	-	-
Actuarial नोक्सानको वृद्धि (-) / कमी (+)	(९,६४१,४६४)	(८०,९११,४६६)
अन्य (+/-) व्याज पूँजीकरण रिजर्व	(१३,७२६,११६)	(६७,७४८,८३७)
अन्य (+/-) Associate को नाफा/नोक्सानको हिस्सा	४६,११८,१८५	-
२०८२ असार मसान्तसम्म वितरणयोग्य नाफा वा घाटा	३,४१८,२८२,९०८	१,३८८,२००,०४५
ओपनिङ संचित नाफा (श्रावण १, २०८१)	३,३०२,३६८,७६३	४,११०,४८७,५०७
समायोजन (+/-)		
वितरण:		
बोनस शेयर जारी	(१,१७६,७९०,३८८)	(१,०६९,८०९,४४४)
नगद लाभांश जारी	(६५०,७६५,०८५)	(१,१२६,५०९,३४४)
वर्षको अन्त्य मिति अनुसार कुल वितरण योग्य नाफा वा (नोक्सान)	४,८९३,०९६,१९८	३,३०२,३६८,७६३
प्रति शेयर वार्षिक वितरण योग्य नाफा/(नोक्सान)	३७.८०	२९.२६

नियामक रिजर्भमा परिवर्तनहरूको विवरण

वित्तीय वर्ष	व्याज प्राप्य	NBA मा छोटो प्रावधान	एक्चुरियल मान्यता प्राप्त हानी	एसोसिएट्समा अन्य लगानी	स्थगित कर सम्पत्ति	व्याज पूँजीकरण	कुल
२०७४-७५	२०३,८३४,४९१	२,२०२,७४५	६६,६१२,६१०	२०९,६६८,४२५	५२,१०९,३५१	-	५३४,४२७,६२२
२०७५-७६	४,६१०,८९६	१८,८३७,४२८	(१८,०९५,३००)	५४,७७२,५७५	-	-	६०,१२५,५९९
२०७६-७७	३६२,९१२,९१४	०	(१९,४७७,३३०)	४०,६८६,६०१	-	-	३८४,१२२,१८५
२०७७-७८	(१९५,३०८,२४७)	०	८१,०८५,३००	७७,६७४,४५८	-	-	(३६,४८८,४८९)
२०७८-७९	५,१४०,९१४	(१८,८३७,४२८)	(५,११४,०२३)	३५,३०३,४७९	५९,८४८,०७७	-	७६,३४१,०१९
२०७९-८०	१६२,१४३,९३७	१,१४७,२५५	१५,७५८,५१९	८,९१४,७३२	(१११,९५७,४२८)	-	७६,००७,०१५
२०८०-८१	१०४,२८६,५७६	५२२,२९३,२७५	८०,९११,४४६	६७,७४८,८३७	१४०,९७४,५९५	-	९१६,२१४,७३०
२०८१-८२	(२३३,८३५,७९८)	३८,६५१,८११	९,६४१,४६४	(४६,११८,१८५)	६०,२९१,०४४	१३,७२६,११६	(१५,७६४,३५४)
जम्मा	४१३,७८५,६८२	५६४,२९५,०८६	२११,३२२,६८६	४४८,६५०,९२१	२०१,२६५,६४०	१३,७२६,११६	१,८५३,०४६,१३१

ढ) एक्चुरियल लाभ/हानी रिजम

एक्चुरियल लाभ वा हानी जसले कर्मचारी दायित्वहरूको मूल्याङ्कन गर्न प्रयोग गरिने वास्तविक अनुमानहरूमा परिवर्तनलाई प्रतिनिधित्व गर्दछ, यस खाता शीर्षक अन्तर्गत प्रस्तुत गरिएको छ। यस वर्षमा कम्पनीले रु. ९,६४१,४६४ यस रिजर्भमा (अघिल्लो वर्ष रु. ८,०९१,४४६ यस रिजर्भमा हस्तान्तरण गरियो)। प्रतिवेदन मितिसम्म यस रिजर्भको मौज्दात रु. -२११,३२२,६८६ (अघिल्लो वर्ष रु. -२०१,६८१,२२२)।

ण) संचित मुनाफा

सेयरधनीहरूलाई वितरण नगरिएको र इजाजतपत्र प्राप्त संस्थाको सञ्चालनमा फिर्ता जोतिएको र शेयरधनीहरूलाई लाभांश वितरणको लागि निःशुल्क रहेको संचित नाफा यस शीर्षकमा प्रस्तुत गरिएको छ। प्रतिवेदन मिति अनुसार शेष रु. ४,८९३,०९६,१९८ (अघिल्लो वर्ष रु. ३,३०२,३६८,७६३)।

त) डिबेन्चर रिडेम्पशन रिजर्भ

नेपाल राष्ट्र बैंकको निर्देशन नम्बर १६ बमोजिम र सेबोनको स्वीकृत बमोजिम डिबेन्चर रिडेम्पसन रिजर्भ सिर्जना गरिएको हो। बैंकले रु. चालू वर्षको नाफाबाट डिबेन्चर रिडेम्पसन रिजर्भमा रु. ६२५,७७८,२७८ ब्यालेन्स शीट मिति अनुसार डिबेन्चर रिडेम्पसन रिजर्भ रु. ७६८,५७५,४४४।

डिबेन्चर नाम	रु.	जारी मिति Maturity Date	परिपक्वता मिति	डिबेन्चर रिजर्भ (Opening)	डिबेन्चर रिजर्भमा स्थानान्तरण	डिबेन्चर रिजर्भ (Closing)
१०.५०% EBL ऋणपत्र २०८५	२,०००,०००,०००	भाद्र २०७९	भाद्र २०८५	४००,०००,०००	४००,०००,०००	८००,०००,०००
८.५०% EBL ऋणपत्र	८५६,७८३,०००	फागुन २०७८	फागुन २०८६	२८५,५९४,३३३	११४,२३७,७३३	३९९,८३२,०६७
७.५०% EBL Energy Bond २०८९	७४६,८३०,०००	माघ २०७९	माघ २०८९	८२,९८१,१११	८२,९८१,१११	१६५,९६२,२२२
७.५०% EBL ऋणपत्र २०९१	३,०००,०००,०००	चैत्र २०८१	चैत्र २०९१	-	-	-

अनुसूची ४.२८ - संभावित दायित्व तथा प्रतिवद्धता

तलको तालिकाले रिपोर्टिङ मितिमा (contract or underlying principal amounts of unmatured off- balance sheet transactions) अपरिपक्व अफ-ब्यालेन्स शीट लेनदेनको सम्भौता वा अन्तर्निहित प्रमुख रकमहरू देखाउँछ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
संभावित दायित्वहरू (Contingent liabilities)	५८,३८५,८३०,२०२	४३,६१८,७८६,२०७
अनुपयोग तथा अवितरित सुविधाहरू (Undrawn and undisbursed facilities)	६५,४३०,३३३,६२९	५५,५५९,९३४,९६१
पूँजी प्रतिवद्धता (Capital commitment)	१०९,९७१,३८५	-
लिज प्रतिवद्धता (Lease Commitment)	-	-
मुद्दा मामिला (Litigation)	४१०,३८३,८०१	५४३,७७९,९४७
जम्मा	१२४,३३६,५१९,०१६	९९,७२२,५०१,११४

अनुसूची ४.२८.१ - संभावित दायित्वहरू

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
स्वीकार्य तथा डकुमेन्ट्री क्रेडिट	३१,१०८,१६८,८१५	२४,७६२,३०९,१५२
क्लेक्सनमा रहेका विलहरू	८,६५६,८५५,८२०	७,३५६,११९,०८७
अग्रिम विनिमय सम्भौता	३,५९३,०६५,४६४	-
जमानतहरू	१५,०२७,७४०,१०३	११,५००,३५७,९६८
प्रत्याभूति प्रतिवद्धताहरू	-	-
अन्य प्रतिवद्धताहरू	-	-
जम्मा	५८,३८५,८३०,२०२	४३,६१८,७८६,२०७

अनुसूची ४.२८.२ - अनुपयोग तथा अवितरित सुविधाहरू

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
अवितरित कर्जा रकम	१५,४४९,७३१,०९१	१२,२०१,८७७,७०६
अधिविकर्ष कर्जाहरूको अनुपयोग सिमा	२७,२९४,२६०,६८३	२६,८१०,७७४,६९८
क्रेडिट कार्डको अनुपयोग सिमा	२०८,०४४,७८४	१८९,९९९,३८९
प्रतिपत्रको अनुपयोग सिमा	१९,४७२,७०२,५२१	१३,४६२,९४९,५२५
जमानतको अनुपयोग सिमा	३,००५,५९४,५५१	२,८९४,३३३,६४३
जम्मा	६५,४३०,३३३,६२९	५५,५५९,९३४,९६१

अनुसूची ४.२८.३ - पूँजी प्रतिवद्धता

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
सम्पत्ति तथा उपकरण सम्बन्धी पूँजी प्रतिवद्धता		
स्वीकृत र सम्भौता गरिएको	६४,३२२,५३५	-
स्वीकृत तर सम्भौता नगरिएका	-	-
जम्मा	६४,३२२,५३५	-
अभौतिक सम्पत्ति सम्बन्धी पूँजी प्रतिवद्धता		
स्वीकृत र सम्भौता गरिएको	४५,६४८,८५०	-
स्वीकृत तर सम्भौता नगरिएका	-	-
जम्मा	४५,६४८,८५०	-
जम्मा	१०९,९७१,३८५	-

अनुसूची ४.२८.४ - पट्टा (लिज) प्रतिवद्धता

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
संचालित पट्टा (लिज) प्रतिवद्धता		
बैंक lessee भएको खण्डमा रद्द गर्न नसकिने संचालित पट्टा (लिज) अन्तर्गत भविष्यमा कम्तीमा भुक्तानी गर्नुपर्ने रकम	-	-
एक वर्ष भन्दा कम	-	-
एक वर्ष भन्दा बढी तर ५ वर्ष भन्दा कम	-	-
५ वर्षभन्दा बढी	-	-
जम्मा	-	-
वित्त पट्टा (लिज) प्रतिवद्धता		
बैंक lessee भएको खण्डमा रद्द गर्न नसकिने वित्त पट्टा (लिज) अन्तर्गत भविष्यमा कम्तीमा भुक्तानी गर्नुपर्ने रकम		
एक वर्ष भन्दा कम	-	-
एक वर्ष भन्दा बढी तर ५ वर्ष भन्दा कम	-	-
५ वर्षभन्दा बढी	-	-
जम्मा	-	-
जम्मा	-	-

अनुसूची ४.२८.५ - मुद्दा मामिला

ठूला करदाता कार्यालयले आर्थिक वर्ष २०७२-७३, २०७३-७४, २०७४-७५ र २०७५-७६ को कुल करको पुनः मूल्याङ्कन गरेको छ । कर रु. ४९.०४ करोड (भ्याट, जरिवाना, ब्याज र टीडीएस सहित) (अघिल्लो वर्ष रु. ५४.३७ करोड) । बैंकले बाँकी रहेको मूल्याङ्कनमा विवाद गरेको छ, र राजस्व न्यायाधिकरण/सर्वोच्च अदालतमा अन्तर्गत छ ।

आर्थिक वर्ष	LTO बाट माग रकम
२०७२/७३	८२,०२३,९५८
२०७३/७४	१५९,५०७,२३८
२०७४/७५	१९८,६४३,४३३
२०७५/७६	५८,२०९,९७९
जम्मा	४९०,३८३,८०९

अनुसूची ४.२९ - व्याज आम्दानी

व्याज आम्दानीमा ऋण र अग्रिमको व्याज आम्दानी, लगानी धितोहरू बाहेक नाफा वा नोक्सान, नगद र नगद बराबर, बैंक तथा वित्तीय संस्थाहरूबाट बाँकी रहेको कर्जा र कर्मचारीहरूलाई प्रदान गरिएको अग्रिम विवरणहरू समावेश छन् ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
नगद तथा नगद समान	९०,०२१,२२४	१३०,२२३,२४५
नेपाल राष्ट्र बैंकमा रहेको मौज्दात तथा लिनु पर्ने	२२६,४९४,४५८	१६,७७७,८०८
बैंक तथा वित्तीय संस्थामा रहेको मौज्दात	३८९,४६५,४१३	४१७,३२६,२३५
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापट	६०३,८७७,९७८	७७१,२१८,८२८
ग्राहकलाई दिएको कर्जा तथा सापट	१६,५५९,६२६,२११	१८,०३९,४८३,४०१
धितोपत्रमा लगानी	२,७६५,००८,४०१	३,००६,३४८,०८१
कर्मचारी कर्जा तथा सापट	१७९,७६७,५२०	१६६,००९,६०९
अन्य	-	-
जम्मा व्याज आम्दानी	२०,८१४,२६१,२०५	२२,५४७,३८७,२०७

अनुसूची ४.३० - व्याज खर्च

व्याज खर्चमा जम्मा भएको निक्षेप र जारी ऋण धितोपत्रमा व्याज समावेश हुन्छ । विवरण निम्नानुसार प्रस्तुत गरिएको छ ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
बैंक तथा वित्तीय संस्थाहरूलाई तिर्न बाँकी	१७,६२०,८३१	३१०,१५९,९४६
नेपाल राष्ट्र बैंकलाई तिर्न बाँकी	-	६३०,८८०
ग्राहकको निक्षेप	११,१२४,४५७,८३१	१४,१४३,१३६,५८३
तिर्न बाँकी कर्जा सापटी	४९,६५२,४५१	१,६०१,२५६
जारी ऋणपत्र	४१५,७३७,३१४	३३८,८३८,८०५
सुरक्षण नराखिएको सहायक आवश्यक दायित्व	-	-
अन्य	१०४,४६८,५५५	१०४,६९४,२५०
जम्मा व्याज खर्च	११,७११,९३६,९८२	१४,८९९,०६१,७२०

अनुसूची ४.३१ - शुल्क तथा कमिशन आम्दानी

शुल्क र कमिशन आयमा व्यवस्थापन शुल्क, सेवा शुल्क, सिन्डिकेशन शुल्क, विदेशी मुद्रा लेनदेनबाट कमिशन आदि समावेश छन् । विवरण निम्नानुसार प्रस्तुत गरिएको छ ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
कजा व्यवस्थापन तथा प्रशासनिक शुल्क	९९,०१६,४४८	८८,३१५,०४२
सेवा शुल्क	३७२,२१३,४७४	३७८,७४४,३२४
सहवित्तीयकरण (कन्सोर्टियम) शुल्क	-	-
प्रतिवद्धता शुल्क	४४६,२८२	३,६७९,५८९
डिडि/टिटि/स्वीफ्ट शुल्क	४३,९०९,०४५	३७,५६३,६७३
क्रेडिट कार्ड/ए.टी.एम जारी तथा नविकरण शुल्क	१८७,२३१,६४१	२१५,१५८,७९०
पूर्व भुक्तानी तथा स्वाप शुल्क	४६,१०७,६३५	२९,०७०,९६९
लगानी बैंकिङ्ग शुल्क	-	-
सम्पत्ति व्यवस्थापन शुल्क	-	-
ब्रोकरेज शुल्क	-	-
विप्रेषण शुल्क	२१०,४०४,५९४	१०७,६२२,९५४
प्रतिपत्रबाट कमिशन	२२६,८३५,५७७	१८२,३४६,३२४
जमानतपत्र जारीबाट कमिशन	१७५,३५१,६३६	१५६,३४०,९९६
शेयर प्रत्याभूति र जारीबाट कमिशन	-	-
लकर भाँडा	२४,८१४,८७८	२१,४५०,४५२
अन्य शुल्क तथा कमिशन आम्दानी	४९१,४७७,४२३	४१८,०२३,१००
जम्मा शुल्क तथा कमिशन आम्दानी	१,८७७,८०८,६३३	१,६३८,३१६,१३४

अनुसूची ४.३२ - शुल्क तथा कमिशन खर्च

शुल्क र कमिसन खर्चमा एटीएम व्यवस्थापन शुल्क, कार्ड सम्बन्धित शुल्क, रेमिटेन्स शुल्क र आयोग/टीटी/स्वीफ्ट शुल्कहरू आदि समावेश छन् ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
ए.टी.एम व्यवस्थापन शुल्क	४७,५८६,७१४	५६,२८६,२५८
भिसा/मास्टर कार्ड शुल्क	८५,२६१,६७१	७१,८८१,९९२
जमानतपत्र कमिशन	-	-
ब्रोकरेज	-	-
डिडि/टिटि/स्वीफ्ट शुल्क	१५,७३४,३५७	११,४५५,८४६
विप्रेषण शुल्क तथा कमिशन	७०,७९२,२०१	४९,१५६,३२८
अन्य शुल्क तथा कमिशन खर्च	१२७,९३७,१०९	१०५,२०९,५३७
जम्मा शुल्क तथा कमिशन खर्च	३४७,३१२,०५२	२९३,९८९,९६१

अनुसूची ४.३३ - खुद व्यापारिक आम्दानी

खुद व्यापारिक आम्दानी शीर्षकमा विदेशी मुद्रा लेनदेनमा लाभ/नोक्सान समावेश छ । विवरण निम्नानुसार प्रस्तुत गरिएको छ ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
व्यापारिक सम्पत्तिको उचित मूल्यमा परिवर्तन	-	-
व्यापारिक सम्पत्तिको निसर्गमा भएको आम्दानी/(नोक्सान)	-	-
व्यापारिक सम्पत्तिमा ब्याज आम्दानी	-	-
व्यापारिक सम्पत्तिमा लाभांश आम्दानी	-	-
विदेशी मुद्रा सटही कारोवारमा आम्दानी/(नोक्सान)	४६८,६८१,६९९	३५३,७३९,५२८
अन्य	-	-
खुद व्यापारिक आम्दानी	४६८,६८१,६९९	३५३,७३९,५२८

अनुसूची ४.३४ - अन्य संचालन आम्दानी

अन्य सञ्चालन आम्दानीमा विदेशी मुद्रा पुनः मूल्याङ्कन लाभ, लगानी सम्पत्तिमा उचित मूल्य लाभ/नोक्सान, इक्विटी उपकरणहरूमा लाभांश, सम्पत्ति र उपकरणको विक्रीमा लाभ/नोक्सान आदि पर्दछन् । विवरण निम्नानुसार प्रस्तुत गरिएको छः ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
विदेशी विनिमयको पुनःमूल्याङ्कन आम्दानी	८४०,१११	४५,७१४,६०६
धितोपत्रमा (securities) लगानी विक्रीबाट आम्दानी/(नोक्सान)	-	(४९,९६४)
लगानी सम्पत्तिको उचित मूल्यमा आम्दानी/(नोक्सान)	-	-
इक्विटी उपकरणमा लाभांश	६,९९८,१९३	३,४४६,१२३
सम्पत्ति तथा उपकरण विक्रीमा आम्दानी/(नोक्सान)	६०७,८८६	४,३१७,५३०
लगानी सम्पत्तिको विक्रीमा आम्दानी/(नोक्सान)	६०,६६७,८९४	(६२८,८४६)
संचालित पट्टा (लिज) को आम्दानी	-	-
सुन तथा चाँदीको विक्रीमा आम्दानी/(नोक्सान)	-	-
लकर भाँडा	-	-
अन्य (Share of Profit of Associates)	-	१०७,५३७,८३७
जम्मा अन्य संचालन आम्दानी	६९,११४,१०३	१६०,३३७,२८५

अनुसूची ४.३५ - कर्जा तथा अन्य सम्पत्तिमा नोक्सानीको व्यवस्था/(फिर्ता)

विवरण निम्नानुसार प्रस्तुत गरिएको छ ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापटमा नोक्सानी व्यवस्था/(फिर्ता)	५,८५८,३२२	(२६,३२७,७८६)
ग्राहकलाई दिएको कर्जा तथा सापटीमा नोक्सानी व्यवस्था/(फिर्ता)	(१६५,४१५,५४०)	३०८,७३१,६६८
वित्तीय लगानीमा नोक्सानी व्यवस्था/(फिर्ता)	९६२,२९०	-
बैंक तथा वित्तीय संस्थामा रहेको मौज्दातमा नोक्सानी व्यवस्था/(फिर्ता)	३,२६८,३१०	-
सम्पत्ति तथा उपकरणमा नोक्सानी व्यवस्था/(फिर्ता)	-	-
ख्याती तथा अर्भातिक सम्पत्तिमा नोक्सानी व्यवस्था/(फिर्ता)	-	-
लगानी सम्पत्तिमा नोक्सानी व्यवस्था/(फिर्ता)	-	-
जम्मा	(१५५,३२६,६१८)	२८२,४०३,८८३

अनुसूची ४.३६ - कर्मचारी खर्च

बैंकका कर्मचारीसँग सम्बन्धित सबै खर्चहरू यस शीर्षकमा समावेश छन् । विवरण निम्नानुसार प्रस्तुत गरिएको छ ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
तलब	८२४,८५५,६०३	७९२,२७३,८५१
भत्ता	५४९,५४३,८६९	५०२,१५२,४८५
उपदान	११०,४८६,२४८	९४,४३६,२१८
संचय कोष	७५,२३८,२९१	७२,३७९,७८६
पोशाक	१८,३६३,२१६	९३,५५०
तालिम तथा विकास खर्च	३०,५२८,९२८	३४,३६८,५९५
संचित विदा वापतको खर्च	९५,८७९,३००	१२०,६०४,९४०
औषधी उपचार	८,२९४,०००	७,८९५,२५०
बीमा	२५,७५२,५५३	२१,७५८,९६४
कर्मचारी प्रोत्साहन खर्च	-	-
नगदमा राफसाफ हुने शेयरमा आधारित भुक्तानी	-	-
पेन्सन खर्च	-	-
NFRS अन्तर्गत वित्तीय खर्च	४२,२४९,५०८	९६,४५१,३८९
कर्मचारी सम्बन्धि अन्य खर्चहरू	४२,६०४,१९२	३९,३०६,३३२
जम्मा	१,८२३,७९५,७०८	१,७८१,७२१,३५९
कर्मचारी बोनस	८१६,६६१,७४२	६२८,७९२,३१२
जम्मा कर्मचारी खर्च	२,६४०,४५७,४५०	२,४१०,५१३,६७०

वर्षभरि, कर्मचारी ऋणमा ब्याज अनुदान गणनाको लागि औसत प्रतिफल दर ६.८५% (अघिल्लो वर्ष ९.०८%) लिइएको छ ।

अनुसूची ४.३७ - अन्य संचालन खर्च

कर्मचारी खर्च बाहेक अन्य सञ्चालन खर्च यस शीर्षकमा प्रस्तुत गरिएको छ । विवरण निम्नानुसार प्रस्तुत गरिएको छ ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
संचालक बैठक भत्ता	१,५००,०००	१,३३०,०००
संचालक सम्बन्धि खर्च	१,५७५,५८९	१,२२२,१८३
लेखापरीक्षण शुल्क	३,३९०,०००	३,३९०,०००
अन्य लेखापरीक्षण सम्बन्धि खर्च	१,६५०,५८९	५,०८२,९३३
व्यावसायिक तथा कानुनी खर्च	७,९८५,५६०	५,२४५,८९१
कार्यालय प्रशासनिक खर्च	७६८,९०२,३६३	७५५,९३८,९२४
संचालित पट्टा (लिज) खर्च	४,५५८,८८०	१०,६८२,८४८
लगानी सम्पत्तिको संचालन खर्च	-	-
सामाजिक उत्तरदायित्व खर्च	४२,८४८,३७०	१६,५१६,८५१
Onerous पट्टा (लिज) व्यवस्था	-	-
अन्य	१०४,१०६,६१५	१८,९५५,३२२
अन्य सम्बद्ध कम्पनीको नोक्सानीको हिस्सा	७४,१२९,३३९	-
जम्मा	१,०१०,६४७,३०५	८१८,३६४,९५०

अनुसूची ४.३७.१ - कार्यालय प्रशासनिक खर्च

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
बिजुली तथा पानी	४४,३८९,५०२	४३,३७७,३९७
मर्मत तथा सम्भार	-	-
१. भवन	१,२०७,७८४	१,३३४,४४१
२. परिवहन साधन	३,७६४,५८४	३,६७६,८१३
३. कम्प्युटर तथा सामानहरू	७४२,९१५	५८०,३१०
४. फर्निचर तथा अन्य उपकरणहरू	२९,६४९,००५	२६,२३५,७७३
५. अन्य	३,६९९,१६१	३,७८९,७२३
वीमा खर्च	१७,९८४,०८८	१९,६४१,७२७
पास्टेज, टेलिक्स, टेलिफोन, फ्याक्स सम्बन्धि खर्च	४९,०३८,३३७	४८,९९२,१७२
मसलन्द तथा छपाई	४१,८२९,२४७	४१,१९०,२१०
पत्रपत्रिका तथा पुस्तक	४१७,७०४	४०७,२६९
विज्ञापन खर्च	३४,५१९,५३१	५०,४२९,२५३
चन्दा	-	-
सुरक्षा खर्च	१५६,१८६,१९५	१५२,८२१,३४६
निक्षेप तथा कर्जा सुरक्षण प्रिमियम	८०,८६१,७९६	७१,४५३,९०५
भ्रमण भत्ता तथा खर्च	१८,३६७,०९०	१५,७०२,५१७
मनोरन्जन खर्च	२५,१३६,९२४	२४,७३८,९२२
साधारण सभा सम्बन्धी खर्च	१,७६१,०२७	२,०२८,६४२
अन्य	-	-
१. व्यवसाय प्रवर्द्धन खर्च	२८,३१४,०७७	२३,४९९,३९३
२. TSA शुल्क र खर्च प्रतिपूर्ति	२४,३७२,६७९	३३,९०९,८०७
३. दर्ता/नविकरण	१९,९४१,५००	२०,६८३,९७०
४. इन्धन र लुब्रिकेन्ट	४५,६७८,५८९	४६,७९०,४१४
५. सफ्टवेयर सम्पत्तिमा खर्च	५०,८५८,८७२	४१,०३८,०४९
६. शाखारहित बैंकिङ र मोबाइल एटीएम	२,१४८,०५०	२,९०३,९४०
७. प्रकोप रिक्भरी साइटहरू	७,३५०,५५१	६,८६३,२४५
८. अस्थायी कर्मचारीको तलब	६९,००२,०७६	६८,५००,५१९
९. विविध	११,६८१,०८०	२४,७३८,९२२
जम्मा	७६८,९०२,३६३	७७५,३९८,६७७

अनुसूची ४.३८ - मूल्यहास र परिशोधन

मूल्यहास भनेको यसको उपयोगी जीवनमा सम्पत्तिको मूल्यहास हुने रकमको व्यवस्थित आवंटन हो । परिशोधन भनेको यसको उपयोगी जीवनमा अमूर्त सम्पत्तिको मूल्यहास हुने रकमको व्यवस्थित आवंटन हो । मूल्यहास र परिशोधनमा plant र उपकरणको मूल्यहास र अमूर्त सम्पत्तिहरूको परिशोधन समावेश छ ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
सम्पत्ति तथा उपकरणमा हासकट्टी	३११,९३७,५२१	३२२,४४२,११६
लगानी सम्पत्तिमा हासकट्टी	-	-
अभौतिक सम्पत्तिको परिशोधन	१४,४८३,५४३	९,९३२,७५२
जम्मा	३२६,४२१,०६४	३३२,३७४,८६८

अनुसूची ४.३९ - गैर संचालन आम्दानी

लेनदेनको सञ्चालनसँग प्रत्यक्ष सम्बन्ध नभएका आम्दानीहरू यस शीर्षकमा प्रस्तुत गरिएका छन् ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
अपलेखन गरिएको कर्जाको असुली	-	-
अन्य आम्दानी	१०,६८७,९२३	-
जम्मा	१०,६८७,९२३	-

अनुसूची ४.४० - गैर संचालन खर्च

लेनदेनको सञ्चालनसँग प्रत्यक्ष सम्बन्ध नभएका खर्चहरू यस शीर्षकमा प्रस्तुत गरिएका छन् ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
कर्जा अपलेखन	-	१६६,८२३
लापरवाही (redundancy) को व्यवस्था	-	-
पुनरसंरचना खर्च	-	-
अन्य खर्च	२,१५१,५१५	४९४,१७५
जम्मा	२,१५१,५१५	४९४,१७५

अनुसूची ४.४१ - आयकर खर्च

बैंकले आयकर ऐन २०५८ बमोजिम स्व-मूल्याङ्कनको आधारमा हालको कर गणना गरेको छ ।

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
चालु कर खर्च	२,५७७,३४१,४४४	१,९४५,१२६,७८७
यस वर्ष	२,२७९,८९७,७१४	१,९४५,१२६,७८७
अघिल्लो वर्षको समायोजन	२९७,४४३,७३०	-
स्थगन कर खर्च	(६०,२९१,०४४)	१४,२२५,०५४
Origination and reversal of temporary differences	(६०,२९१,०४४)	१४,२२५,०५४
करको दरमा परिवर्तन	-	-
Restatement Adjustment for lease	-	-
जम्मा आयकर खर्च	२,५१७,०५०,४००	१,९५९,३५१,८४१

अनुसूची ४.४१.१ - आय कर खर्च र बैंकको नाफा/नोक्सान हिसाबमा भएको नाफाको हिसाबमिलान

विवरण	आषाढ ३२, २०८२	आषाढ ३१, २०८१
कर अधिको नाफा	७,३५६,९५३,८७२	५,६६२,५७६,९२८
कर रकम (३० प्रतिशत दर)	२,२०७,०८६,१६२	१,६९८,७७३,०७८
जोड : कर प्रयोजनमा घटाउन नमिल्ने खर्चहरूको करमा पर्ने असर	१३,२४२,०१३	५,०५८,४३९
घटाउ : छुट आम्दानीमा करको असर	(७२०,३५६)	(१,०३३,८३७)
जोड/घटाउ : अन्य कुराहरूमा करको असर	२९७,४४२,५८२	२५६,५५४,१६२
जम्मा आयकर खर्च	२,५१७,०५०,४०१	१,९५९,३५१,८४२
प्रभावकारी करको दर	३४%	३५%

संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदनको ढाँचा

(सूचीकृत संगठित संस्थाहरूको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ बमोजिम)

सूचीकृत संगठित संस्थाको नाम	एभरेष्ट बैंक लिमिटेड
ठेगाना इमेल र वेबसाइट सहित	काठमाडौं महानगरपालिका वडा नं. ३, इ.बि.एल. हाउस, लाजिम्पाट Email: eblinfo@ebl.com.np URL: www.everestbankltd.com
फोन नं.	०१४५४३३७७
प्रतिवेदन पेश गरिएको आ.व.	२०८१/८२

१. सञ्चालक समिति सम्बन्धी विवरण:

(क) संचालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति:

- यस बैंकको संचालक समितिका अध्यक्ष डा. बालगोपाल वैद्य मिति २०८०/०७/२३ मा नियुक्ति हुनुभएको हो ।

(ख) संस्थाको शेयर संरचनासम्बन्धी विवरण (संस्थापक, सर्वसाधारण तथा अन्य):

समूह	हाल कायम रहेको शेयर स्वामित्व	
	कित्ता	प्रतिशत
(क) संस्थापक शेयरधनी	५,०६,७०,२९०	३९.१४
(ख) सर्वसाधारण शेयरधनी	५,२८,५५,०२०.६८	४०.८३
(ग) वैदेशिक लगानीकर्ता (पञ्जाव नेशनल बैंक)	२,५९,२१,६३२	२०.०३
जम्मा	१२,९४,४६,९४२.६८	

(ग) संचालक समिति सम्बन्धी विवरण:

क्र. सं.	संचालकहरूको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनीयताको शपथ लिएको मिति	संचालक नियुक्तिको तरिका (विधि)
१.	डा. बाल गोपाल वैद्य, सीतापाइला, काठमाडौं	संस्थापक	**	२०८०/०७/२३	२०८०/०७/२४	संस्थापक समूहबाट मनोनित
२.	श्री किरण कृष्ण श्रेष्ठ, भैसेपाटी, ललितपुर	संस्थापक	२४,३५,२२२	२०८०/०९/०८	२०८०/०९/०८	संस्थापक समूहबाट मनोनित
३.	श्री नविन भक्त श्रेष्ठ, बोलाछे, भक्तपुर	सर्वसाधारण	३०९९	२०८१/०६/२०	२०८१/०६/२०	सर्वसाधारण शेयरधनीबाट निर्वाचित
४.	श्री उर्मिला श्रेष्ठ, सानेपा, ललितपुर	सर्वसाधारण	२६६२	२०८१/०६/२०	२०८१/०६/२०	सर्वसाधारण शेयरधनीबाट निर्वाचित
५.	डा. तारक बहादुर के.सी. कलंकी, काठमाडौं	स्वतन्त्र	-	२०७८/१०/२६	२०७८/१०/२६	संचालक समितिको निर्णयबाट
६.	श्री राकेश गोबर	वैदेशिक लगानीकर्ता समूह	***	२०७९/०२/२५	२०७९/०२/२५	संयुक्त लगानीकर्ताबाट मनोनित

** डा. वैद्यले होटल स्नोलायनको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्दै आउनुभएको छ र उक्त कम्पनीको जम्मा १,२०,४४,७४६ कित्ता शेयर कायम रहेको छ ।

*** श्री गोबर पञ्जाव नेशनल बैंकको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्दै आउनुभएको छ र उक्त बैंकको जम्मा २,५९,२१,६३२ कित्ता शेयर कायम रहेको छ ।

नोट: यस बैंकको मिति २०८१/०६/२० मा सम्पन्न ३० औं वार्षिक साधारण सभाबाट सर्वसाधारण शेयरधनी समूहका तर्फबाट श्री नविन भक्त श्रेष्ठ र श्रीमती उर्मिला श्रेष्ठ संचालक समिति सदस्यमा नियुक्त हुनु भएको र सो सम्बन्धमा बोर्डलाई मिति २०८१/०६/२२ मा जानकारी गराइएको ।

(घ) सञ्चालक समितिको बैठक

● सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण:

क्र. सं.	यस आ.व. मा बसेको सञ्चालक समितिको बैठकको मिति	उपस्थित संचालकको संख्या	बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने संचालकको संख्या	गत आ.व. मा बसेको सञ्चालक समितिको बैठकको मिति
१	२०८१/०४/२३	६	-	२०८०/०५/०६
२	२०८१/०५/१९	६	-	२०८०/०५/२७
३	२०८१/०५/२१	६	-	२०८०/०६/०७
४	२०८१/०५/२८	६	-	२०८०/०६/२९
५	२०८१/०६/१९	६	-	२०८०/०७/२३
६	२०८१/०७/०४	६	-	२०८०/०९/०२
७	२०८१/०८/०२	६	-	२०८०/१०/१२
८	२०८१/०९/०४	६	-	२०८०/१०/२९
९	२०८१/०९/२८	६	-	२०८०/११/१४
१०	२०८१/११/०५	६	-	२०८०/११/२७
११	२०८१/११/२२	६	-	२०८०/१२/१९
१२	२०८१/१२/२२	६	-	२०८१/०१/२३
१३	२०८२/०१/२४	५	-	२०८१/०२/२०
१४	२०८२/०२/२२	६	-	२०८१/०३/२०
१५	२०८२/०३/११	६	-	-

● कुनै सञ्चालक समितिको बैठक आवश्यक गणपुरक संख्या नपुगी स्थगित भएको भए सोको विवरण: नभएको ।

● सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण:

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए-नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने):	बैठकको मिति	अनुपस्थित संचालकको नाम	कारण
	२०८२/०१/२४	श्री राकेश ग्रोवर	निजी कारणले
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको:	राखिएको ।		
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर (दिनमा):	३५ दिन		
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति:	२०८०/०६/३०		
सञ्चालक समितिको प्रति बैठक भत्ता रु.	रु. २०,०००.००		
आ.व.को संचालक समितिको कुल बैठक खर्च रु.	रु. १५,००,०००.००		

२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण:

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको:	भएको ।
एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण:	नभएको ।
सञ्चालकहरूको वार्षिक रुपमा सिकाई तथा पूर्णताजगी कार्यक्रम सम्बन्धी विवरण:	सो सम्बन्धी विवरण अनुसूची १ मा उल्लेख गरिएको छ ।
प्रत्येक सञ्चालकले आफू सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण:	
● संस्थासँग निज वा निजको एकाघरको परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सोको विवरण,	गराएको ।
● निज वा निजको एकाघरको परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण,	गराएको ।
● निज अन्य कुनै सङ्गठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण,	गराएको ।
निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण ।	नभएको ।
सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण:	नभएको ।
सञ्चालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण:	नभएको ।

३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण

(क) जोखिम व्यवस्थापनको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सोको कारण:

- जोखिम व्यवस्थापनको लागि समिति गठन भएको व्यहोरा जानकारी गराइन्छ ।

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी:

(अ) समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद)

नाम	पद
श्री. किरण कृष्ण श्रेष्ठ	अध्यक्ष
श्री. उर्मिला श्रेष्ठ	पदेन सदस्य
श्री. राज कुमार शाक्य, विभागीय प्रमुख, संचालन विभाग	सदस्य
श्री. जमुना ताम्राकार, विभागीय प्रमुख, जोखिम व्यवस्थापन विभाग	सदस्य सचिव

(आ) समितिको बैठक संख्या:

- २०८१/८२ मा बैठक संख्या १०

(इ) समितिको कार्य सम्बन्धी छोटो विवरण:

विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तताका सम्बन्धमा सञ्चालक समितिलाई जानकारी गराउने, उपयुक्त प्रणालीको विकासका लागि सुझाव दिने, व्यावसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम बहन क्षमता, जोखिम व्यवस्थापनका लागि विकास गरेको रणनीति, नीतिगत व्यवस्था र मार्गदर्शनको नियमित पुनरावलोकन गरी सोको पर्याप्तताका सम्बन्धमा सञ्चालक समितिमा सुझाव पेश गर्ने, व्यवस्थापनबाट नियमित रुपमा जोखिम व्यवस्थापन प्रतिवेदन लिई निहित जोखिमको आंकलन, मूल्यांकन, नियन्त्रण तथा अनुगमन के कसरी भइरहेको

सो सम्बन्धमा छलफल गर्ने र सञ्चालक समितिमा आवश्यक सुझाव पेश गर्ने, जोखिम समायोजित सम्पत्ति अनुसार पूँजीको पर्याप्तता, आन्तरिक पूँजी विश्लेषण, व्यावसायिक रणनीति अनुरूप नीतिगत व्यवस्थाको पर्याप्तता, संस्थाले लिन सक्ने अधिकतम जोखिम सम्बन्धमा नियमित रूपमा छलफल तथा विश्लेषण गरी सञ्चालक समितिलाई आवश्यक राय सुझाव दिने, जोखिम व्यवस्थापनका लागि नेपाल राष्ट्र बैंकबाट जारी गरिएका निर्देशन र मार्गनिर्देशन तथा संस्थाले निर्धारण गरेका आन्तरिक सीमा, नीति नियम अनुरूप पालना भए नभएको जानकारी गराउने तथा राष्ट्र बैंकबाट जारी गरिएका निर्देशन र मार्गनिर्देशन बमोजिम नीति नियम एवम् संरचना विकास गर्नका लागि सञ्चालक समितिलाई सुझाव दिने र जोखिम व्यवस्थापन सम्बन्धी सञ्चालक समितिले दिएको निर्देशन तथा सुझावको कार्यान्वयन भए नभएको अनुगमन गर्ने ।

(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको:

- आन्तरिक नियन्त्रण कार्यविधि भएको व्यहोरा जानकारी गराइन्छ ।

(घ) आन्तरिक नियन्त्रण प्रणालीको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सोको कारण:

- आन्तरिक नियन्त्रण प्रणालीको लागि समिति गठन भएको व्यहोरा जानकारी गराइन्छ ।

(ङ) आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण:

(अ) समितिको संरचना

१. कर्जा जोखिम व्यवस्थापन समिति

नाम	पद
श्री. योगेन्द्र सिंह उदावत, नायब प्रमुख कार्यकारी अधिकृत	अध्यक्ष
श्री. केशव राज पौडेल, नायब महाप्रबन्धक	सदस्य
श्री. आशुतोष शर्मा, नायब महाप्रबन्धक	सदस्य
श्री. सन्तोष भट्टराई, विभागीय प्रमुख, कर्जा विभाग (कर्पोरेट)	सदस्य
श्री. अन्जु शर्मा, प्रदेश प्रमुख, बागमती प्रदेश	सदस्य
श्री. विष्णु प्रसाद ज्ञवाली, विभागीय प्रमुख, कर्जा विभाग (साना तथा मझौला उद्यम कर्जा)	सदस्य
श्री. जमुना ताम्राकार, विभागीय प्रमुख, जोखिम व्यवस्थापन विभाग	सदस्य
श्री. धर्म प्रसाद गौली, विभागीय प्रमुख, कानून विभाग	सदस्य
श्री. राजु गौली, विभागीय प्रमुख, आन्तरिक निरीक्षण विभाग	सदस्य
श्री. हरिश कुमार आचार्य, प्रमुख, कर्पोरेट कर्जा	सदस्य
श्री. राजन कायस्थ, विभागीय प्रमुख, वित्त तथा रणनीतिक योजना विभाग	सदस्य
श्री. ऋषिकेश थापा, विभागीय प्रमुख, ट्रेजरी विभाग	सदस्य
२ वटा शाखाका प्रमुख	सदस्य
श्री. सविना श्रेष्ठ, जोखिम व्यवस्थापन विभाग	सदस्य सचिव

२. सञ्चालन जोखिम व्यवस्थापन समिति

नाम	पद
श्री. केशव राज पौडेल, नायब महाप्रबन्धक	अध्यक्ष
श्री. आशुतोष शर्मा, नायब महाप्रबन्धक	सदस्य
श्री. जमुना ताम्राकार, विभागीय प्रमुख, जोखिम व्यवस्थापन विभाग	सदस्य
श्री. राजु गौली, विभागीय प्रमुख, आन्तरिक निरीक्षण विभाग	सदस्य
श्री. धर्म प्रसाद गौली, विभागीय प्रमुख, कानून विभाग	सदस्य
श्री. नर बहादुर रावल, विभागीय प्रमुख, अनुपालन विभाग	सदस्य
श्री. किरण महत, विभागीय प्रमुख, सूचना तथा प्रविधि विभाग	सदस्य
श्री. मधु सुदन श्रेष्ठ, विभागीय प्रमुख, ए.टि.एम, कार्ड र डिजिटल बैंकिंग विभाग	सदस्य
श्री. राज कुमार शाक्य विभागीय प्रमुख, सञ्चालन विभाग	सदस्य
श्री. प्रभात भट्टराई, अधिकृत, सूचना सुरक्षा अधिकृत	सदस्य
२ वटा शाखाका प्रमुख	सदस्य
श्री. सुमन रिमाल, जोखिम व्यवस्थापन विभाग	सदस्य सचिव

३. सम्पत्ति-दायित्व समिति

नाम	पद
श्री. सुदेश खालिङ, प्रमुख कार्यकारी अधिकृत	अध्यक्ष
श्री. योगेन्द्र सिंह उदावत, नायब प्रमुख कार्यकारी अधिकृत	सदस्य
श्री. केशव राज पौडेल, नायब महाप्रबन्धक	सदस्य
श्री. आशुतोष शर्मा, नायब महाप्रबन्धक	सदस्य
श्री. सन्तोष भट्टराई, विभागीय प्रमुख, कर्जा विभाग (कर्पोरेट)	सदस्य
श्री. अन्जु शर्मा, प्रदेश प्रमुख, बागमती प्रदेश	सदस्य
श्री. विष्णु प्रसाद ज्ञवाली, विभागीय प्रमुख, कर्जा विभाग (साना तथा मझौला उद्यम कर्जा)	सदस्य
श्री. किरण महत, विभागीय प्रमुख, सूचना तथा प्रविधि विभाग	सदस्य
श्री. राजन कायस्थ, विभागीय प्रमुख, वित्त तथा रणनीतिक योजना विभाग	सदस्य
श्री. अन्जु पौडेल, विभागीय प्रमुख, मार्केटिङ तथा संस्थागत निक्षेप विभाग	सदस्य
श्री. ऋषिकेश थापा, विभागीय प्रमुख, ट्रेजरी विभाग	सदस्य
श्री. पुरुषोत्तम लुइटेल, कर्जा विभाग	सदस्य
श्री. सुस्मा गुरुङ, ट्रेजरी मिडल अफिस	सदस्य
श्री. विपिन अमात्य, ट्रेजरी विभाग	सदस्य सचिव

४. सूचना प्रविधि संरक्षण समिति

नाम	पद
श्री. योगेन्द्र सिंह उदावत, नायब प्रमुख कार्यकारी अधिकृत	अध्यक्ष
श्री. जमुना ताम्राकार, विभागीय प्रमुख, जोखिम व्यवस्थापन विभाग	सदस्य
श्री. किरण महत, विभागीय प्रमुख, सूचना तथा प्रविधि विभाग	सदस्य
श्री. राजेन्द्र ढुंगेल, वरिष्ठ प्रबन्धक, सूचना प्रविधि	सदस्य
श्री. अनिल श्रेष्ठ, प्रबन्धक, सूचना प्रविधि	सदस्य
श्री. मधु सुदन श्रेष्ठ, विभागीय प्रमुख, ए.टि.एम. कार्ड र डिजिटल बैंकिङ्ग विभाग	सदस्य
श्री. प्रभात भट्टराई, अधिकृत, सूचना सुरक्षा अधिकृत	सदस्य सचिव

(आ) समितिको बैठक संख्या

समिति	बैठक संख्या
कर्जा जोखिम व्यवस्थापन समिति	२०८१/८२ मा ५
सञ्चालन जोखिम व्यवस्थापन समिति	२०८१/८२ मा १०
सम्पत्ति-दायित्व समिति	२०८१/८२ मा २४
सूचना प्रविधि सुरक्षा समिति	२०८१/८२ मा ४

(इ) समितिको कार्य सम्बन्धी छोटो विवरण

कर्जा जोखिम व्यवस्थापन समिति: कर्जा जोखिमको पहिचान, मापन, अनुगमन र नियन्त्रण गर्न सक्षम हुनेगरी उपयुक्त नीति तथा कार्यविधि तर्जुमा गरी/गराइ सोको कार्यान्वयन गर्ने तथा गराउने, नेपाल राष्ट्र बैंकबाट जारी गरिएको कर्जा सापटको वर्गीकरण र कर्जा नोक्सानी सम्बन्धी व्यवस्थालाई नै कर्जा तथा लगानी सम्बन्धी जोखिम न्यूनीकरण गर्ने आधारको रूपमा सञ्चालन गर्न जोखिम व्यवस्थापन समितिलाई जानकारी गराउने, संस्थाको आकार एवम् कारोबारको विशिष्टताका आधारमा उच्च व्यवस्थापनलाई प्रत्यायोजित कर्जा अख्तियारी स्पष्ट पार्ने, कर्जा जोखिम मूल्यांकन प्रणालीको विकास गर्ने, आदि ।

सञ्चालन जोखिम व्यवस्थापन समिति: संस्थामा कार्यरत जनशक्ति, प्रकृया, प्रणाली एवम् वाह्य घटनाका कारण सिर्जित सञ्चालन जोखिम व्यवस्थापनका लागि उचित नीति तथा कार्यविधि कार्यान्वयन गर्ने । लेखा, सूचनाप्रविधि, जनशक्ति एवम् नगद तथा बैंकिङ्ग कारोवार जस्ता सबै सञ्चालन ईकाइहरूमा उत्पन्न हुनसक्ने जोखिमलाई व्यवस्थापनका लागि उचित नीति तथा कार्यविधि कार्यान्वयन गर्ने, आदि ।

सम्पत्ति-दायित्व समिति: संस्थामा तरलता जोखिम, बजार जोखिम, मूल्य एवम् व्याजदर जस्ता परिसूचकहरूका जोखिम, व्याजदर जोखिम, विदेशी विनिमय जोखिम व्यवस्थापनका लागि उचित नीति तथा कार्यविधि कार्यान्वयन गर्ने ।

सूचना प्रविधि सुरक्षा समिति: संस्थामा सूचना प्रविधि सुरक्षाको विकासमा मार्गनिर्देशन प्रदान गर्नु, कमीकमजोरी तथा सुधार आवश्यक स्रोतहरू पहिचान गर्नु, र सूचना प्रविधि स्रोतहरूको निरन्तर संरक्षणको लागि आवश्यक प्रावधानहरू सुनिश्चित गर्ने ।

(च) आर्थिक प्रशासन विनियमावली भए/नभएको:

- आर्थिक प्रशासन विनियमावली भएको व्यहोरा जानकारी गराइन्छ ।

४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण

(क) संस्थाले सार्वजनिक गरेको सूचना तथा जानकारी प्रवाहको विवरणः

विषय	माध्यम	सार्वजनिक गरेको मिति
वार्षिक साधारण सभाको सूचना	नयाँ पत्रिका दैनिक, कारोवार दैनिक	२०८०/०६/०८, २०८०/०६/०९
विशेष साधारण सभाको सूचना	कान्तिपुर दैनिक	२०७४/०९/०४
वार्षिक प्रतिवेदन		
त्रैमासिक प्रतिवेदन	आर्थिक अभियान दैनिक कारोवार दैनिक आर्थिक अभियान दैनिक नागरिक राष्ट्रिय दैनिक	१. प्रथम त्रैमासिक - २०८१/०७/०७ २. दोस्रो त्रैमासिक - २०८१/१०/०७ ३. तेस्रो त्रैमासिक - २०८२/०१/०७ ४. चौथो त्रैमासिक - २०८२/०४/२६
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	-	
अन्य	-	

(ख) सूचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारवाहीमा परेको भए सो सम्बन्धी जानकारी: नभएको ।

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सन्पन्न भएको मिति:
यस बैंकको मिति २०८१/०६/२० मा ३०औं वार्षिक साधारण सभा र मिति २०७४/०९/२० मा विशेष साधारण सभा सम्पन्न भएको थियो ।

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

(क) कर्मचारीहरूको संरचना, पदपूर्ति, वृत्ति विकास, तालिम, तलव, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचारसंहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए नभएको: भएको

(ख) सांठानिक संरचना संलग्न गर्ने : अनुसूची २ मा उल्लेख गरिएको छ ।

(ग) उच्च व्यवस्थापन तहका कर्मचारीहरूको नाम, शैक्षिक योग्यता तथा अनुभव सम्बन्धी विवरणः

सि.नं	कर्मचारीको नाम	पद	शैक्षिक योग्यता	अनुभव
१.	श्री सुदेश खालिङ्ग	प्रमुख कार्यकारी अधिकृत	MBA	विगत ३८ वर्ष देखि विभिन्न बैंकमा कार्यरत
२.	श्री योगेन्द्र सिंह उदावत	नायव प्रमुख कार्यकारी अधिकृत	MBA	विगत २७ वर्षदेखि पंजाब नेशनल बैंकमा कार्यरत
३.	श्री केशव राज पौडेल	नायव महाप्रबन्धक	MBA	विगत ३६ वर्ष देखि विभिन्न बैंकमा कार्यरत
४.	श्री आशुतोष शर्मा	नायव महाप्रबन्धक	MBA, MSC	विगत २९ वर्ष देखि बैंकमा कार्यरत
५.	श्री सन्तोष कुमार भट्टराई	सहायक महाप्रबन्धक	MBA	विगत २८ वर्ष देखि बैंकमा कार्यरत
६.	श्री विष्णु प्रसाद ज्ञवाली	सहायक महाप्रबन्धक	MBA	विगत २७ वर्ष देखि बैंकमा कार्यरत

(घ) कर्मचारी सम्बन्धी अन्य विवरण

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको :	गरेको
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रकृया :	पदपूर्ति प्रकृया अनुसूची ३ मा संलग्न गरिएको छ
व्यवस्थापन स्तरका कर्मचारीको संख्या (आषाढ मसान्त २०८२)	६
कुल कर्मचारीको संख्या (आषाढ मसान्त २०८२) :	१२१३
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको :	भएको
आ.व. २०८१/८२ मा कर्मचारीहरूलाई दिइएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या :	तालिम संख्या - २२६, तालिममा सम्मिलित कर्मचारीको संख्या - २४७९
आ.व. २०८१/८२ को कर्मचारी तालिम खर्च रु :	३,०५,२८,९२८.०९ (unaudited)
कुल खर्चमा कर्मचारी खर्चको प्रतिशत (आ.व. २०८१/८२) :	१६.६३% (unaudited)
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत (आ.व. २०८१/८२) :	१.१६% (unaudited)

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

(क) लेखासम्बन्धी विवरण

संस्थाको पछिल्लो आ.व. को वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको भए सोको कारण:	गरेको
संचालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति:	२०८१/०५/२१ (आ.व. ०८०/८१)
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति: (आ.व. ०८१/८२)	१. प्रथम त्रैमासिक-२०८१/०७/०७ २. दोस्रो त्रैमासिक- २०८१/१०/०७ ३. तेस्रो त्रैमासिक-२०८२/०१/०७ ४. चौथो त्रैमासिक- २०८२/०४/२६
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति:	२०८१/०६/२०(आ.व. ८०/८१)
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति:	२०८१/०६/२० मा बसेको यस बैंकको ३०औं साधारण सभाबाट आ.व. ८०/८१ को वित्तीय विवरण स्वीकृत भएको ।
संस्थाको आन्तरिक लेखा परीक्षण सम्बन्धी विवरण: (अ) आन्तरिक रुपमा लेखा परीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको (आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण (इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	(अ) आन्तरिक रुपमा गर्ने गरिएको (आ) नगरिएको (इ) ठूला शाखा - जोखिममा आधारित अन्य शाखा - वार्षिक ट्रेजरी विभाग - अर्धवार्षिक अन्य विभाग - वार्षिक

(ख) लेखापरीक्षण समितिसम्बन्धी विवरण

संयोजक तथा सदस्यहरुको नाम, पद	१. श्री नविन भक्त श्रेष्ठ (संचालक बैठक संख्या (१ देखि ४ सम्म) २. श्रीमती उर्मिला श्रेष्ठ (संचालक बैठक संख्या (४ देखि १३ सम्म) ३. श्री राजु गौली (सदस्य बैठक संख्या (१ देखि १३ सम्म) ४. श्री राजन कायस्थ (सदस्य बैठक संख्या (१ देखि १३ सम्म)		
बैठक बसेको मिति तथा उपस्थित सदस्य संख्या:	बैठक	मिति	उपस्थित सदस्य संख्या
	प्रथम	२०८१/०४/१७	चार (४)
	दोस्रो	२०८१/०५/०९	पाँच (५)
	तेस्रो	२०८१/०५/१४	चार (४)
	चौथो	२०८१/०५/२६	तीन (३)
	पाँचौं	२०८१/०७/०६	चार (४)
	छैठौं	२०८१/०७/३०	तीन (३)
	सातौं	२०८१/१०/०६	तीन (३)
	आठौं	२०८१/११/०५	तीन (३)
	नवौं	२०८१/११/११	तीन (३)
	दशौं	२०८१/१२/१२	तीन (३)
	एघारौं	२०८२/०१/०५	चार (४)
	बाह्रौं	२०८२/०१/३०	तीन (३)
	तेह्रौं	२०८२/०२/२९	तीन (३)
प्रति बैठक भत्ता रु.:	रु. २०,०००।०० (जसमा १५ प्रतिशत कर कट्टा)		
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन संचालक समितिमा पेश गरेको मिति:	१. २०८१।०४।२३ २. २०८१।११।२२ ३. २०८२।०१।२४		

७. अन्य विवरण

संस्थाले सञ्चालक तथा निजको एकाघरका परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैङ्क तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रूपमा रकम लिए/नलिएको	लिएको छैन ।
प्रचलित कानून बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सुचिकृत सङ्गठित संस्थाको वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदाताले संस्थाको कुनै सम्पत्ति कुनै किसिमले भोगचलन गरे/नगरेको	गरेको छैन ।
नियमकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरुको पालना भए/नभएको	भएको छ ।
नियमकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरीवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको	भएको छ ।
संस्था वा संचालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको भए सोको विवरण	संस्थागत शुसासन सम्बन्धमा संस्था वा संचालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको छैन ।

परिपालन अधिकृतको नाम, पद:

सुनिल राज खनाल

अनुपालन अधिकारी, अनुपालना विभाग

मिति : २०८२/०५/२०

संस्थाको छाप :

प्रतिवेदन संचालक समितिबाट स्वीकृत मिति: २०८२/०५/१९

STATEMENT OF FINANCIAL POSITION

As on 32 Ashadh 2082 (16 July 2025)

(FIG IN NPR)

ASSETS	NOTE	32 ASHADH 2082	31 ASHADH 2081
Cash and Cash Equivalent	4.1	6,720,639,482	8,412,011,302
Due from Nepal Rastra Bank	4.2	64,715,146,228	41,182,606,399
Placement with Bank and Financial Institutions	4.3	7,996,585,181	6,630,271,586
Derivative Financial Instruments	4.4	3,577,723,753	1,664,092,583
Other Trading Assets	4.5	-	-
Loan and Advances to B/FIs	4.6	9,781,759,468	7,652,663,431
Loans and Advances to Customers	4.7	213,438,490,103	178,215,398,721
Investment Securities	4.8	49,443,437,467	44,143,619,543
Current Tax Assets	4.9	374,634,507	517,746,655
Investment in Subsidiaries	4.10	-	-
Investment in Associates	4.11	762,144,319	836,283,158
Investment Property	4.12	564,295,086	522,293,275
Property and Equipment	4.13	4,177,562,454	3,891,474,615
Goodwill and Intangible Assets	4.14	191,979,773	25,380,760
Deferred Tax Assets	4.15	-	-
Other Assets	4.16	1,894,847,469	2,011,570,349
TOTAL ASSETS		363,639,245,291	295,705,412,379
LIABILITIES	NOTE	32 ASHADH 2082	31 ASHADH 2081
Due to Bank and Financial Institutions	4.17	3,436,943,308	3,421,000,959
Due to Nepal Rastra Bank	4.18	-	-
Derivative Financial Instruments	4.19	3,598,403,660	1,630,408,398
Deposits from Customers	4.20	298,818,400,190	232,231,779,134
Borrowing	4.21	-	-
Current Tax Liabilities	4.9	-	-
Provisions	4.22	-	-
Deferred Tax Liabilities	4.15	42,193,593	125,808,362
Other liabilities	4.23	19,200,191,441	26,888,018,787
Debt securities issued	4.24	6,603,613,000	3,603,613,000
Subordinated Liabilities	4.25	-	-
TOTAL LIABILITIES		331,699,745,192	267,900,628,641
EQUITY			
Share capital	4.26	12,944,694,268	11,767,903,880
Share premium		238,469,884	238,469,884
Retained earnings		4,893,096,198	3,302,368,763
Reserves	4.27	13,863,239,749	12,496,041,211
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS		31,939,500,099	27,804,783,738
NON-CONTROLLING INTEREST		-	-
TOTAL EQUITY		31,939,500,099	27,804,783,738
TOTAL LIABILITIES AND EQUITY		363,639,245,291	295,705,412,379
Contingent liabilities and commitment	4.28	124,336,519,016	99,722,501,114
Net assets value per share		246.74	236.28

Yogendra Singh Udawat
DCEO

Sudesh Khaling
CEO

Dr. Bal Gopal Baidya
Chairman

As per our report of
even date

Rajan Kayastha
CFO

Kiran Krishna Shrestha
Director

Santosh Kumar
PNB Nominee Director

Nabin Bhakta Shrestha
Director

Urmila Shrestha
Director

Dr. Tarak Bahadur K.C.
Independent Director

Manish Amatya, FCA
Partner, N. Amatya & Co.
Chartered Accountants

PLACE: **Kathmandu, Nepal**
DATE: SEPT. 4, 2025

STATEMENT OF PROFIT OR LOSS

For the Year ended 32 Ashadh 2082 (16 July 2025)

(FIG IN NPR)

	NOTE	32 ASHADH 2082	31 ASHADH 2081
Interest Income	4.29	20,814,261,205	22,547,387,207
Interest Expense	4.30	11,711,936,982	14,899,061,720
Net Interest Income		9,102,324,223	7,648,325,487
Fee and Commission Income	4.31	1,877,808,633	1,638,316,134
Fee and Commission Expense	4.32	347,312,052	293,989,961
Net Fee and Commission Income		1,530,496,582	1,344,326,173
Net Interest, Fee and Commission Income		10,632,820,804	8,992,651,660
Net Trading Income	4.33	468,681,699	353,739,528
Other Operating Income	4.34	69,114,163	160,337,285
Total Operating Income		11,170,616,666	9,506,728,474
Impairment Charge/(Reversal) for Loans and Other Losses	4.35	(155,326,618)	282,403,883
Net Operating Income		11,325,943,284	9,224,324,591
Operating Expense			
Personnel Expenses	4.36	2,640,457,450	2,410,513,670
Other Operating Expenses	4.37	1,010,647,305	818,364,950
Depreciation & Amortisation	4.38	326,421,064	332,374,868
Operating Profit		7,348,417,465	5,663,071,103
Non Operating Income	4.39	10,687,923	-
Non Operating Expense	4.40	2,151,515	494,175
Profit before Income Tax		7,356,953,872	5,662,576,928
Income Tax Expense	4.41		
Current Tax Expenses		2,577,341,444	1,945,126,787
Deferred Tax Expenses/(Income)		(60,291,044)	14,225,054
Profit for the period		4,839,903,472	3,703,225,086
Profit attributable to:			
Equity Holders of the Bank		4,839,903,472	3,703,225,086
Non-Controlling Interest		-	-
Profit for the period		4,839,903,472	3,703,225,086
Earnings per share			
Basic Earnings per Share		37.39	31.47
Diluted Earnings per Share		37.39	31.47

Yogendra Singh Udawat
DCEO

Sudesh Khaling
CEO

Dr. Bal Gopal Baidya
Chairman

As per our report of
even date

Rajan Kayastha
CFO

Kiran Krishna Shrestha
Director

Santosh Kumar
PNB Nominee Director

Nabin Bhakta Shrestha
Director

Urmila Shrestha
Director

Dr. Tarak Bahadur K.C.
Independent Director

.....
Manish Amatya, FCA
 Partner, N. Amatya & Co.
 Chartered Accountants

PLACE: Kathmandu, Nepal
DATE: SEPT. 4, 2025

STATEMENT OF COMPREHENSIVE INCOME

For the Year ended 32 Ashadh 2082 (16 July 2025)

(FIG IN NPR)

	32 ASHADH 2082	31 ASHADH 2081
Profit for the year	4,839,903,472	3,703,225,086
Other comprehensive income, net of income tax		
a) Items that will not be reclassified to profit or loss		
- Gains/(losses) from investments in equity instruments measured at fair value	(63,962,732)	(90,572,907)
- Gains/(losses) on revaluation	-	-
- Actuarial gains/(loss) on defined benefit plans	(13,773,520)	(115,587,780)
- Income tax relating to above items	23,320,876	61,848,206
Net other comprehensive income that will not be reclassified to profit or loss	(54,415,376)	(144,312,481)
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	-	-
Share of other comprehensive income of associate accounted as per equited method	(6,650)	654,759
Other comprehensive income for the year, net of income tax	(54,422,026)	(143,657,722)
Total comprehensive income for the period	4,785,481,446	3,559,567,364
Total comprehensive income attributable to:		
Equity holders of the Bank	4,785,481,446	3,559,567,364
Non-controlling interest	-	-
Total comprehensive income for the period	4,785,481,446	3,559,567,364
Earnings per share		
Basic earnings per share	37.39	31.47
Annualized basic earnings per share	37.39	31.47
Diluted earnings per share	37.39	31.47

Yogendra Singh Udawat
DCEO

Sudesh Khaling
CEO

Dr. Bal Gopal Baidya
Chairman

As per our report of
even date

Rajan Kayastha
CFO

Kiran Krishna Shrestha
Director

Santosh Kumar
PNB Nominee Director

Nabin Bhakta Shrestha
Director

Urmila Shrestha
Director

Dr. Tarak Bahadur K.C.
Independent Director

Manish Amatya, FCA
Partner, N. Amatya & Co.
Chartered Accountants

PLACE: Kathmandu, Nepal
DATE: SEPT. 4, 2025

STATEMENT OF CHANGES IN EQUITY

For the Year ended 32 Ashadh 2082 (16 July 2025)

Fig in NPR

	Attributable to equity holders of the Bank														
	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation Reserve	Retained earning	Investment Adjustment Reserve	Capital Adjustment Reserve	Debt Redemption Reserve	Other reserve	Total	Non-controlling interest	Total equity
Balance at Shrawan 1, 2080	10,698,094,436	238,469,884	6,008,342,380	58,193,711	1,094,474,950	884,760,307	971,430,892	4,110,487,506	2,690,933	1,116,407,907	142,797,167	45,519,188	25,371,669,260	-	25,371,669,260
Adjustment/Restatement															
Adjusted/Restated balance at Shrawan 1, 2080	10,698,094,436	238,469,884	6,008,342,380	58,193,711	1,094,474,950	884,760,307	971,430,892	4,110,487,506	2,690,933	1,116,407,907	142,797,167	45,519,188	25,371,669,260	-	25,371,669,260
Comprehensive income for the year															
Profit for the year								3,703,225,086							
Other comprehensive income, net of tax															
Gains/(Losses) from investments in equity instruments measured at fair value						(63,401,035)							(63,401,035)		(63,401,035)
Gain (loss) on revaluation															
Actuary gains/(losses) on defined benefit plans												(80,911,446)	(80,911,446)		(80,911,446)
Gains/(Losses) on cash flow hedge															
Exchange gains/(losses) (arising from translating financial assets of foreign operation)															
Share of other comprehensive income of associate accounted as per equited method												654,759	654,759		654,759
Total comprehensive income for the year	-	-	-	-	-	(63,401,035)	-	3,703,225,086	-	-	-	(80,256,687)	3,559,567,364	-	3,559,567,364
Transfer to reserve during the year	-	-	740,645,017	11,428,652	916,214,730	-	(2,315,213,232)		-	-	625,778,278	21,146,555	-	-	-
Transfer from reserve during the year	-	-	-	-	-	(131,733)	-	188,190	-	-	-	-	56,457	-	56,457
Transactions with owners, directly recognised in equity															
Right share issued (Calls in Advance)															
Share issue Expenses															
Share based payments															
Dividends to equity holders															
Bonus shares issued	1,069,809,444						(1,069,809,444)								
Cash dividend paid															
Dividends to shareholders (ordinary)							(1,126,509,344)					(1,126,509,344)			(1,126,509,344)
Dividends to shareholders (preference)															
Total contributions by and distributions	1,069,809,444	-	-	-	-	-	-	(2,196,318,788)	-	-	-	-	(1,126,509,344)	-	(1,126,509,344)
Balance at Ashadh end 2081	11,767,903,880	238,469,884	6,748,987,397	69,622,362	2,010,689,680	821,227,539	971,430,892	3,302,368,762	2,690,933	1,116,407,907	768,575,445	(13,590,944)	27,804,783,737	-	27,804,783,738

Fig in NPR

DCEO		CEO	Chairman	As per our report of even date
Rajan Kayastha CFO	Kiran Krishna Shrestha Director	Santosh Kumar PNB Nominee Director		
Nabin Bhakta Shrestha Director	Urmila Shrestha Director	Dr. Tarak Bahadur K.C. Independent Director		
				Manish Amatya, FCA Partner, N. Amatya & Co. Chartered Accountants

PLACE: Kathmandu, Nepal
DATE: SEPT. 4, 2025

STATEMENT OF CASH FLOWS

For the Year ended 32 Ashadh 2082 (16 July 2025)

(FIG IN NPR)

	32 ASHADH 2082	31 ASHADH 2081
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	17,539,846,528	18,714,726,202
Fees and other income received	1,877,808,633	1,638,316,134
Dividend received	-	-
Receipts from other operating activities	533,733,714	272,458,236
Interest paid	(11,265,806,127)	(14,162,563,107)
Commission and fees paid	(347,312,052)	(295,238,165)
Cash payment to employees	(2,495,178,187)	(2,272,076,005)
Other expense paid	(908,892,793)	(951,181,751)
Operating Cash Flows before Changes in Operating Assets and Liabilities	4,934,199,716	2,944,441,544
(Increase)/Decrease in Operating Assets		
Due from Nepal Rastra Bank	(23,533,096,405)	(26,834,466,598)
Placement with bank and financial institutions	(1,369,581,905)	(501,050,000)
Other trading assets	-	-
Loan and advances to bank and financial institutions	(2,134,954,359)	450,545,558
Loans and advances to customers	(35,380,284,116)	(18,952,808,298)
Other assets	240,323,643	(540,280,462)
Increase/(Decrease) in Operating Liabilities		
Due to bank and financial institutions	15,942,349	(147,468,994)
Due to Nepal Rastra Bank	-	(23,767,053)
Deposit from customers	66,586,621,055	34,308,797,777
Borrowings	-	(315,020,900)
Other liabilities	(7,793,481,830)	7,545,903,024
Net Cash Flow from Operating Activities before Tax Paid	1,565,688,148	(2,065,174,402)
Income taxes paid	(2,434,229,296)	(1,942,021,310)
Net Cash Flow from Operating Activities	(868,541,148)	(4,007,195,712)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of investment securities	(5,419,188,819)	(4,042,018,777)
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(600,176,875)	(162,612,520)
Receipt from the sale of property and equipment	607,886	4,568,753
Purchase of intangible assets	(181,082,555)	(10,364,360)
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	(42,001,811)	(522,293,275)
Receipt from the sale of investment properties	60,667,894	(678,810)
Interest received	3,528,424,638	3,490,473,906
Dividend received	6,998,193	3,446,123
Net Cash used in Investing Activities	(2,645,751,450)	(1,239,478,960)

CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt from issue of debt securities	3,000,000,000	-
Repayment of debt securities	-	-
Receipt from issue of subordinated liabilities	-	-
Repayment of subordinated liabilities	-	-
Receipt from issue of shares		-
Dividends paid	(694,908,816)	(1,114,676,606)
Interest paid	(483,010,596)	(650,600,007)
Other receipt/payment	-	-
Net Cash from Financing Activities	1,822,080,587	(1,765,276,613)
Net Increase (Decrease) in Cash and Cash Equivalents	(1,692,212,010)	(7,011,951,284)
Cash and cash equivalents at Shrawan 1	8,412,011,302	15,378,247,980
Effect of exchange rate fluctuations on cash and cash equivalents held	840,191	45,714,606
Cash and Cash Equivalents at Ashadh end	6,720,639,482	8,412,011,302

Yogendra Singh Udawat
DCEO

Sudesh Khaling
CEO

Dr. Bal Gopal Baidya
Chairman

As per our report of
even date

Rajan Kayastha
CFO

Kiran Krishna Shrestha
Director

Santosh Kumar
PNB Nominee Director

Nabin Bhakta Shrestha
Director

Urmila Shrestha
Director

Dr. Tarak Bahadur K.C.
Independent Director

Manish Amatya, FCA
Partner, N. Amatya & Co.
Chartered Accountants

PLACE: **Kathmandu, Nepal**
DATE: SEPT. 4, 2025

NOTES FORMING PART OF FINANCIAL STATEMENTS FOR THE YEAR ENDED 32 ASHADH 2082 (16 JULY 2025)

1. Reporting entity

Everest Bank Limited (Bank) is a public limited company registered under the Companies Act of Nepal. The Bank is licensed by the Nepal Rastra Bank (NRB) to perform all banking operations provided in the Banking and Financial Institutions Act (BAFIA) and the Articles and Memorandum of the Bank.

The Head Office of the Bank is located at Lazimpat, Kathmandu, Nepal. At the end of the reporting period, i.e., 16th July 2025, the Bank had 133 branches (15th July 2024: 128 branches). As of 16th July, 2025, the Bank had 1213 employees (15th July 2024: 1146 employees).

The Bank accepts deposits, issues loan, makes money transfers and documentary settlements, exchanges currencies for its clients, issues and processes debit and credit cards, is engaged in trade finance and is investing and trading securities, as well as performing other activities set forth in the BAFIA and the Articles and Memorandum of the Bank. The Bank offers full range of banking products and services to wide range of clients encompassing individuals, midmarket, local corporate, multinationals, large public sector companies, Nepal Government & government corporations, airlines & hotels, aid agencies, INGOs and NGOs etc. as authorized by Nepal Rastra Bank.

The Bank's shares are listed with Nepal Stock Exchange Ltd., and its stock symbol is EBL.

The Bank has entered into Technical Services Agreement (TSA) for the equity & management participation with Punjab National Bank, New Delhi, India. The bank has a representative office in New Delhi.

2. Basis of Preparation

The Financial statements of the Bank have been prepared on accrual basis of accounting in accordance with Nepal Financial Reporting Standards (NFRS) as published by the Accounting Standards Board (ASB) Nepal and pronounced by The Institute of Chartered Accountants of Nepal (ICAN). The preparation and presentation of the Financial Statements are in compliance with the requirements of format issued by Nepal Rastra Bank in Directive No. 4 of Unified NRB Directives, 2081.

The financial statements comprise the Statement of Financial Position, Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows and other explanatory notes

2.1 Statement of Compliance

The financial statements, approved by the Board of Directors, have been prepared in accordance with Nepal Financial Reporting Standards (NFRSs) as published by the Accounting Standards Board (ASB) and pronounced by The Institute of Chartered Accountant of Nepal (ICAN) and in the format issued by Nepal Rastra Bank in Directive No. 4 of Unified NRB Directives, 2081.

The significant accounting policies applied in the preparation of financial statements are set out in Note 3. These policies have been consistently applied to all the years presented except otherwise stated. The bank has opted for certain carve outs in applying NFRS which have been briefly described in the following notes.

2.2 Reporting period and approval of financial statements

2.2.1 Reporting Dates

The Bank follows the Nepalese financial year based on the Nepalese calendar starting from first day of Shrawan (Mid July) of each year to the last day of Ashadh (Mid July) of the next year.

2.2.2 Approval of financial statements

The accompanied financial statements have been approved and authorized for issue by the Board of Directors in its 387th board meeting dated 4th September 2025 and the Board acknowledges the responsibility of preparation of financial statements of the Bank. The approved financial statements have been recommended for approval by the shareholders in the 31st Annual General Meeting of the Bank.

2.3 Functional and presentation currency

Financial statements are denominated in Nepalese Rupee (NPR), which is the functional and presentation currency of the Bank. All financial information presented in Nepalese Rupee has been rounded off to the nearest rupee except as indicated otherwise.

2.4 Use of Estimates, assumptions and judgments

The preparation of the financial statements in accordance with NFRS requires management to make judgments, estimates and assumptions in applying the accounting policies that affect the reported amounts of assets, liabilities, income and expenses.

Due to the inherent uncertainty in making estimates, actual results reported in future periods may be based upon amounts which differ from those estimates. Estimates, judgments and assumptions are periodically evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Revisions to accounting estimates are recognized prospectively.

Further information about key assumptions concerning the future, and other key sources of estimation, uncertainty and judgment, are set out in the relevant disclosure notes for the following areas.

2.4.1 Going Concern

The Management has made an assessment on the Bank's ability to continue as a going concern and is satisfied that it has the resources to continue in business for the foreseeable future. Furthermore, management is not aware of any material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern. Therefore, the Financial Statements continue to be prepared on going concern basis.

2.4.2 Commitment and Contingent Liabilities

All discernible risks are accounted for in determining the amount of all known and measurable liabilities. Contingent liabilities are possible obligations whose existence will be confirmed only by uncertain future events or present obligations where the transfer of economic benefit is not probable or cannot be reliably measured. Contingent liabilities are not recognized in the Statement of Financial Position but are disclosed in the notes to the financial statements unless it is considered remote that the Bank will be liable to settle the possible obligation.

2.4.3 Fair Value of Financial Instruments

When the fair value of financial assets and financial liabilities, recorded in the Statement of Financial Position cannot be derived from active markets, they are determined using a variety of valuation techniques that include the use of mathematical models. The inputs to these models are taken from observable markets where possible, however, if such data are not available, a degree of judgment is exercised in establishing fair values which minimizes the effect of use of unobservable inputs. The valuations of financial instruments are described comprehensively in Note 3.4.4.

2.4.4 Impairment Losses on Loans and Advances

Institute of Chartered Accountants of Nepal has issued and made applicable, NFRS 9 – Financial Instruments for recognition and measurement of financial assets and financial liabilities for banks and financial institutions. The bank has recognized the impairment losses on loans and advances as per Expected Credit Loss Related Guidelines, 2024 (First Amendment) issued by Nepal Rastra Bank which is in line with the expected credit loss as per NFRS 9.

Accordingly, impairment loss on financial assets – loans and advances are measured and recognized at the higher of:

- Loan loss provision amount derived as prescribed in directive no. 02/81 of Nepal Rastra Bank; and
- Impairment loss amount determined as per the Expected Credit Loss Model as per NFRS 9.

There arises a need for the Bank's management to apply judgment and estimation in assessing and determining the amount of impairment loss on financial assets measured at amortized cost. Some of the areas that require management judgment and estimation are listed herein below:

- Selection of appropriate impairment methodology and assessment tools.
- Identifying and determining Significant Increase in Credit risk (SICR) Assets.
- Prescribing prudential floor as a regulatory backstop for impairment determined under ECL model.
- Strengthening accounting recognition of loan loss provisions by incorporating a broader range of credit information.
- Establishing Macro Economic Variable for ECL Model.
- Estimating future recoverable cash flows on financial asset; and
- Adjusting results of historical data

Analysis to incorporate the economic conditions and portfolio factors that existed at the reporting date. Exercise of judgment is an integral part of the impairment assessment process, and the Bank exercises its experienced judgment to adjust observable data for a group of financial assets to reflect current circumstances. The use of reasonable estimates is an essential part of the preparation of financial statements and does not undermine their reliability. The Bank's policy in accounting for impairment of financial assets is explained in note 3.4.5

2.4.5 Impairment of Financial Assets

The Bank follows the requirements of NFRS 9 for recognition and measurement in determining whether an investment asset or a financial asset should be impaired. Determination and identification of impairment indicators require the Bank to evaluate duration and extent to which the fair value of an investment for a financial asset is less than its cost and the financial stability of the near-term business outlook of the investment or the financial asset, considering the factors such as performance of the sector and industry, technology and operational environmental changes along with future cash flows. This process involves with significant judgment in aforesaid areas and details are given under respective Notes.

2.4.6 Defined Benefit Obligation

The cost of the defined benefit plans and other post-employment benefit plans are determined using an actuarial valuation. An actuarial valuation involves making various assumptions determining the discount rates, expected rates of return on assets, future salary increases, mortality rates and future pension increases. Due to the long-term nature of these plans, such estimates are subject to significant uncertainty. All assumptions are reviewed at each reporting date and assumptions used in the year are given in Note 3.15

2.4.7 Fair Value of Land and Buildings

The land and buildings of the Bank are reflected at fair value less accumulated depreciation and accumulated impairment, if any. The Bank engaged independent valuation specialists to determine fair value of such properties at appropriate time interval in terms of the NFRS 13 – "Fair Value Measurement".

2.4.8 Useful Life of Property and Equipment and Intangible Assets

The Bank reviews the residual values, useful lives and methods of depreciation of Property and Equipment and intangible assets at each reporting date. Judgment of the management is exercised in the estimation of these values, rates, methods and hence they are subject to uncertainty. The details of the depreciation methods and rates used for each assets category are given in Note 3.7 and 3.8.

2.4.9 Taxation

The bank is subject to income tax under Income Tax Act, 2058 and amendments thereto, and due to the potential difference, that may exist between the Bank and the Income Tax Authorities with regard to the interpretation of complex tax provisions, management judgment is required to determine the total provision for current tax and deferred tax amounts. Deferred tax assets are recognized in respect of tax losses to the extent that it is probable that future taxable profit will be available against which such losses can be utilized. Judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and level of future taxable profits, together with future tax planning strategies. Earlier year tax was being accounted for in the Financial Statements regarding tax litigation cases pending in courts. Additional disclosure on tax is mentioned in Note 3.10.

2.5 Changes in Accounting policies

The principal accounting policies adopted in the preparation of financial statements are set out in relevant notes for each item of the financial statements. Accounting policies have been consistently applied to all the years presented, unless otherwise stated. There are no changes in accounting policies in current fiscal year.

2.6 Implementation of NFRS 9

NFRS 9: Financial Instruments was pronounced by Institute of Chartered Accountants of Nepal (ICAN) to be effective from 16th July 2021. However, due to various reasons including challenges posed by emergence of COVID, limited time availability and lack of technical expertise, full implementation of NFRS 9 was deferred till FY 2080/81, for banks and financial institutions. Hence, the provisions of NFRS 9 that include expected credit loss, have become fully effective from FY 2081/82.

Since default is a lagging indicator of credit risk and since classification of non-performing loans normally takes place after a borrower is overdue for more than 90 days, loan loss provisions are presently booked by banks with significant delays after the borrower may have started facing financial difficulties thereby increasing the credit risk of banks and financial institutions. Generally, there will be a significant increase in credit risk before a financial asset becomes credit impaired, or an actual default occurs. As Expected Credit Loss (ECL) Impairment model incorporates more forward-looking approach and assesses significant change in credit risk in determining impairment as against extant 'incurred loss' approach, the adoption of ECL model is expected to enhance credit risk management and resilience of banks and financial institutions.

2.6.1 Objective of Expected Credit Loss Model

The objectives of Expected Credit Loss Model are as follows:

- Set out supervisory guidance for ease in implementation of ECL in alignment with applicable accounting standards.
- Promote uniformity and comparability of ECL amongst banks and financial institutions.
- Set out objective criteria for determining significant increase in credit risk.
- Prescribe prudential floor as a regulatory backstop for impairment determined under ECL model.
- Strengthen accounting recognition of loan loss provisions by incorporating a broader range of credit information.

2.6.2 Scope of Expected Credit Loss

The scope of Expected Credit Loss Model is as follows:

- Financial Assets measured at Amortized Cost
- Financial Assets measured at fair value through other comprehensive income (the financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. However, the loss allowance shall be recognized in other comprehensive income and shall not reduce the carrying amount of the financial asset in the statement of financial position.
- A Lease receivable within the scope of NFRS 17: Leases
- Contract Asset within the scope of NFRS 15: Revenue from Contract with Customers
- Loan Commitments (except those measured at Fair value through Profit or Loss)
- Financial guarantee contracts (initially measured at higher of the amount of the loss allowance determined and the amount initially recognised less, when appropriate, the cumulative amount of income recognised in accordance with the principles of NFRS 15) except those measured at Fair value through Profit or Loss.

2.6.3 Guidance on Interest Income Recognition

NFRS 9 requires recognition of interest income on the financial assets measured at amortised cost using the effective interest rate. Nepal Rastra Bank as on July 27, 2025, issued Guidance Note on Interest Recognition, 2025 wherein it has provided transitional arrangement plan towards full implementation for NFRS 9. This guideline allows banks and financial institutions to recognise interest on loans and advances based on coupon rate of interest for the financial year 2081-82 and 2082-83 and thereafter from the financial year 2083-84 use the effective interest rate on loans and advances.

This guideline aims to advance towards full implementation of NFRS 9, the interest income recognition practice will be transitioned as follows:

Interest income	Year 1 (FY 2081/82)	Year 2 (FY 2082/83)	Year 3 (FY 2083/84)
Stage 1 and Stage 2 Financial Assets	Based on coupon interest rate on principal outstanding for all financial assets (accrual basis)	Based on coupon interest rate applied on principal outstanding for all financial assets (accrual basis)	Based on effective interest rate applied on gross carrying amounts for all financial assets except for old term loans Based on deemed effective interest rate applied for old term loans only (where integral fees have already been recognized as income in previous years)
Stage 3 or Purchased or Originated Credit impaired financial assets	Based on cash basis approach (incremental) Coupon interest rate applied on principal outstanding	Based on cash basis approach (incremental) Coupon interest rate applied on principal outstanding	Based on amortised cost as per NFRS 9 Deemed Effective interest rate for old term loans is calculated without taking into account integral fees already booked and is applied on amortised cost Effective interest rate of all financial assets other than old term loans is to be calculated based on integral fees obtained and also considering discounts, premiums and other integral costs and is applied on amortised cost.

The Bank has used this provision of this guideline to recognise interest on loans and advances by using the coupon rate of interest instead of the effective rate of interest.

2.7 Discounting

When the realization of assets and settlement of obligation is for more than one year, the Bank considers the discounting of such assets and liabilities where the impact is material. Various internal and external factors have been considered for determining the discount rate to be applied to the cash flow of company.

3. Significant Accounting Policies

3.1 Basis of Measurement

The financial statements have been prepared on historical cost basis except for following material items in the statement of financial position:

- Financial assets other than measured at amortized cost are measured at fair value.
- Derivative financial instruments are measured at fair value.
- Inventories are measured at cost or net realizable value whichever is lower.
- Net defined benefit liabilities are measured at Present Value of Defined Benefits Obligation less the Total Plan Assets.
- Investment property is measured at fair value.

3.2 Basis of Consolidation

The bank does not have control over any other entity for consolidation of financial statements. Investments in associates are accounted for in financial statements as per equity method.

3.3 Cash and Cash Equivalent

Cash and cash equivalent comprise the total amount of cash in hand, balances with other bank and financial institutions, money at call and short notice, and highly liquid financial assets with original maturities period of three months or less from the acquisition date that are subject to an insignificant risk of changes in their fair value and are used by the bank in the management of its short-term commitments.

Cash and Cash equivalents are measured at amortized cost in the statement of financial position.

3.4 Financial assets and financial liabilities

The bank classifies its financial assets into the following measurement categories:

- a) financial assets held at fair value through profit or loss;
- b) financial assets held at fair value through other comprehensive income, and
- c) financial assets held at amortized cost.

Accordingly, financial liabilities are classified as either:

- a) held at fair value through profit or loss, or
- b) held at amortized cost.

3.4.1 Recognition

The Bank initially recognizes a financial asset or a financial liability in its statement of financial position when, and only when, it becomes party to the contractual provisions of an instrument. The Bank initially recognizes loans and advances, deposits; and debt securities/subordinated liabilities issued on the date that they are originated which is the date that the Bank becomes party to the contractual provisions of the instruments. Investments in equity instruments, bonds, debenture, government securities, NRB bond or deposit auction, reverse repos, outright purchase are recognized on trade date at which the Bank commits to purchase/acquire the financial assets. Regular purchase and sale of financial assets are recognized on trade dates.

3.4.1.1 Financial Assets

The Bank classifies the financial assets as subsequently measured at amortized cost or fair value on the basis of the Bank's business model for managing the financial assets and the contractual cash flow characteristics of the financial assets. The two classes of financial assets are as follows:

i. Financial assets recognized at amortized cost

The Bank classifies a financial asset measured at amortized cost if both of the following conditions are met:

- a) The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows and
- b) The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest (SPPI test) on the principal amount outstanding.

ii. Financial asset recognized at fair value

Financial assets other than those measured at amortized cost are measured at fair value. Financial assets measured at fair value are further classified into two categories as below:

a) Financial assets at fair value through profit or loss

Financial assets are classified as fair value through profit or loss (FVTPL) if they are held for trading or are designated at fair value through profit or loss. Upon initial recognition, transaction costs are that are directly attributable to the acquisition of such assets are recognized in the statement of profit or loss as incurred. Such assets are subsequently measured at fair value and changes in fair value are recognized in Statement of Profit or Loss.

b) Financial assets at fair value through other comprehensive income

Investment in an equity instrument that is not held for trading and at the initial recognition, the Bank makes an irrevocable election that the subsequent changes in fair value of the instrument are to be recognized in other comprehensive income are classified as financial assets at fair value through other comprehensive income. Such assets are subsequently measured at fair value and changes in fair value are recognized in other comprehensive income.

3.4.1.2 Financial Liabilities

The bank classifies the financial liabilities as follows:

a) Financial liabilities recognized at fair value through profit or loss

Financial liabilities are classified as fair value through profit or loss (FVTPL) if they are held for trading or are designated at fair value through profit or loss. Upon initial recognition, transaction costs are directly attributable to the acquisition and are recognized in Statement of Profit or Loss as incurred. Subsequent changes in fair value are recognized in the Statement of Profit or Loss.

b) Financial liabilities recognized at amortized cost

All financial liabilities other than measured at fair value through Statement of Profit or Loss are classified as subsequently measured at amortized cost using effective interest method.

3.4.2 Measurement
Initial Measurement

At initial recognition, the bank measures a financial assets or financial liability at its fair value plus or minus, in the case of financial asset or financial liability not at fair value through profit or loss, transaction cost that are incremental and directly attributable to the acquisition or issue of the financial assets or financial liability, such as commission and fees. The transaction cost of financial assets and financial liabilities carried at fair value through profit or loss are expensed in profit or loss. Allowance for impairment is recognized when the credit quality of the financial asset has deteriorated significantly since initial recognition.

Subsequent Measurement

A financial asset or financial liability is subsequently measured either at fair value or at amortized cost based on the classification of the financial asset or liability.

Financial assets or liability initially measured at amortized cost are subsequently measured at amortized cost using effective interest rate method. The amortized cost of a financial asset or financial liability is the amount at which the financial asset or financial liability is measured at initial recognition minus principal repayments, plus or minus the cumulative amortization using the effective interest rate method of any difference between that initial amount and the maturity amount, and minus any reduction for impairment or un-collectability.

In case of Loans and Advances measured at amortized cost, the processing charge and documentation charges received from customers which are directly attributable to the acquisition or issue of such financial assets are booked as income in the Statement of Profit and Loss in the reporting period in which they are received. The effective interest rate method is not applied as per transitional arrangement plan of Nepal Rastra Bank.

Further, once a financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is thereafter calculated by applying effective interest rate to the gross carrying amount of a financial asset unless the financial asset is written off either partially or fully.

Financial assets classified at fair value are subsequently measured at fair value. The subsequent changes in fair value of financial assets at fair value through profit or loss are recognized in Statement of Profit or Loss whereas of financial assets at fair value through other comprehensive income are recognized in other comprehensive income.

3.4.3 Derecognition
3.4.3.1 Derecognition of Financial Assets

The Bank derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire, or when it transfers the financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred or in which the Bank neither transfers nor retains substantially all the risks and rewards of ownership and it does not retain control of the financial asset.

Any interest in such transferred financial assets that qualify for derecognition that is created or retained by the Bank is recognized as a separate asset or liability. On derecognition of a financial asset, the difference between the carrying amount of the asset, and the sum of

- a) the consideration received and
- b) any cumulative gain or loss that had been recognized in other comprehensive income, is recognized in Statement of Profit or Loss.

The Bank enters into transactions whereby it transfers assets recognized in its Statement of Financial Position but retains either all or substantially all of the risks and rewards of the transferred assets or a portion of them.

If all or substantially all risks and rewards are retained, then the transferred assets are not derecognized. Transfers of assets with retention of all or substantially all risks and rewards include, for example, repurchase transactions.

3.4.3.2 Derecognition of Financial Liabilities

Financial liability is derecognized when, and only when it is extinguished (i.e., when the obligation specified in contract is discharged, cancelled or expired). If the liability is renegotiated with the original lender on substantially different contractual terms, the original liability is derecognized and new liability is recognized.

The difference between the carrying amount of liability (or portion) extinguished or transferred to another party (including related unamortized cost) and the amount paid for it (including any noncash assets transferred or liability assumed), is recognized in Statement of Profit or Loss for the period.

3.4.4 Determination of Fair Value

'Fair value' is the price that would be received to sell an asset or paid to transfer a liability (exit price) in an orderly transaction between market participants at the measurement date in the principal or, in its absence, the most advantageous market to which the Group has access at that date.

The fair value of a liability reflects its non-performance risk. When available, the bank measures the fair value of an instrument using the quoted price in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

If there is no quoted price in an active market, then the bank uses valuation techniques that maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would consider in pricing a transaction.

The fair value measurement hierarchy is as follows:

Level 1

These are quoted prices in active markets for identical assets or liabilities that the bank can access at the measurement date.

Level 2

These are the inputs other than quoted prices that are observable for the assets or liabilities, either directly or indirectly. These would include prices for the similar, but not identical, assets or liabilities that were then adjusted to reflect the factors specific to the measured asset or liability.

Level 3

These are unobservable inputs for the assets or liability. Unobservable inputs include inputs for which market data are not available and that are developed using the best information available to the bank about the assumptions that market participants would use when pricing the asset or liability, with an objective of determining the exit price of the financial instrument at the measurement date.

3.4.5 Impairment

At each reporting date, the Bank assesses whether there is objective evidence that a financial asset or group of financial assets not measured at fair value through the Statement of Profit or Loss are impaired.

A financial asset or a group of financial assets is impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset(s), and that the loss event has an impact on the future cash flows of the asset(s) that can be estimated reliably.

Objective evidence that financial assets are impaired can include significant financial difficulty of the borrower or issuer, default or delinquency by a borrower, restructuring of a loan or advance by the Bank on terms that the Bank would not otherwise consider, indications that a borrower or issuer will enter Bankruptcy, the disappearance of an active market for a security, or other observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers in the group, or economic conditions that correlate with defaults in the group.

In addition, for an investment in an equity instrument, a significant or prolonged decline in its fair value below its cost is objective evidence of impairment. In case of financial difficulty of the borrower, the Bank considers restructuring loans rather than take possession of collateral. This may involve extending the payment arrangements and agreement of new loan conditions. Once the terms have been renegotiated, any impairment is measured using the original EIR as calculated before the modification of terms and the loan is no longer considered past due.

Management continually reviews renegotiated loans to ensure that all criteria are met and that future payments are likely to occur. The loans continue to be subject to an individual or collective impairment assessment, calculated using the loan's original EIR.

However, in case of loans and advances, impairment loss is measured as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined in accordance with the ECL model as per NFRS 9.

3.4.5.1 Impairment of financial assets measured at amortized cost

Impairment of loans and advances portfolios is based on the judgments of past experience of portfolio behavior. In assessing collective impairment, the Bank uses historical trends of the probability of default, the timing of recoveries and the amount of loss incurred, adjusted for management's judgment as to whether current economic and credit conditions are such that the actual losses are likely to be greater or less than suggested by historical trends. Further, management has taken additional external risk (inflation, market risk and risk of data incompleteness) for the impairment of loans and advances.

Default rates, loss rates and the expected timing of future recoveries are regularly benchmarked against actual outcomes to ensure that they remain appropriate. Impairment losses on assets measured at amortized cost are calculated as the difference between the carrying amount and the present value of estimated future cash flows discounted at the asset's original effective interest rate. Loans together with the associated allowance are written off when there is no realistic prospect of future recovery and all collateral has been realized or has been transferred to the Bank.

If in a subsequent year, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognized, the previously recognized impairment loss is increased or reduced by adjusting the allowance account. If a write off is later recovered, the recovery is recognized in the 'Impairment charges/(reversal) for loan and other losses' under Note no. 4.35.

However, in case of loans and advances, impairment loss is measured as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per NFRS 9.

3.4.6 Expected Credit Loss Disclosures

3.4.6.1 Financial risk management

The company's activities are primarily subjected to credit risk, market risk and operational risk for managing which it has respective risk management committees. The function of these committees is to identify, monitor, manage and mitigate these risks. The company also makes sure that it adheres to internal policies and procedures, complies with the regulatory guidelines and maintains sufficient loan documentation.

With regards to its lending activity, the company has established various limits and restrictions to manage the risks. There are various reports which are prepared and presented to senior management by respective risk management committees at regular intervals and on ad-hoc basis which helps in risk monitoring. The company has also set up procedures to mitigate the risks in case of any breach.

3.4.6.2 Credit risk

Credit risk arises from loans and advances, cash and cash equivalents, investment in debt securities and deposits with banks and financial institutions and any other financial assets.

Credit risk is the risk of financial loss to the Company if a customer or counterparty to a financial instrument fails to meet its contractual obligations, and arises principally from the Company's asset on finance and trade receivables from customers; loans and investments in debt securities.

The carrying amounts of financial assets represent the maximum credit risk exposure.

3.4.6.3 Credit risk management

The Company's exposure to credit risk is influenced mainly by the individual characteristics of each customer/ obligor. However, management also considers the factors that may influence the credit risk of its customer base, including the default risk associated with the industry, business specific risk, management risk, transition specific risk and project related risks.

A financial asset is considered 'credit-impaired' when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred. Evidence that a financial asset is credit-impaired includes the following observable data:

- Significant financial difficulty of the issuer or the borrower
- A breach of contract, such as default
- The lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower concession(s) that the lender(s) would not otherwise consider
- It is becoming probable that the borrower will enter bankruptcy or other financial reorganisation
- The disappearance of the active market for that financial asset because of financial difficulties
- Purchase or origination of a financial asset at a deep discount that reflects the incurred credit loss

3.4.6.4 Probability of default (PD)

The likelihood that a borrower will default on a loan within a specified time frame, typically expressed as a percentage.

- Derive PD based on historical default migration rates and/other data, internal and external credit rating.
- Incorporate forward looking PD information by adjusting PD to its sensitivity to changes in certain macroeconomic factors.
- Use at least five-year historical data, where available, for calculating PDs and validate any smoothing of data or inputs by Integrated Risk Management Department.
- Link the internal rating scale to external credit rating for the determination of PD with the caveat that the Bank should avoid using proxies to compute PDs.
- Compute PDs by using sovereign PD linked to external credit rating scale, on exposures denominated in foreign currencies issued by the foreign sovereigns."

3.4.6.5 Definition of default

Includes financial assets that have objective evidence of impairment at the reporting date and includes:

- a) Financial assets having overdue days more than 90.
- b) Credit facilities classified as non-performing as per NRB prudential provisioning directive and are already impaired (defaulted) status.
- c) Credit impaired financial instruments with objective evidence of impairment. A financial instrument is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial instrument have occurred. Evidence that a financial instrument is credit-impaired include observable data about the following events:
 - significant financial difficulty of the issuer or the borrower;
 - a breach of contract, such as a default or past due event;
 - the lenders of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concessions that the lenders would not otherwise consider;
 - becoming probable that the borrower will enter bankruptcy or other financial re-organization;
 - disappearance of an active market for that financial instrument because of financial difficulties;
 - purchase or origination of a financial instrument at a deep discount that reflects the incurred credit losses.
 - If any, credit impaired as per the risk management practices of the Bank.
- d) The Bank considers that the borrower is unlikely to pay its credit obligations to the bank in full, without realizing security (if held). The indicators of unlikelihood to pay includes:
 - The Bank puts credit obligation on non-accrued status.
 - The Bank consents to distress restructuring of credit obligation resulting in reduction in financial obligation due to material forgiveness, postponement of principal or interest.
 - The Bank has filed for debtor's bankruptcy or a similar order in respect of the borrower's credit obligation.
 - The Bank sells a part of the credit obligation at a material credit-related economic loss.
 - The debtor has sought or has been placed in bankruptcy or similar protection where this would avoid or delay repayment of the credit obligation.

- There is evidence that full repayment based on contractual terms is unlikely without the Bank's realization of collateral regardless of whether the exposure is current or past due by few days.

Interest income is calculated on actual receipt basis (cash basis) on stage 3.

3.4.6.6 Exposure at default (EAD)

The total value that a lender is exposed to at the time of default, including any outstanding principal and accrued interest.

- Forwards looking models needs to be developed for computing Credit Conversion Factor (CCF) for off-balance sheet exposures.
- In case data is not available for computing CCF, Regulatory CCF numbers to be used as provided in the guidelines.
- For closed end loans, EAD to be capped at maximum contractual period over which entity is exposed to credit risk.
- If data is not available for off balance sheet exposures, the Bank shall use Regulatory Credit Conversion Factor for the calculation of EAD for off balance sheet exposures.

3.4.6.7 Loss given default (LGD)

LGD is the percentage of exposure that is not expected to be recovered in the event of a default.

- Develop model based on historical data, historical experience of cash recovery from defaults (including settlements), cost and time of recoveries.
- While determining loss rate or recovery rate for the purpose of calculation of loss allowance, expected cash flows from collateral realization are to be considered based on latest reliable valuations (within last 2 years).
- Any increase in valuation of collateral in comparison to valuation report is to be supported by evidence.
- Value (Net realizable value) of the collaterals shall be considered after deducting applicable realization cost and haircut."

3.4.6.8 Staging and Significant increase in credit risk

Staging an SICR are primary steps before impairment modelling for identifying the risk of a borrower.

The facilities must be allocated to one of the three impairment stages by determining whether a significant increase in credit risk has occurred since initial recognition or whether the facility has defaulted.

Assessment of whether there has been a significant increase in credit risk is required to be carried out at each reporting date. An asset can move into and out of the lifetime expected credit losses categories (Stage 2 and 3) based on a predefined pattern obtained from the historical default rates or delinquency status of account across various internal rating grades, products, sectors or satisfying specified provision of NRB directives or ECL guidelines.

The assessment of whether there has been a significant increase in credit risk should be made for a specific instrument rather than for a counterparty since the quantum of change in credit risk may be different for different instruments transacted with the same party. Also, different instruments issued by the same counterparty may have had a different credit risk at initial recognition. Some of the indicators (non-exhaustive list) of significant increase in credit risk, are:

- More than 30 days past due.
- Absolute Lifetime PD is 5% or more.
- Relative Lifetime PD is increased by 100% or more.
- Risk rating (internal or external) downgraded by 2 notches since initial recognition.
- Risk rating downgraded to non-investment grade by external credit rating agency (BB+ or below) or by the Bank's internal credit rating system.
- Deterioration of relevant determinants of credit risk (e.g., future cash flows) for an individual obligor (or pool of obligors).
- Expectation of forbearance or restructuring due to financial difficulties.
- Deterioration of prospects for sector or industries within which a borrower operates.
- Borrowers affected by macro-economic conditions based on reasonable and supportable forecasts.
- Modification of terms resulting in restructuring/ rescheduling.

- Credit Quality indicators determined as per internal credit assessment of performing loans which are subject to individual monitoring and review, are weaker than that in the initial recognition.

Management decision to strengthen collateral and/or covenant requirements for credit exposures because of changes in the credit risk of those exposures since initial recognition.

3.4.7 Impairment of investment in equity instruments classified as fair value through other comprehensive income

Objective evidence of impairment of investment in an equity instrument is a significant or prolonged decline in its fair value below its cost. Impairment losses are recognized by reclassifying the losses accumulated in the fair value reserve in equity to profit or loss. The cumulative loss that is reclassified from equity to profit or loss is the difference between the acquisition cost, net of any principal repayment and the current fair value, less any impairment loss recognized previously in profit or loss.

3.5 Trading Assets

The Bank classifies financial assets or financial liabilities as held for trading when they have been purchased or issued primarily for short-term profit making through trading activities or form part of a portfolio of financial instruments that are managed together for which there is evidence of a recent pattern of short-term profit taking. Held for trading assets and liabilities are recorded and measured in the statement of financial position at fair value. Changes in fair value are recognized in net trading income. Interest and dividend income or expense are recorded in net trading income according to the terms of the contract, or when the right to payment has been established. Included in this classification are debt securities, equities, short positions and customer loans that have been acquired principally for the purpose of selling or repurchasing in the near term.

3.6 Derivatives assets and derivative liabilities

Derivatives are financial instruments that derive their value in response to changes in interest rates, financial instrument prices, commodity prices, foreign exchange rates, credit risk and indices. Derivatives are categorized as trading unless they are designated as hedging instruments.

Derivatives are initially recognized and subsequently measured at fair value, with revaluation gains recognized in profit and loss (except where cash flow or net investment hedging has been achieved, in which case the effective portion of changes in fair value is recognized within other comprehensive income).

Fair values may be obtained from quoted market prices in active markets, recent market transactions, and valuation techniques, including discounted cash flow models and option pricing models, as appropriate. Where the initially recognized fair value of a derivative contract is based on a valuation model that uses inputs which are not observable in the market, it follows the same initial recognition accounting policy as for other financial assets and liabilities.

3.7 Property and Equipment

All property and equipment are stated at cost less accumulated depreciation and impairment losses. Cost includes expenditure that is directly attributable to the acquisition of the assets. Subsequent costs are included in the asset's carrying amount or are recognized as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the bank and the cost of the item can be measured reliably.

At each balance sheet date, the assets' residual values and useful lives are reviewed, and adjusted if appropriate, including assessing for indicators of impairment. In the event that an asset's carrying amount is determined to be greater than its recoverable amount, the asset is written down to the recoverable amount. Gains and losses on disposals are included in the Statement of Profit or Loss.

The value of land is not depreciated although it is subject to impairment testing.

Repairs and maintenance are charged to the Statement of Profit or Loss during the financial period in which they are incurred.

Depreciation on other assets is calculated using the straight-line method to allocate the difference between the cost and the residual value over their estimated useful lives, as follows:

Asset Code	Asset Detail Category	Useful Life
AP	Furniture & Fixtures - Others	5
CA	Computer & Accessories	5
EE	Office Equipment	5
FF	Furniture & Fixtures - Others	5
KE	Office Equipment	5
LB	Building	20
LD	Land	Unlimited
LE	Leasehold Property	10
MS	Office Equipment - Others	5
MY	Machinery	5
OE	Office Equipment	5
SF	Furniture & Fixtures - Metal	7
SR	Vault	10
VH	Vehicles	7
WF	Furniture & Fixtures - Wooden	5

Low value assets costing up to NPR 5,000 each are charged as operational expenses in the year of purchase.

Land properties, under the ownership and control of the bank, have been revalued to reflect the value of those properties. The excess of the market value over carrying value is taken to the equity as revaluation reserve.

3.8 Capital work in progress

Capital work in progress is stated at cost. These are expenses of a capital nature directly incurred in the construction of buildings, awaiting capitalization.

3.9 Goodwill and Intangible assets

3.9.1 Intangible Assets

Intangible assets include externally generated capitalized software enhancements. Intangible assets, which have been determined to have a finite useful life are amortized on a straight-line basis over their estimated useful life. Intangible assets with finite useful lives are reviewed at each reporting date to assess whether there is any indication that they are impaired. If any such indication exists the recoverable amount of the asset is determined and, in the event that the asset's carrying amount is greater than its recoverable amount, it is written down immediately.

3.9.2 Computer Software

Acquired computer software licenses are capitalized on the basis of the costs incurred to acquire and bring to use the specific software.

Amortization on computer software is calculated using the straight-line method to allocate the difference between the cost and the residual value over their estimated useful lives, as follows:

Asset Code	Asset Detail Category	Useful Life
SW	Software	5

3.10 Investment Property and Non-current Assets held for sale

3.10.1 Investment Property

Investment properties include land or land and buildings other than those classified as property and equipment and non-current assets held for sale. Generally, it includes land, land and building acquired by the Bank as non-banking assets but not sold as on the reporting date.

The Bank holds investment property that has been acquired through enforcement of security over the loans and advances.

3.10.2 Non-Current Assets held for sale

Non-current assets (or disposal groups) are classified as assets held for sale and carried at lower of carrying amount and fair value less costs to sell if their carrying amount is recovered principally through a sale transaction rather than through continuing use. The assets are not depreciated or amortized while they are classified as held for sale. Any impairment loss on initial classification and subsequent measurement is recognized as an expense. Any subsequent increase in fair value less costs to sell (not exceeding the accumulated impairment loss that has been previously recognized) is recognized in the statement of Profit or Loss.

3.11 Income Tax

3.11.1 Current income tax

Current income tax which is payable on taxable profits is recognized as an expense in the period in which the profits arise.

Current income tax assets and liabilities for the current period are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted at the reporting date in Nepal.

Current income tax relating to items recognized directly in equity is recognized in equity and not in the Statement of Profit or Loss. Management periodically evaluates positions taken in the tax returns with respect to situations in which applicable tax regulations are subject to interpretation, and it establishes provisions where appropriate.

Current tax related to gains and losses on the fair value re-measurement of assets and liabilities classified through other comprehensive income also recognized in other comprehensive income. Such tax is subsequently transferred to the Statement of Profit or Loss together with the gain or loss.

Current tax assets and liabilities are offset only when there is both a legal right of offset and the intention to settle on a net basis or to realize the asset and settle the liability simultaneously.

The bank has paid Rs. 29,74,43,730 in FY 2081-82 under the head earlier year tax regarding pending tax litigation cases which is still pending under different courts. It will help to save interest and penalties levied by the Tax Office.

3.11.2 Deferred Tax

Deferred tax is provided using the liability method on temporary differences between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes at the reporting date.

Deferred tax liabilities are recognized for all taxable temporary differences, except:

- When the deferred tax liability arises from the initial recognition of goodwill or an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss
- In respect of taxable temporary differences associated with investments in subsidiaries, associates and interests in joint arrangements, when the timing of the reversal of the temporary differences can be controlled and it is probable that the temporary differences will not reverse in the foreseeable future

Deferred tax assets are recognized for all deductible temporary differences, the carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profit will be available against the deductible temporary differences. The carry forward of unused tax credits and unused tax losses can be utilized, except:

- When the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss
- In respect of deductible temporary differences associated with investments in subsidiaries, associates and interests in joint arrangements, deferred tax assets are recognized only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilized.

Deferred tax related to gains and losses on the fair value re-measurement of assets and liabilities classified through other comprehensive income, is also recognized in other comprehensive income. Such tax is subsequently transferred to the Statement of Profit or Loss together with the gain or loss.

3.12 Deposit, Debt Securities issued and subordinated liabilities

The estimated fair value of deposits with no stated maturity period is the amount repayable on demand. The estimated fair value of fixed interest bearing deposits and other borrowings without quoted market prices is based on discounting cash flows using the prevailing market rates for debts with a similar credit risk and remaining maturity period.

Debentures are recognized at amortized cost using effective interest rates. The coupon rates of these instruments represent the effective interest rates. Effective Interest Rate is expected to cover for the credit risk and time value of money on these instruments as these are solely for the purpose of principal and interest.

3.13 Provisions

Provisions are recognized when the Bank has a present obligation (legal or constructive) as a result of past events, and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation. When the effect of the time value of money is material, the Bank determines the level of provision by discounting the expected cash flow at a pre-tax rate reflecting the current rates specific to the liability. The expense relating to any provision is presented in Statement of Profit or Loss net of any reimbursement in other operating expenses

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources would be required to settle the obligation, the provision is reversed.

A provision for onerous contract is recognized when the expected benefits to be derived by the Bank from a contract are lower than the unavoidable cost of meeting its obligation under the contract.

3.14 Revenue Recognition

Revenue is recognized only when it is probable that the economic benefits associated with the transaction will flow to the entity. In some cases, this may not be probable until the consideration is received or until an uncertainty is removed.

Revenue comprises of interest income, fees and commission, foreign exchange income, cards income, disposal income, etc. Revenue is recognized to the extent it is probable that the economic benefits will flow to the Bank and the revenue can be reliably measured. Revenue is not recognized during the period in which its recoverability of income is not probable. The bases of income recognition are as below:

a. Interest income

Interest income on financial assets held at amortized cost other than loans and advances are recognized using the bank's normal interest rate which is very close to effective interest rate using effective interest rate method.

For income from loans and advances to customers, initial charges are not amortized over the life of the loan and advances as the income so recognized closely approximates the income that would have been derived under effective interest rate method. The Bank considers that the cost of exact calculation of effective interest rate method exceeds the benefit that would be derived from such compliance.

The effective interest method is a method of calculating the amortized cost of a financial asset or of a financial liability and of allocating the interest income or interest expense over the relevant period. The effective interest rate is the rate that discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period, to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, the Bank estimates cash flows considering all contractual terms of the financial instrument (for example, prepayment options) but does not consider future credit losses.

The calculation includes all fees paid or received between parties to the contract that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts unless it is immaterial or impracticable to determine reliably, between parties to the contract that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts. Gains and losses arising from changes in the fair value of

financial instruments held at fair value through profit or loss are included in the statement of profit or loss in the period in which they arise. Contractual interest income and expense on financial instruments held at fair value through profit or loss is recognized within net interest income. The bank has recognized only the interest income that was received or accrued up to the end of Ashadh 2082. Any interest received within 15 days after the end of the current fiscal year has not been included as interest income for the current fiscal year.

b. Fees and Commission

Fees and commission income that are integral to the effective interest rate on a financial asset are included in measurement of effective interest rate. Other fees and commission income including management fee, service charges, syndication fee and forex transaction commission are recognized as the related services are performed.

c. Dividend Income

Dividends on investment in resident companies are recognized when the right to receive payment is established. Dividend incomes are presented in net trading income, net income from other financial instruments at fair value through profit or loss or other revenue based on the underlying classification of the equity instruments.

d. Net trading income

Gain and losses arising in changes in fair value of financial instruments held at fair value through profit or loss are included in Statement of Profit or Loss in the period in which they arise.

These includes the net gain/loss on translation of period end balances carried in foreign exchange to the Nepalese Rupees.

e. Net income from other financial instrument at fair value through profit or loss

Gains and losses arising from changes in the fair value of other financial instruments held at fair value through profit or loss are included in the Statement of Profit or Loss in the period in which they arise.

f. Grant Income

Government grants, including non-monetary grants at fair value, shall not be recognized until there is reasonable assurance that:

- (a) the entity will comply with the conditions attaching to them; and
- (b) the grants will be received. A government grant is not recognized until there is reasonable assurance that the entity will comply with the conditions attached to it, and that the grant will be received. Receipt of a grant does not by itself provide conclusive evidence that the conditions attaching to the grant have been or will be fulfilled.

A government grant that becomes receivable as compensation for expenses or losses already incurred or for the purpose of giving immediate financial support to the entity with no future related costs shall be recognized in profit or loss of the period in which it becomes receivable.

Grants related to income are presented as part of profit or loss, are adjusted in reporting the related expense.

3.15 Interest Expenses

Interest expense on all financial liabilities including deposits is recognized in profit or loss using effective interest rate method. Interest expense on all trading liabilities is considered to be incidental to the Bank's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.

3.16 Employees Benefits

Short-term employee benefits, such as salaries, paid absences, performance-based cash awards and social security costs are recognized over the period in which the employees provide the related services.

The Bank operates a number of post-retirement benefit schemes for its employees including both defined benefit and defined contribution plans. A defined benefit scheme is a plan that defines the amount of pension benefit that an employee will receive on retirement, dependent on one or more factors such as age, years of service and salary. A defined contribution plan is a pension plan into which the Bank pays fixed contributions; there is no legal or constructive obligation to pay further contributions.

Full actuarial valuations of the Bank's defined benefit schemes are carried out periodically with interim reviews in the intervening years; these valuations are updated by qualified independent actuaries.

For the purposes of these annual updates scheme assets are included at their fair value and scheme liabilities are measured on an actuarial basis using actuarial assumptions. The defined benefit scheme liabilities are discounted using rates equivalent to the market yields at the reporting date.

The Bank's Statement of Profit or Loss includes the current service cost, past service costs, net interest expense (income), and plan administration costs that are not deducted from the return on plan assets.

Re-measurements, comprising actuarial gains and losses, the return on plan assets (excluding amounts included in net interest expense (income) and net of the cost of managing the plan assets), and the effect of changes to the asset ceiling (if applicable) are reflected immediately in the statement of financial position with a charge or credit recognized in other comprehensive income in the period in which they occur.

Re-measurements recognized in other comprehensive income are reflected immediately in retained profits and will not subsequently be reclassified to Statement of other Comprehensive income.

The Bank's Statement of Financial Position includes the net surplus or deficit, being the difference between the fair value of scheme assets and the discounted value of scheme liabilities at the reporting date.

Surpluses are only recognized to the extent that they are recoverable through reduced contributions in the future or through refunds from the schemes. In assessing whether a surplus is recoverable, the Bank considers its current right to obtain a refund or a reduction in future contributions and does not anticipate any future acts by other parties that could change the amount of the surplus that may ultimately be recovered.

Employees Provident Fund

In accordance with law, all employees of the Bank are entitled to receive benefits under the provident fund, a defined contribution plan in which both the employee and the Bank contribute monthly at a pre-determined rate (currently, 10% of the basic salary plus grades). Bank does not assume any future liability of provident fund benefits other than its annual contribution.

Leave Salary

The employees of the Bank are entitled to carry forward a part of their unavailed/unutilized leave subject to a maximum limit. The employees can encash unavailed/unutilized leave partially in terms of Employee Service Byelaws of the Bank. The Bank accounts for the liability for entire accumulated outstanding leave balance on accrual basis as per actuarial valuation report.

Termination Benefits

Termination benefits are recognized as expense when the Bank is demonstrably committed, without realistic possibility of withdrawal, to a formal plan to provide termination benefits to employees as a result of an offer made to encourage voluntary redundancy. Termination benefits are recognized if the Bank has made an offer for voluntary redundancy, it is probable that the offer will be accepted, and the number of acceptances can be measured reliably. If the benefits are payable in more than 12 months after the reporting date, they are discounted to their present value.

3.17 Leases

Lease accounting has been prepared according to NFRS 16. Upon lease commencement the bank has recognized a right-of-use asset and a lease liability. The right-of-use asset is initially measured at the amount of the lease liability plus any initial direct costs incurred by the bank. After lease commencement, bank has measured the right-of-use asset using a cost model.

Under the cost model a right-of-use asset is measured at cost less accumulated depreciation and accumulated impairment.

The lease liability is initially measured at the present value of the lease payments payable over the lease term, discounted at the borrowing yield rate of the bank.

3.18 Foreign Currency Translation

The financial statements are presented in Nepalese Rupees, which is the Company's functional and presentation currency.

Foreign currency transactions are translated into the appropriate functional currency using the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation at year end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognized in the Statement of Profit or Loss, except when recognized in other comprehensive income.

Non-monetary assets that are measured at fair value are translated using the exchange rate at the date that the fair value was determined. Translation differences on equities and similar non-monetary items held at fair value through profit and loss are recognized in Statement of Profit or Loss as part of the fair value gain or loss.

3.19 Financial Guarantee and Loan Commitment

Contingent liabilities are possible obligations whose existence depends on the outcome of uncertain future events or those present obligations where the outflow of resources is uncertain or cannot be measured reliably. Contingent liabilities are not recognized in financial statements but are disclosed in the notes to accounts unless they are remote.

Contingent assets are not recognized in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognized in the period in which the change occurs. Details of financial guarantee and commitments provided by the bank on the reporting date is given as note 4.28.

3.20 Share Capital and Reserve

The Bank applies NAS 32, Financial Instruments: Presentation, to determine whether funding is either a financial liability (debt) or equity. Issued financial instruments or their components are classified as liabilities if the contractual arrangement results in the bank having a present obligation to either deliver cash or another financial asset, or a variable number of equity shares, to the holder of the instrument.

Dividends and other returns to equity holders are recognized when paid or declared by the members at the AGM and treated as a deduction from equity.

3.21 Earnings per share including diluted

Basic earnings per share are calculated by dividing the net profit attributable to equity shareholders by the weighted average number of ordinary shares in issue during the year.

For the calculation of diluted earnings per share, the weighted average number of ordinary shares in issue is adjusted to assume conversion of all dilutive potential ordinary shares that arise in respect of convertible preference shares.

3.22 Segment Reporting

An operating segment is a component of the bank that engages in business activities from which it earns revenues and incurs expenses, including revenues and expenses that relate to transactions with any of the bank's other components, whose operating results are reviewed by the management to make decision about resource allocation to each segment and assess its performance.

The bank manages its branch networks under regional demarcation for supervision, monitoring and control. Inter-unit charges and revenues are applied to assess the performance of the business units. These charges are nullified at the overall bank's level. The bank has identified segments on the basis of each geographical presence in seven provinces of the country.

Segment results that are reported by the Bank include items directly attributable to a segment as well as those that can be allocated on a reasonable basis. Unallocated items comprise mainly corporate assets (primarily the Bank's corporate building), head office expenses, and tax assets and liabilities that are categorized as banking assets/liabilities.

4. Notes to Accounts

Note 4.1- Cash and cash equivalent

Cash and cash equivalent comprise the total amount of Cash-in-hand, Balances with other bank and financial institutions, Money at call and short notice, Treasury bills having original maturity of less than three months and Cash in transit is presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Cash in hand	2,384,593,059	2,509,669,117
Balances with B/FIs	4,336,046,424	2,692,177,884
Money at call and short notice	-	2,200,000,000
Other	-	-
3 months Treasury bills	-	997,739,500
Cash in Transit	-	12,424,800
Total	6,720,639,482	8,412,011,302

* The Cash In Transit includes INR 653,000 of the Bank and INR 7,112,500 collected from customers sent to NRB for exchange but the same have not been exchanged by NRB in previous year.

Note 4.2- Due from Nepal Rastra Bank

Balances held with Nepal Rastra Bank including balance for compulsory cash reserve is presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Statutory balances with NRB	11,227,061,127	9,007,561,136
Securities purchased under resale agreement	29,500,000,000	-
Other deposit and receivable from NRB	23,988,641,677	32,175,045,263
Less : Allowance for Impairment	(556,576)	-
Total	64,715,146,228	41,182,606,399

Note 4.3- Placement with bank and financial institutions

Placements with domestic as well as foreign bank and financial institutions with original maturities of more than three months from the acquisition date are presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Placement with domestic B/FIs	-	-
Placement with foreign B/FIs	7,999,853,491	6,630,271,586
Less: Allowances for impairment	(3,268,310)	-
Total	7,996,585,181	6,630,271,586

Note 4.4- Derivative financial instruments

Derivatives are financial instruments that derive their value in response to changes in interest rates, financial instrument prices, commodity prices, foreign exchange rates, credit risk, indices etc. Derivatives are categorized as trading unless they are designated as hedging instruments. All derivatives are initially recognized and subsequently measured at fair value, with all revaluation gain or losses recognized in the Statement of Profit or Loss under Net trading Income. Derivatives are recorded at fair value and carried as assets when their fair value is positive and as liabilities when their fair value is negative. Fair value is determined using the forward market rates ruling on the reporting date.

Particulars	32 Ashadh 2082	31 Ashadh 2081
Held for trading	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	3,577,723,753	1,664,092,583
Others	-	-
Held for risk management	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Other	-	-
Total	3,577,723,753	1,664,092,583

Note 4.5- Other trading assets

The bank does not have any trading assets.

Particulars	32 Ashadh 2082	31 Ashadh 2081
Treasury bills	-	-
Government bonds	-	-
NRB Bonds	-	-
Domestic Corporate bonds	-	-
Equities	-	-
Other	-	-
Total	-	-
Pledged	-	-
Non-pledged	-	-

Note 4.6- Loan and advances to bank and financial institutions

Loan and advances given to microfinance financial institutions as deprived sector lending is presented under this head after providing required impairment allowances as per NRB norms.

Particulars	32 Ashadh 2082	31 Ashadh 2081
Loans to microfinance institutions	9,880,565,119	7,745,610,760
Other	-	-
Less: Allowances for impairment	98,805,651	92,947,329
Total	9,781,759,468	7,652,663,431

Note 4.6.1: Allowances for impairment

Particulars	32 Ashadh 2082	31 Ashadh 2081
Balance at Shrawan 1	92,947,329	119,275,115
Impairment loss for the year:		
Charge for the year	5,858,322	-
Recoveries/reversal	-	(26,327,786)
Amount written off	-	-
Balance at Ashadh end	98,805,651	92,947,329

Note 4.7- Loans and advances to customers

Sum of the outstanding amount of all loans and advances extended to the customers other than BFIs, bills purchased and discounted and amortized cost of staff loans; less the amount of impairment allowances as per NRB norms is presented under this head.

The difference between the average yield of the bank and concessional rate of interest being provided to the bank is recognized as the amortized cost of staff loan.

Particulars	32 Ashadh 2082	31 Ashadh 2081
Loan and advances measured at amortized cost	216,635,961,337	181,578,285,495
Less: Impairment allowances		
Collective impairment	2,542,520,209	2,523,046,514
Individual impairment	654,951,024	839,840,260
Net amount	213,438,490,103	178,215,398,721
Loan and advances measured at FVTPL	-	-
Total	213,438,490,103	178,215,398,721

Note 4.7.1: Analysis of loan and advances - By Product

Particulars	32 Ashadh 2082	31 Ashadh 2081
Product		
Long Term Loans		
Personal	12,108,140,360	15,383,280,000
Business	52,597,811,359	39,100,350,000
Working Capital	11,924,615,260	9,231,470,000
Overdraft (Personal)	3,316,085,162	3,278,500,513
Cash Credit Loan	45,370,550,682	38,576,211,570
Trust receipt/Import Loans	9,945,218,692	6,695,552,811
Short Term Working Capital/Demand Loan	25,146,434,349	18,640,341,610
Personal Residential Loans	24,339,332,558	22,918,275,316
Real Estate Loans	7,061,886,266	6,392,135,307
Margin Lending Loans	3,440,137,804	2,026,915,209
Hire Purchase Loans	5,546,642,405	3,468,211,465
Deprived Sector Loans	10,795,376,872	1,286,277,701
Bills Purchased	700,103,661	43,092,306
Staff Loans	2,011,645,353	1,789,257,643
Other	11,381,149,887	11,720,443,441
Sub Total	225,685,130,671	180,550,314,891
Interest receivable	831,395,785	1,027,970,604
Grand Total	226,516,526,456	181,578,285,495

Note 4.7.2: Analysis of loan and advances - By Currency

Particulars		32 Ashadh 2082	31 Ashadh 2081
Nepalese Rupee	NPR	219,772,236,914	178,695,295,715
Indian Rupee	INR	-	-
United State Dollar	USD	6,744,289,541	2,882,989,780
Great Britain Pound	GBP	-	-
Euro	EUR	-	-
Japanese Yen	JPY	-	-
Chinese Yuan	CNY	-	-
Other	Others	-	-
Total		226,516,526,456	181,578,285,495

Note 4.7.3: Analysis of loan and advances - By Collateral

Particulars	32 Ashadh 2082	31 Ashadh 2081
Secured		
Movable/immovable assets	197,260,463,130	166,555,607,060
Gold and silver		
Guarantee of domestic B/FIs		
Government guarantee	198,736,476	198,772,433
Guarantee of international rated bank		
Collateral of export document	9,277,609,945	5,459,120,000
Collateral of fixed deposit receipt	2,008,971,625	2,821,942,229
Collateral of Government securities	154,326	25,973,806
Counter guarantee		
Personal guarantee	898,079,395	304,899,781
Other collateral	16,872,511,559	6,211,970,186
Sub Total	226,516,526,456	181,578,285,495
Unsecured	-	-
Grant Total	226,516,526,456	181,578,285,495

Note 4.7.4: Allowances for impairment

Particulars	32 Ashadh 2082	31 Ashadh 2081
Specific allowances for impairment		
Balance at Shrawan 1	839,840,260	723,573,606
Impairment loss for the year:		
Charge for the year	-	116,266,654
Recoveries/reversal during the year	(184,889,236)	-
Write-offs	-	-
Exchange rate variance on foreign currency impairment	-	-
Other movement	-	-
Balance at Ashadh end	654,951,024	839,840,260
Collective allowances for impairment		
Balance at Shrawan 1	2,523,046,514	2,330,581,499
Impairment loss for the year:	-	-
Charge/(reversal) for the year	19,473,696	192,465,015
Exchange rate variance on foreign currency impairment	-	-
Other movement	-	-
Balance at Ashadh end	2,542,520,209	2,523,046,514
Total allowances for impairment	3,197,471,233	3,362,886,774

Impairment loss on Loans and Advances to BFIs and Customers are measured as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per NFRS 9 through Expected Credit Loss (ECL) model. The details of loan loss provision as per Nepal Rastra Bank and impairment loss as per NFRS 9 through Expected Credit Loss model are as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Loans and advances to BFIs	53,184,416	-
Loans and advances to customers	3,127,883,865	1,315,547,278
Total Impairment as per ECL method under NFRS 9 (A)	3,181,068,281	1,315,547,278
Total impairment as per NRB norms (B)	3,296,276,884	3,455,834,103
Higher of impairment as per ECL method under NFRS 9 (A) or NRB Norms (B)	3,296,276,884	3,455,834,103

Note 4.8- Investment securities

Investments made by Bank in financial instruments has been presented under this account head in three categories i.e. investment securities designated at fair value through profit or loss, investment securities measured at amortized cost and investment in equity measured at fair value through other comprehensive income which is as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Investment securities measured at amortized cost	48,105,338,374	42,800,320,319
Investment in equity measured at FVTOCI	1,338,099,093	1,343,299,224
Total	49,443,437,467	44,143,619,543

The bank has investment in government bonds and NRB treasury bills which are measured at amortized cost. Disclosure in respect of investment in government bond are as follows:

Note 4.8.1: Investment securities measured at amortized cost

Particulars	32 Ashadh 2082	31 Ashadh 2081
Debt securities	-	-
Government bonds	41,834,653,053	37,930,234,317
Government treasury bills	4,853,500,918	3,452,533,513
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-
Other Bond	1,417,590,116	1,417,552,489
Less: Allowances for impairment	(405,714)	-
Total	48,105,338,374	42,800,320,319

Investments made by the bank in shares of other companies/institutions and units of mutual fund are presented as follows.

Note 4.8.2: Investment in equity measured at fair value through other comprehensive income

Particulars	32 Ashadh 2082	31 Ashadh 2081
Equity instruments		
Quoted equity securities	1,154,803,529	1,168,715,466
Unquoted equity securities	183,295,564	174,583,758
Total	1,338,099,093	1,343,299,224

Note 4.8.3: Information relating to investment in equities

	32 Ashadh 2082		31 Ashadh 2081	
	Cost	Fair Value	Cost	Fair Value
Investment in Quoted Equity				
Nirdhan Utthan Laghubitta Bittiya Sanstha Limited Promoter Share (1,988,967 promoter shares of Rs. 100 each) (2080/81: 1,988,966 promoter shares of Rs. 100 each)	8,676,667	917,987,829	8,676,667	887,372,666
Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited Promoter (Previously RMDC Laghubitta Bittiya Sanstha Limited) (558,977 promoter shares of Rs. 100 each 2080/81: 493,360 promoter shares of Rs. 100 each)	70,870,000	55,897,700	70,870,000	162,808,800
Taragaon Regency Hotel Limited (52,000 ordinary shares of Rs. 100 each 2080/81: 50,000 ordinary shares of Rs. 100 each)	5,000,000	48,958,000	5,000,000	41,964,000
Investment in Quoted units of Mutual Fund				
NIBL Growth Fund (1,000,000 units of Rs. 10 each)	10,000,000	10,090,000	10,000,000	10,640,000
Prabhu Smart Fund (500,000 units of Rs. 10 each)	5,000,000	5,775,000	5,000,000	4,805,000
RBB Mutual Fund 2 (500,000 units of Rs. 10 each)	5,000,000	5,045,000	5,000,000	4,750,000
Sunrise Focused Equity Fund (1,000,000 units of Rs. 10 each)	10,000,000	10,040,000	10,000,000	8,240,000
Siddhartha Investment Growth Scheme 3 (2,000,000 units of Rs. 10 each)	20,000,000	20,900,000	20,000,000	18,900,000
NIBL Stable Fund (1,000,000 units of Rs. 10 each)	10,000,000	10,040,000	10,000,000	10,000,000
Citizens Super 30 Mutual Fund (500,000 units of Rs. 10 each)	5,000,000	5,040,000	5,000,000	5,000,000
Himalayan 80-20 (500,000 units of Rs. 10 each)	5,000,000	6,030,000	5,000,000	4,995,000
Laxmi Value Fund 2 (1,000,000 units of Rs. 10 each)	10,000,000	10,130,000	10,000,000	9,240,000
Garima Samriddhi Yojana (1,000,000 units of Rs. 10 each)	10,000,000	10,000,000	-	-
Muktinath Mutual Fund 1 (2,000,000 units of Rs. 10 each)	20,000,000	19,980,000	-	-
MBL Equity Fund (500,000 units of Rs. 10 each)	5,000,000	4,985,000	-	-
NMB Hybrid Fund L- II (1,000,000 units of Rs. 10 each)	10,000,000	8,920,000	-	-
Reliable Samriddhi Yojana (500,000 units of Rs. 10 each)	5,000,000	4,985,000	-	-
TOTAL OF QUOTED INSTRUMENTS	214,546,667	1,154,803,529	164,546,667	1,168,715,466
Investment in unquoted equity				
Nepal Clearing House Limited (199,649 ordinary shares of Rs. 100 each 2080/81: 167,772 ordinary shares of Rs. 100 each)	2,500,000	47,434,606	2,500,000	38,765,398
Karja Suchana Kendra Limited (154,402 ordinary shares of Rs. 100 each 2080/81: 154,402 ordinary shares of Rs. 100 each)	1,235,500	119,182,904	1,235,500	105,873,451
National Banking Training Institute (110,102 ordinary shares of Rs. 100 each 2080/81: 72,476 ordinary shares of Rs. 100 each)	5,597,460	11,608,054	1,834,860	29,944,909
Investment in Un-Quoted units of Mutual Fund Sanima Flexi Fund (500,000 units of Rs. 10 each)	5,000,000	5,070,000	-	-
TOTAL OF UNQUOTED SHARE	14,332,960	183,295,564	5,570,360	174,583,758
TOTAL	228,879,627	1,338,099,093	170,117,027	1,343,299,224

Note 4.9- Current tax assets

Advance tax deposited by the bank less tax liabilities are presented under this head. Liabilities recognized for the purpose of current income tax, including fees, penalties are presented under this head.

Particulars	32 Ashadh 2082	31 Ashadh 2081
Current tax assets		
Current year income tax assets	2,136,785,566	1,668,278,011
Tax assets of prior periods	15,089,792,664	13,421,514,653
Current tax liabilities		
Current year income tax liabilities	(2,279,897,714)	(1,688,056,618)
Tax liabilities of prior periods	(14,572,046,009)	(12,883,989,391)
Total	374,634,507	517,746,655

Note 4.10- Investment in subsidiaries

The bank does not have any subsidiary company.

Particulars	32 Ashadh 2082	31 Ashadh 2081
Investment in quoted subsidiaries	-	-
Investment in unquoted subsidiaries	-	-
Total investment		
Less: Impairment allowances	-	-
Net carrying amount	-	-

4.10.1: Investment in quoted subsidiaries

	32 Ashadh 2082		31 Ashadh 2081	
	Cost	Fair Value	Cost	Fair Value
.....Ltd.				
.....shares of Rs.each	-	-	-	-
.....Ltd.				
.....shares of Rs.each	-	-	-	-
Total	-	-	-	-

4.10.2: Investment in unquoted subsidiaries

	32 Ashadh 2082		31 Ashadh 2081	
	Cost	Fair Value	Cost	Fair Value
.....Ltd.				
.....shares of Rs.each	-	-	-	-
.....Ltd.				
.....shares of Rs.each	-	-	-	-
Total	-	-	-	-

4.10.3: Information relating to subsidiaries of the Bank

	PERCENTAGE OF OWNERSHIP HELD BY THE BANK	
	32 Ashadh 2082	31 Ashadh 2081
.....Ltd.		
.....Ltd.		
.....Ltd.		

4.10.4: Non controlling interest of the subsidiaries

Equity interest held by NCI (%)

Profit/(loss) allocated during the year

Accumulated balances of NCI as on Asar end.....

Dividend paid to NCI

Equity interest held by NCI (%)

Profit/(loss) allocated during the year

Accumulated balances of NCI as on Asar end.....

Dividend paid to NCI

Note 4.11- Investment in associates

The bank holds 25% equity of investment in Forward Community Micro Finance Limited as investment in shares, which has been accounted for using equity accounting as under. The post-acquisition results of the associate are based on the unaudited financial highlights as published by the associate company.

The net effect of loss arise on valuation of the investment amounting to Rs. 74,138,839 (Previous year gain of Rs. 108,473,206) has been transferred to Regulatory Reserve from Retained Earning during the year.

Particulars	32 Ashadh 2082	31 Ashadh 2081
Investment in quoted associates	762,144,319	836,283,158
Investment in unquoted associates	-	-
Total investment		
Less: Impairment allowances	-	-
Net carrying amount	762,144,319	836,283,158

4.11.1: Investment in quoted associates

	32 Ashadh 2082		31 Ashadh 2081	
	Cost	Fair Value	Cost	Fair Value
Forward Community Micro Finance Ltd. (2,989,849 Shares @ Rs. 100 each) [Includes 2,489,849 no. of Bonus Shares]. 2080/81: 2,638,878 ordinary shares of Rs. 100 each)	50,000,000	762,144,319	50,000,000	836,283,158
Total	50,000,000	762,144,319	50,000,000	836,283,158

4.11.2: Investment in unquoted associates

	32 Ashadh 2082		31 Ashadh 2081	
	Cost	Fair Value	Cost	Fair Value
.....Ltd.Shares of Rs.each	-	-	-	-
.....Ltd.shares of Rs.each	-	-	-	-
Total	-	-	-	-

4.11.3: Information relating to associates of the Bank

	PERCENTAGE OF OWNERSHIP HELD BY THE BANK	
	32 Ashadh 2082	31 Ashadh 2081
Forward Community Micro Finance Ltd.	25%	25%

4.11.4: Equity value of associates

Particulars	32 Ashadh 2082	31 Ashadh 2081
Forward Community Micro Finance Ltd.	762,144,319	836,283,158
Total	762,144,319	836,283,158

Note 4.12- Investment properties

Land or land and building other than those classified as property and equipment; and non- current assets held for sale under relevant accounting standard has been presented under this account head. This shall include land, land and building acquired as non-banking assets by the bank but not sold. The bank has no investment properties as on 32 Ashadh 2082.

The position of the Non-banking Assets of the bank is as under:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Investment properties measured at fair value		
Balance as on Shrawan 1, 2081		
Addition/disposal during the year		
Net changes in fair value during the year		
Adjustment/transfer		
Net amount		

Particulars	32 Ashadh 2082	31 Ashadh 2081
Investment properties measured at Cost		
Balance as on Shrawan 1	522,293,275	-
Addition/Disposal during the year	42,001,811	522,293,275
Adjustment/transfer	-	-
Accumulated depreciation	-	-
Accumulated impairment loss		
Net amount	564,295,086	522,293,275
Total	564,295,086	522,293,275

DETAILS OF NON-BANKING ASSETS

S.N.	Name of the Party/borrower, Address	NBA Booked Date	32 Ashadh 2082	31 Ashadh 2081
1.	Valley Liquor Mart Pvt. Ltd.	11/2/2023	31,367,065	48,867,065
2.	New Aman Traders	10/12/2023	4,850,000	4,850,000
3.	Namaste Garment Pvt. Ltd.	20/12/2023	9,585,900	9,585,900
4.	Shristi & Praful Suppliers	3/1/2024	-	15,038,381
5.	Nirman Hardware And Suppliers	10/1/2024	12,567,576	12,567,576
6.	Nani Babu Sindali Magar/Dhan Kumari Shrestha (Magar)	11/1/2024	9,394,388	9,394,388
7.	Ganesh Chiura Mill	11/1/2024	30,712,290	30,712,290
8.	Bhairab Man Shrestha	18/1/2024	3,423,411	3,423,411
9.	Yadav Khudra Galla Pasal	5/2/2024	9,563,000	9,563,000
10.	New Saksham Enterprises	18/3/2024	18,950,123	18,950,123
11.	Prakash Enterprises	10/4/2024	4,000,000	26,000,000
12.	Jeevan Auto Service	10/4/2024	5,806,000	5,806,000
13.	Thapa Wholesale Supply	10/4/2024	28,000,000	28,000,000
14.	Laxmi Itta Udhyog	12/4/2024	3,368,600	6,999,600
15.	Laxmi Trading Company	12/4/2024	30,442,000	30,442,000
16.	Shree Baishno Maa Suppliers	16/4/2024	2,673,769	2,673,769
17.	Babita Kirana Pasal	2/5/2024	1,560,000	1,560,000
18.	Agro Trade Nepal Private Limited	30/5/2024	-	10,458,621
19.	Gautam Overseas Pvt. Ltd.	18/6/2024	-	116,233,244
20.	Ranjana Beauty Parlour	11/7/2024	996,025	996,025
21.	Pragya General Store	14/7/2024	19,866,000	19,866,000
22.	Jyoti Agro Pvt. Ltd.	14/7/2024	88,663,000	88,663,000
23.	Ana Prasad/Sita/Gopal Dahal	15/7/2024	-	3,806,016
24.	Laxman Cold Stores	15/7/2024	17,836,867	17,836,867
25.	Hardware Center	2/9/2024	8,998,360	
26.	Laxmi Medico Concern Private Limited	1/10/2024	4,395,424	
27.	Ganesh Aauji	12/11/2024	5,979,462	
28.	Binayak Suppliers	13/11/2024	12,561,000	
29.	Kaushal Kushal Kirana Pasal	3/12/2024	9,233,329	
30.	Durga Baniya	22/1/2025	6,520,000	
31.	The Mobile Zone Group	11/2/2025	48,193,869	
32.	New Daandi Maa Traders	2/4/2025	31,251,976	
33.	Prekshya Suppliers	9/4/2025	3,725,000	
34.	Prabin Cold Drinks Center	22/4/2025	11,262,500	
35.	Mahesh Chaudhary / Basmati Chaudhary	26/5/2025	7,099,956	
36.	Subisha Collection	7/7/2025	3,080,000	
37.	Techno Dawn Pvt. Ltd.	10/7/2025	1,850,000	
38.	Khadga Prasad Giri/Rekha Giri Karki	11/7/2025	3,096,357	
39.	Arnav Liquor World	14/7/2025	34,622,000	
40.	Scout Mahora	14/7/2025	5,337,630	
41.	Shubham Galla Bhandar	15/7/2025	10,902,208	
42.	Rishika Enterprises	16/7/2025	22,560,000	
TOTAL			564,295,086	522,293,275

Note 4.13- Property, Plant and Equipment

Details of property & equipment are presented as follow:

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixture	Machinery	Equipment & Others	TOTAL Ashadh End 2082	TOTAL Ashadh End 2081
Cost										
As on Shrawan 1, 2080	1,934,634,550	340,188,910	355,175,312	255,435,157	141,552,190	295,958,759	367,840,788	342,058,883	4,032,844,549	3,904,275,647
Addition during the Year	69,300,000	61,586,778	22,769,688	23,625,893	50,023,600	33,444,518	16,278,736	28,336,339	305,365,551	222,399,450
Acquisition										
Capitalization										
Disposal during the year	-	-	(5,354,090)	(8,870,783)	(13,537,131)	(3,776,484)	(3,310,785)	(10,443,395)	(45,292,668)	(93,830,548)
Adjustment/Revaluation										
Balance as on Ashadh end 2081	2,003,934,550	401,775,687	372,590,909	270,190,267	178,038,659	325,626,793	380,808,739	359,951,827	4,292,917,432	4,032,844,549
Addition during the Year	15,125,000	299,744,051	12,433,296	226,104,611	19,859,600	41,349,258	27,606,833	66,293,488	708,516,137	305,365,551
Acquisition										
Capitalization										
Disposal during the year	-	-	(958,971)	(8,874,108)	(437,900)	(4,912,127)	(4,722,652)	(18,309,339)	(38,215,097)	(45,292,668)
Adjustment/Revaluation										
Balance as on Ashadh end 2082	2,019,059,550	701,519,739	384,065,234	487,420,770	197,460,359	362,063,924	403,692,919	407,935,977	4,963,218,472	4,292,917,432
Depreciation and Impairment										
As on Shrawan 1, 2080	-	84,425,022	192,853,581	185,631,631	96,502,783	182,825,813	269,801,423	245,932,206	1,257,972,459	1,147,605,709
Depreciation charge for the Year	-	17,569,743	26,345,293	26,027,955	18,032,062	32,405,300	31,479,030	38,108,005	189,967,388	184,485,213
Impairment for the year										
Disposals	-	-	(5,143,326)	(8,564,418)	(13,537,131)	(3,739,263)	(3,310,785)	(10,252,346)	(44,547,270)	(74,118,463)
Adjustment										
As on Ashadh end 2081	-	101,994,765	214,055,548	203,095,168	100,997,713	211,491,849	297,969,668	273,787,865	1,403,392,578	1,257,972,459
Depreciation charge for the Year	-	22,084,171	27,649,706	35,287,447	18,965,060	32,850,847	30,495,615	36,235,506	203,568,353	189,967,388
Impairment for the year										
Disposals	-	-	(421,493)	(8,757,562)	(427,486)	(4,856,949)	(4,722,652)	(17,618,642)	(36,804,784)	(44,547,270)
Adjustment										
As on Ashadh end 2082	-	124,078,935	241,283,761	229,625,053	119,535,288	239,485,748	323,742,631	292,404,730	1,570,156,146	1,403,392,578
Capital Work in Progress										
Lease Assets										
Net Book Value										
As on Ashadh end 2080	1,934,634,550	255,763,888	162,321,730	69,803,525	45,049,408	113,132,946	98,039,365	96,126,677	3,619,402,715	3,619,402,715
As on Ashadh end 2081	2,003,934,550	299,780,922	158,535,361	67,095,099	77,040,946	114,134,943	82,839,071	86,163,962	3,891,474,615	3,891,474,615
As on Ashadh end 2082	2,019,059,550	577,440,803	142,781,473	257,795,717	77,925,072	122,578,176	79,950,288	115,531,247	4,177,562,454	4,177,562,454

Note 4.14- Goodwill and Intangible Assets

The bank doesn't have any goodwill.

Software that are integral and necessary in operating office equipment are recognized with such office equipment. Details presented as follows:

Particulars	Goodwill	Purchased	Software Developed	Other	TOTAL Ashadh end 2082	TOTAL Ashadh end 2081
Cost						
As on Shrawan 1, 2080		159,665,188			159,665,188	144,244,853
Addition during the Year						
Acquisition		10,364,360			10,364,360	15,702,835
Capitalization		-			-	-
Disposal during the year		(1,154,800)			(1,154,800)	(282,500)
Adjustment/Revaluation		-			-	-
Balance as on Ashadh end 2081	-	168,874,748			168,874,748	159,665,188
Addition during the Year						
Acquisition		118,563,405			118,563,405	10,364,360
Capitalization		-			-	-
Disposal during the year		-			-	(1,154,800)
Adjustment/Revaluation		-			-	-
Balance as on Ashadh end 2082	-	287,438,153			287,438,153	168,874,748
Amortization and Impairment						
As on Shrawan 1, 2080		134,716,036			134,716,036	121,168,687
Amortization charge for the Year		9,932,752			9,932,752	13,829,849
Impairment for the year		(1,154,800)			(1,154,800)	(282,500)
Disposals		-			-	-
Adjustment		-			-	-
As on Ashadh end 2081	-	143,493,988			143,493,988	134,716,036
Amortization charge for the Year		14,483,543			14,483,543	9,932,752
Impairment for the year		-			-	-
Disposals		-			-	(1,154,800)
Adjustment		-			-	-
As on Ashadh end 2082	-	157,977,531			157,977,531	143,493,988
Capital Work in Progress					62,519,150	
Net Book Value						
As on Ashadh end 2080		24,949,152			24,949,152	23,076,167
As on Ashadh end 2081		25,380,759			25,380,759	24,949,152
As on Ashadh end 2082		129,460,622			191,979,773	25,380,760

Note 4.15- Deferred tax

Deferred tax is calculated on temporary differences between the book values of financial assets/liabilities and tax bases of assets/liabilities using the statutory tax rate of 30%. Details as follows:

	32 ASHADH 2082		
	DEFERRED TAX ASSETS	DEFERRED TAX LIABILITIES	NET DEFERRED TAX ASSETS/ (LIABILITIES)
Deferred tax on temporary differences on following items			
Loan and Advance to B/FIs	-	-	-
Loans and advances to customers	-	-	-
Interest Receivable on Loans and advances	-	-	-
Investment properties	-	-	-
Unrealised Foreign Exchange	-	(252,057)	(252,057)
Investment securities	-	(332,765,840)	(332,765,840)
Investment in associates	-	(213,643,296)	(213,643,296)
Properties, Plants & equipment & Intangible Assets	3,545,588	-	3,545,588
Employees' defined benefit plan & contribution plan	429,750,239	-	429,750,239
Lease liabilities	69,902,593	-	69,902,593
Provisions	-	-	-
Other receivables from NRB	166,973	-	166,973
Other bonds	121,714	-	121,714
Placement with BFIIs	980,493	-	980,493
Other temporary differences	-	-	-
Deferred tax on temporary differences	504,467,600	(546,661,193)	(42,193,593)
Deferred tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
Net Deferred tax asset/(liabilities) as on year end of 2082			(42,193,593)
Recognised in profit or loss			201,265,639
Recognised in other comprehensive income			(243,515,689)
Recognised directly in equity			56,457
Deferred tax asset/(liabilities) as on Shrawan 1, 2081			(125,808,362)
Origination/(Reversal) during the year			(83,614,769)
Deferred tax expense/(income) recognised in profit or loss			(60,291,044)
Deferred tax expense/(income) recognised in other comprehensive income			(23,323,725)
Deferred tax expense/(income) recognised in directly in equity			-

	31 ASHADH 2081		
	DEFERRED TAX ASSETS	DEFERRED TAX LIABILITIES	NET DEFERRED TAX ASSETS/ (LIABILITIES)
Deferred tax on temporary differences on following items			
Loan and Advance to B/FIs	-	-	-
Loans and advances to customers	-	-	-
Interest Receivable on Loans and advances	-	-	-
Investment properties	-	-	-
Unrealised Foreign Exchange	-	(13,714,382)	(13,714,382)
Investment securities	-	(351,954,659)	(351,954,659)
Investment in associates	-	(235,884,947)	(235,884,947)
Properties, Plants & equipment & Intangible Assets	4,455,576	-	4,455,576
Employees' defined benefit plan & contribution plan	405,426,132	-	405,426,132
Lease liabilities	65,863,918	-	65,863,918
Provisions	-	-	-
Other temporary differences	-	-	-
Deferred tax on temporary differences	475,745,626	(601,553,988)	(125,808,362)
Deferred tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
Net Deferred tax asset/(liabilities) as on year end of 2081			(125,808,362)
Recognised in profit or loss			140,974,595
Recognised in other comprehensive income			(266,839,414)
Recognised directly in equity			56,457
Deferred tax asset/(liabilities) as on Shrawan 1, 2080			(173,207,361)
Origination/(Reversal) during the year			(47,398,999)
Deferred tax expense/(income) recognised in profit or loss			14,225,053
Deferred tax expense/(income) recognised in other comprehensive income			(61,567,595)
Deferred tax expense/(income) recognised in directly in equity			(56,457)

Note 4.16 - Other assets

Other Asset include accounts receivable, interest receivable, accrued income, prepayments, deposit, deferred employee benefits and stationery stock details presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Assets held for sale	-	-
Other non banking assets	-	-
Bills receivable	-	-
Accounts receivable	2,865,526	85,378,447
Accrued income	-	2,432,693
Prepayments and deposit	127,488,164	115,559,774
Income tax deposit (For Legal Cases)	151,478,000	204,076,023
Deferred employee expenditure	1,558,332,304	1,432,298,848
Other assets	54,683,475	171,824,565
Total	1,894,847,469	2,011,570,349

Note 4.17 - Due to Bank and Financial Institutions

Deposits from other BFIs is shown under this head. Details as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Money market deposits	-	-
Interbank borrowing	1,100,975,540.44	2,349,196,262
Other deposits from BFIs	2,335,967,768	1,071,804,697
Settlement and clearing accounts	-	-
Other deposits from BFIs	-	-
Total	3,436,943,308	3,421,000,959

Note 4.18 - Due to Nepal Rastra Bank

The bank has only refinance facilities due to Nepal Rastra Bank, presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Refinance from NRB	-	-
Standing Liquidity Facility	-	-
Lender of last resort facility from NRB	-	-
Securities sold under repurchase agreements	-	-
Other payable to NRB	-	-
Total	-	-

Note 4.19 - Derivative financial instruments

Derivatives are financial instruments that derive their value in response to changes in interest rates, financial instrument prices, commodity prices, foreign exchange rates, credit risk, indices etc. Derivatives are categorised as trading unless they are designated as hedging instruments. All derivatives are initially recognised and subsequently measured at fair value, with all revaluation gains or losses recognised in the Statement of Profit or Loss under Net trading Income. Derivatives are recorded at fair value and carried as assets when their fair value is positive and as liabilities when their fair value is negative. Fair value is determined using the forward market rates ruling on the reporting date.

Particulars	32 Ashadh 2082	31 Ashadh 2081
Held for trading	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	3,598,403,660	1,630,408,398
Others	-	-
Held for risk management	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Other	-	-
Total	3,598,403,660	1,630,408,398

Note 4.20 - Deposits from customers

All deposits account other than deposit from bank and financial institutions (local and foreign bank and NRB) is presented under this head. Details are presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Institutions customers:		
Term deposits	114,510,943,898	55,501,461,701
Call deposits	22,012,744,627	137,716,584
Current deposits	18,946,202,685	15,180,240,630
Other	2,925,211,492	13,022,995,924
Individual customers:		
Fixed deposits	54,147,740,852	79,406,795,387
Saving deposits	84,973,380,197	67,232,053,924
Current deposits	1,093,967,534	760,421,703
Other	208,208,905	990,093,281
Total	298,818,400,190	232,231,779,134

Note 4.20.1: Currency wise analysis of deposit from customers

Particulars		32 Ashadh 2082	31 Ashadh 2081
Nepalese rupee	NPR	293,368,490,596	229,823,490,386
Indian rupee	INR	273,754,436	59,976,738
United State dollar	USD	5,018,302,517	2,216,079,272
Great Britain pound	GBP	835,004	811,814
Euro	EUR	156,931,411	131,418,583
Japanese Yen	JPY	2,544	2,341
Chinese Yuan	CNY	-	-
Other	Other	83,682	-
Total		298,818,400,190	232,231,779,134

Note 4.21 Borrowing

The bank does not have any borrowings as on reporting date.

Particulars	32 Ashadh 2082	31 Ashadh 2081
Domestic Borrowing		
Nepal Government	-	-
Other Institutions	-	-
Other	-	-
Sub Total	-	-
Foreign Borrowing		
Foreign Bank and Financial Institutions	-	-
Multilateral Development Banks	-	-
Other Institutions	-	-
Sub Total	-	-
Total	-	-

Note 4.22 Provisions

Entire provisions for expenses made by the bank are classified under other liabilities.

Particulars	32 Ashadh 2082	31 Ashadh 2081
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	-	-
Onerous contracts	-	-
Other	-	-
Total	-	-

Note 4.22.1: Movement in provision

Particulars	32 Ashadh 2082	31 Ashadh 2081
Balance at Shrawan 1		
Provisions made during the year	-	-
Provisions used during the year	-	-
Provisions reversed during the year	-	-
Unwind of discount	-	-
Balance at Ashadh end	-	-

Note 4.23 - Other liabilities

The details of other liabilities are as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Liability for employees defined benefit obligations	109,626,680	166,437,370
Liability for long-service leave	499,426,488	471,660,259
Short-term employee benefits	-	-
Bills payable	188,327,844	53,475,394
Creditors and accruals	1,456,734,020	1,525,233,460
Interest payable on deposit	51,949,515	88,829,256
Interest payable on borrowing	-	-
Liabilities on deferred grant income	-	-
Unpaid Dividend	99,996,676	144,140,407
Liabilities under operating Lease	982,603,053	954,977,880
Employee bonus payable	816,661,742	628,792,312
Other		
a) Government Revenue Payable	14,273,548,179	22,274,179,093
b) Agency Account	-	-
c) Branch Adjustment Account	37,054	38,683
d) Remittance Payable	209,987,159	181,168,594
e) Audit Fee	3,345,000	3,345,000
f) Others payables	500,278,990	388,299,851
g) Liability for defined Contribution Plan	7,669,042	7,441,228
Total	19,200,191,441	26,888,018,787

Note 4.23.1: Defined benefit obligations

The amounts recognised in the statement of financial position are as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Present value of unfunded obligations	-	-
Present value of funded obligations	1,455,479,080	1,419,405,160
Total present value of obligations	1,455,479,080	1,419,405,160
Fair value of plan assets	1,345,852,400	1,252,967,790
Present value of net obligations	109,626,680	166,437,370
Recognised liability for defined benefit obligations	109,626,680	166,437,370

Note 4.23.2: Plan assets

Plan assets comprise

Particulars	32 Ashadh 2082	31 Ashadh 2081
Equity securities	-	-
Government bonds	-	-
Bank deposit	1,345,852,400	1,252,967,790
Other	-	-
Total	1,345,852,400	1,252,967,790

Note 4.23.3: Movement in the present value of defined benefit obligations

Particulars	32 Ashadh 2082	31 Ashadh 2081
Defined benefit obligations at Shrawan 1	1,419,405,160	1,304,027,240
Actuarial losses	(83,331,480)	20,880,140
Benefits paid by the plan	(70,945,640)	(87,204,850)
Current service costs and interest	190,351,040	181,702,630
Defined benefit obligations at Ashadh end	1,455,479,080	1,419,405,160

Note 4.23.4: Movement in the fair value of plan assets

Particulars	32 Ashadh 2082	31 Ashadh 2081
Fair value of plan assets at Shrawan 1	1,252,967,790	1,183,845,500
Contributions paid into the plan	163,830,250	156,327,140
Benefits paid during the year	(70,945,640)	(87,204,850)
Actuarial (losses) gains	(97,105,000)	(94,707,640)
Expected return on plan assets	97,105,000	94,707,640
Fair value of plan assets at Ashadh end	1,345,852,400	1,252,967,790

Note 4.23.5: Amount recognised in profit or loss

Particulars	32 Ashadh 2082	31 Ashadh 2081
Current service costs	81,263,250	78,128,960
Interest on obligation	109,087,790	103,573,670
Expected return on plan assets	(97,105,000)	(94,707,640)
Total	93,246,040	86,994,990

Note 4.23.6: Amount recognised in other comprehensive income

Particulars	32 Ashadh 2082	31 Ashadh 2081
Actuarial (gain)/loss	13,773,520	115,587,780
Total	13,773,520	115,587,780

Note 4.23.7: Actuarial assumptions

Particulars	32 Ashadh 2082	31 Ashadh 2081
Discount rate	7.75%	7.75%
Expected return on plan asset	8.00%	8.00%
Future salary increase	8.00%	8.00%
Withdrawal rate	Till age 35 years-3% Thereafter-1%	Till age 35 years-3% Thereafter-1%

Note 4.24 - Debt securities issued

Redeemable debenture issued by the bank has been presented under this head. Details as follows:

- 8% Debenture of Rs. 85.68 crores for a period of 8 years and maturing on Falgun 2086 was issued on Falgun 3, 2078.
- 10.50% Debenture of Rs. 200 crores for a period of 6 years and maturing on Bhadra 2085 was issued on Bhadra 10, 2079.
- 7.50% Energy bond of Rs. 74.683 crores for a period of 10 years and maturing on Magh 2089 was issued on Magh 17, 2079.
- 7.50% Debenture of Rs. 300 crores for a period of 10 years and maturing on Falgun 2091 was issued on Chaitra 1, 2081.

Particulars	32 Ashadh 2082	31 Ashadh 2081
Debt securities issued designated as at fair value through profit or loss	-	-
Debt securities issued at amortised cost	6,603,613,000	3,603,613,000
Total	6,603,613,000	3,603,613,000

Note 4.25 - Subordinated Liabilities

Particulars	32 Ashadh 2082	31 Ashadh 2081
Redeemable preference shares	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-
Other	-	-
Total		

Note 4.26 - Share capital

The bank is required to maintain the capital adequacy ratio imposed by the regulator. The ratio is fixed at 11.5% for the current year and the bank has maintained the required ratio.

Details of shares (equity and preference) presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Ordinary shares	12,944,694,268	11,767,903,880
Convertible preference shares (equity component only)	-	-
Irredeemable preference shares (equity component only)	-	-
Perpetual debt (equity component only)	-	-
Total	12,944,694,268	11,767,903,880

Note 4.26.1: Ordinary shares

Particulars	32 Ashadh 2082	31 Ashadh 2081
Authorized Capital		
15,00,00,000 nos. of Ordinary Shares of Rs. 100 each (Previous 15,00,00,000 nos. of Ordinary Shares of Rs. 100 each)	15,000,000,000	15,000,000,000
Issued Capital		
129,446,942.68 nos. of Ordinary Shares of Rs. 100 each (Previous 117,679,038.80 nos. of Ordinary Shares of Rs. 100 each)	12,944,694,268	11,767,903,880
Subscribed and paid up Capital		
129,446,942.68 nos. of Ordinary Shares of Rs. 100 each (Previous 117,679,038.80 nos. of Ordinary Shares of Rs. 100 each)	12,944,694,268	11,767,903,880
Total	12,944,694,268	11,767,903,880

Note 4.26.2: Ordinary share ownership

	32 Ashadh 2082		31 Ashadh 2081	
	Percent	Amount	Percent	Amount
Domestic ownership	79.98%	10,352,531,068	79.98	9,411,391,880
Nepal Government				
"A" class licensed institutions				
Other licensed institutions				
Other Institutions	9.30%	1,204,474,600	39.14	4,606,389,900
Public	70.67%	9,148,056,468	40.83	4,805,001,980
Other				
Foreign ownership	20.02%	2,592,163,200	20.02	2,356,512,000
Total	100.00%	12,944,694,268	100.00	11,767,903,880

SN	Particulars	Total Number of Shares	% of Total Shares
1.	Pratima Shrestha	31,009,423	23.96%
2.	Ravi Krishna Shrestha	2,435,222	1.88%
3.	Kiran Krishna Shrestha	2,435,222	1.88%
4.	Shanta Dev Pathak	1,522,280	1.18%
5.	Arun Man Sherchan	1,223,397	0.95%
6.	Hotel Snow Lion P. Ltd.	12,044,746	9.30%
	Total	50,670,290	39.14%
	Group B (Public)	-	
	Total Shares held by Public Shareholder	52,855,021	40.83%
	List of Public Shareholders holding 0.50% and above shares (out of 40.83%)		
	Name of Shareholder	Total Number of Shares	% of Total Shares
1.	Shanta Dev Pathak	4,930,831	3.81%
2.	Arun Man Sherchan	2,914,563	2.25%
3.	Ravi Krishna Shrestha	1,103,897	0.85%
4.	Kiran Krishna Shrestha	1,103,897	0.85%
5.	Ananda Ratna Tuladhar	978,039	0.76%
6.	Bhatbhateni Investment Company Pvt. Ltd.	1,142,374	0.88%
	Group C (PNB)		
1	Punjab National Bank	25,921,632	20.02%
	Total	129,446,943	100.00%

Share premium

Any premium collected on issue of share to public is credited to this reserve. This reserve is utilized only for issue of bonus share. During the F/Y 2074-75, the Bank had issued 15,088,087 right shares at the rate of Rs.100. The unsubscribed shares of right issue were auctioned and the excess amount collected over the par value on auctioned shares are booked under Share Premium Account which is equivalent to Rs. 238,469,884.

Note 4.27 - Reserves

Following reserves are maintained by the bank.

Particulars	32 Ashadh 2082	31 Ashadh 2081
Statutory general reserve	7,716,968,092	6,748,987,397
Exchange Equalisation reserve	69,832,410	69,622,362
Corporate social responsibility reserve	76,277,755	70,727,091
Capital redemption reserve	-	-
Reserve for Staff Training	37,030,058	28,726,196
Regulatory reserve	1,853,046,131	2,010,689,680
Investment adjustment reserve	2,690,933	2,690,933
Capital Adjustment reserve	1,116,407,907	1,116,407,907
Assets revaluation reserve	971,430,892	971,430,892
Fair value reserve	776,453,627	821,227,539
Dividend equalisation reserve	-	-
Actuarial gain	(211,322,686)	(201,681,222)
Debenture Redemption reserve	1,365,794,289	768,575,445
Other reserve	88,630,341	88,636,991
Total	13,863,239,749	12,496,041,211

a) General Reserve

There is regulatory requirement by the central bank to set aside 20% of the net profit after tax as general reserve to build up the capital until the reserve fund balance is twice the paid-up share capital. This is the restricted reserve and cannot be freely used.

During the year, bank has appropriated Rs. 967,980,694 (Previous year Rs. 740,645,017) to this reserve being 20% of net profit.

b) Exchange Equalization reserve

Central banks regulatory directive requires the bank to transfer 25% of exchange revaluation gain on foreign currency other than the Indian currency to this reserve.

During the year, bank has appropriated Rs. 210,048 (Previous year Rs. 11,428,652) being 25% of exchange gain to this reserve.

c) Assets Revaluation Reserve

Reserve created from revaluation of assets (such as Property & Equipment, Intangible Assets and Investment Property) is presented under this account head.

The bank has revalued the entire class of land property and increased value of land above the cost price has been presented under this account head. The reserve as on 32 Ashadh 2082 is Rs. 971,430,892 (Previous year Rs. 971,430,892).

d) Fair Value Reserves

The fair value reserve comprises the cumulative net change in the fair value of financial assets that are measured at fair value and the changes in fair value is recognized in other comprehensive income, until the assets are derecognized. The cumulative amount of changes in fair value of those financial assets is presented under this account head. During the reporting period, this reserve has been decreased to Rs. 776,453,627 (Previous year Rs. 821,227,539).

e) Capital Reserve

The capital reserve represents the amount of those reserves which are in nature of capital and which shall not be available for distribution of cash dividend. No such reserve has been created by the bank.

f) Corporate Social Responsibility Fund

As per NRB Circular Bai.Bi.Ni.Bi./Niti/Paripatra/KaKhaGa/11/073/74, CSR fund shall be created for CSR activities of the Bank in the next fiscal year as per Corporate Social Responsibility Manual of the Bank.

During the year, CSR Fund of Rs. 48,399,035 (Previous year Rs. 37,032,251) has been appropriated being 1% of net profit and the CSR expenses incurred during the year amounting to Rs. 42,848,370 (Previous year Rs. 16,516,851) has been reversed from CSR fund. Hence, CSR fund during the year has been increased in total by Rs. 5,550,664 (Previous year 20,515,400). The detail of expenses incurred during the period are as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Education, health, natural calamities, environment conservation, cultural promotion, infra development in remote areas	34,973,267	9,916,405
Income generation of socially discarded section, Financial Literacy, Financial Protection	7,258,539	2,391,979
Grant in education and health for ultra-poor or for organization engaged in such activities	-	1,056,458
Expenses incurred in areas specified in SDG	416,005	3,000,000
Expenses incurred for bank's staff on COVID 19 related disease on actual bill basis	200,560	116,384
Grant for orphanages, old age home and Balmandir	-	-
Amount deposited in Lets open Bank Account Campaign 2076	-	35,625
Expenditure incurred upto 5% of its CSR Fund in order to promote the contactless payment services like QR code.	-	-
Others(COVID 19 Related)	-	-
Total	42,848,370	15,825,965

Expenses During Year as per Province Wise

Particulars	Amount
PROVINCE 1	3,773,019
PROVINCE 2	1,295,232
PROVINCE 3	26,324,074
PROVINCE 4	2,761,460
PROVINCE 5	5,810,592
PROVINCE 6	1,151,404
PROVINCE 7	1,732,589
Expenses During Year as per Activities Wise	42,848,370

g) Capital Redemption Reserve

There is no any balance in capital redemption reserve as opening balance of this reserve was nil and no amount has been allocated to this reserve during the reporting period.

h) Capital Adjustment Fund

Any amount that is allocated from retained profit to a reserve that is created for the raising capital of the Bank as well as calls is advance amount to make up minimum paid up capital amount is presented under this account head. The balance as on reporting date is Rs. 1,116,407,907 (Previous year Rs. 1,116,407,907).

i) Dividend Equalization Fund

For the purpose of maintaining uniformity in dividend payment, certain amount of profit during the year of profit making is transferred and presented under this account head. No such fund has been created by the bank.

j) Special Reserve

Any special reserve that is created as per the specific requirement of NRB directive or special instruction of NRB is presented as special reserve. There is neither any opening balance in special reserve nor has any amount been allocated to this reserve during the reporting period.

k) Employee Training Cost and Employee Capacity Development Fund

As per clause 6 of NRB Directive no. 6/074, 3% of previous year employee cost is required to be expended towards employee training and development in the current financial year. The bank has transferred Rs. 8,303,862 (Previous year Rs. 631,155) to this reserve for this Fiscal year and expended amount during this FY Rs. 30,528,928 (Previous year Rs. 34,368,595) has been reversed from this reserve.

l) Investment Adjustment Reserve

It is a regulatory reserve created as a cushion for adverse price movements in bank's investments as directed by the Directives of Nepal Rastra Bank. As per NFRS 9 investment securities available for sale category is classified as financial assets through other comprehensive income. There is no change in Investment Adjustment Reserve for this Fiscal Year.

m) Regulatory Reserve

The amount that is allocated from profit or retained earnings of the Bank as per the Directive of NRB for the purpose of implementation of NFRS, is presented under this account head. The amount in this reserve is not free for distribution of dividend (cash as well as bonus shares). The amount allocated to this reserve include interest income recognized but not received in cash, difference of loan loss provision as per NRB directive and impairment on loan and advance as per NFRS (in case lower impairment is recognized under NFRS), amount equals to deferred tax assets, actual loss recognized in other comprehensive income, amount of goodwill recognized under NFRS etc. amount of Rs. 157,643,549 has been transferred from this reserve during the reporting period (Previous year Rs. 916,214,730).

The details of regulatory reserve are presented below:

Statement of Distributable Profit or Loss
For the Quarter Ended 32nd Ashadh 2082
(As per NRB Regulation)

Fig in '000

Particulars	Ashadh 32, 2082	Ashadh 31, 2081
Net profit or (loss) as per statement of profit or loss	4,839,903,472	3,703,225,086
Appropriations:		
a. General reserve	967,980,694	740,645,017
b. Foreign exchange fluctuation fund	210,048	11,428,652
c. Capital redemption reserve	597,218,844	625,778,278
d. Corporate social responsibility fund	5,550,664	20,515,400
e. Employees' training fund	8,303,862	631,155
f. Other	-	(188,190)
Profit or (loss) before regulatory adjustment	3,260,639,359	2,304,414,774
Regulatory Adjustment:		
a. Interest receivable (-)/previous accrued interest received (+)	233,835,798	(104,286,576)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	(38,651,811)	(522,293,275)
e. Deferred tax assets recognised (-)/ reversal (+)	(60,291,044)	(140,974,595)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Actuarial loss recognised (-)/reversal (+)	(9,641,464)	(80,911,446)
i. Other- Interest Capitalization Reserve	(13,726,116)	(67,748,837)
j. Other- Share of Profit/Loss of Associate	46,118,185	-
Net profit for the year ended Ashad 31, 2081 Available for distribution	3,418,282,908	1,388,200,045
Opening Retained Earning as on Shrawan 1 2080	3,302,368,763	4,110,487,507
Adjustment (+/-)		
Distribution:		
Bonus Shares Issued	(1,176,790,388)	(1,069,809,444)
Cash Dividend Issued	(650,765,085)	(1,126,509,344)
Total Distributable profit or (loss) as on Year ended Ashad 31, 2081	4,893,096,198	3,302,368,763
Annualised Distributable Profit/Loss per Share	37.80	29.26

Detail of Changes in Regulatory Reserve

FY	Interest Booked from suspenses	Non-Banking Assets	Actuary Gain/ (Loss)	Income from Associates	Deferred Assets	ICTL	Total
2074-75	203,834,491.00	2,202,745	66,612,610	209,668,425	52,109,351	-	534,427,622
2075-76	4,610,895.70	18,837,428	(18,095,300)	54,772,575	-	-	60,125,599
2076-77	362,912,914.27	-	(19,477,330)	40,686,601	-	-	384,122,185
2077-78	(195,308,247.35)	-	81,085,300	77,674,458	-	-	(36,548,489)
2078-79	5,140,914.00	(18,837,428)	(5,114,023)	35,303,479	59,848,077	-	76,341,019
2079-80	162,143,936.54	1,147,255	15,758,519	8,914,732	(111,957,428)	-	76,007,015
2080-81	104,286,576.36	522,293,275	80,911,446	67,748,837	140,974,595	-	916,214,730
2081-82	(233,835,798.24)	38,651,811	9,641,464	(46,118,185)	60,291,044	13,726,116	(157,643,549)
Total	413,785,682.27	564,295,086	211,322,686	448,650,921	201,265,640	13,726,116	1,853,046,131

n) Actuarial Gain/Loss Reserve

Actuarial gain or loss that represents change in actuarial assumptions used to value employee obligations is presented under this account head. During the year, the company has transferred Rs. 9,641,464 to this reserve (Previous year Rs. 80,911,446 transferred to this reserve). The balance of this reserve as on reporting date is Rs. -211,322,686 (Previous year Rs. -201,681,222).

o) Retained earnings

The accumulated profits which has not been distributed to shareholders and has been ploughed back in the licensed institution's operations and is free for distribution of dividend to the shareholders is presented under this heading. The balance as on reporting date is Rs. 4,893,096,198 (Previous Year Rs. 3,302,368,763).

p) Debenture Redemption Reserve

Debenture Redemption Reserve has been created as per Nepal Rastra Bank Directive No. 16 and as per SEBON approval. The bank has appropriated Rs. 625,778,278 to Debenture Redemption Reserve from current year's profit. The Debenture Redemption Reserve as at Balance Sheet date is Rs. 768,575,444.

Debenture Name	Amount	Issue Date	Maturity Date	Opening Debenture Reserve FY 2080-81	Transfer to Debenture Reserve	Closing Debenture Reserve FY 2081-82
10.50% EBL Debenture 2085	2,000,000,000	Bhadra 2079	Bhadra 2085	400,000,000	400,000,000	800,000,000
8.50% EBL Debenture	856,783,000	Falgun 2078	Falgun 2086	285,594,333	114,237,733	399,832,067
7.50% EBL Energy Bond 2089	746,830,000	Magh 2079	Magh 2089	82,981,111	82,981,111	165,962,222
7.50% EBL Debenture 2091	3,000,000,000	Chaitra 2081	Chaitra 2091	-	-	-

Note 4.28- Contingent liabilities

The table below shows the contract or underlying principal amounts of unmatured off-balance sheet transactions as on reporting date.

Particulars	32 Ashadh 2082	31 Ashadh 2081
Contingent liabilities	58,385,830,202	43,618,786,207
Undrawn and undisbursed facilities	65,430,333,629	55,559,934,961
Capital commitment	109,971,385	-
Lease Commitment	-	-
Litigation	410,383,801	543,779,947
Total	124,336,519,016	99,722,501,114

4.28.1: Contingent liabilities

Particulars	32 Ashadh 2082	31 Ashadh 2081
Acceptance and documentary credit	31,108,168,815	24,762,309,152
Bills for collection	8,656,855,820	7,356,119,087
Forward exchange contracts	3,593,065,464	-
Guarantees	15,027,740,103	11,500,357,968
Underwriting commitment	-	-
Other commitments	-	-
Total	58,385,830,202	43,618,786,207

4.28.2: Undrawn and undisbursed facilities

Particulars	32 Ashadh 2082	31 Ashadh 2081
Undisbursed amount of loans	15,449,731,091	12,201,877,706
Undrawn limits of overdrafts	27,294,260,683	26,810,774,698
Undrawn limits of credit cards	208,044,784	189,999,389
Undrawn limits of letter of credit	19,472,702,521	13,462,949,525
Undrawn limits of guarantee	3,005,594,551	2,894,333,643
Total	65,430,333,629	55,559,934,961

4.28.3: Capital commitments

Particulars	32 Ashadh 2082	31 Ashadh 2081
Capital commitments in relation to Property and Equipment		
Approved and contracted for	64,322,535	-
Approved but not contracted for	-	-
Sub Total	64,322,535	-
Capital commitments in relation to Intangible assets		
Approved and contracted for	45,648,850	-
Approved but not contracted for	-	-
Sub Total	45,648,850	-
Total	109,971,385	-

4.28.4: Lease commitments

Particulars	32 Ashadh 2082	31 Ashadh 2081
Operating lease commitments		
Future minimum lease payments under non cancellable operating lease, where the bank is lessee		
Not later than 1 year		
Later than 1 year but not later than 5 years		
Later than 5 years		
Sub Total	-	-
Finance lease commitments		
Future minimum lease payments under non cancellable operating lease, where the bank is lessee		
Not later than 1 year	-	-
Later than 1 year but not later than 5 years	-	-
Later than 5 years	-	-
Sub Total	-	-
Grand Total	-	-

4.28.5: Litigation

Large Tax Payer office has reassessed the income tax for the year 2072-73, 2073-74, 2074-75 and 2075-76 demanding total additional tax of Rs. 41.04 Crores (including VAT, Fine, Interest & TDS)(Previous year is Rs. 54.37 Crores). The bank has disputed remaining said assessment and is under with the Revenue Tribunal/Supreme Court.

Fiscal Year	TOTAL DEMAND AS PER LTO
2072-73	82,023,157.83
2073-74	151,507,238.06
2074-75	118,643,433.25
2075-76	58,209,971.42
Total	410,383,800.56

Note 4.29- Interest income

Interest income include interest income on loan and advance, investment securities except on those investment securities measure at fair value through profit or loss, cash and cash equivalent, due from BFIs, loan and advances to staff etc. Details presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Cash and cash equivalent	90,021,224	130,223,245
Due from Nepal Rastra Bank	226,494,458	16,777,808
Placement with bank and financial institutions	389,465,413	417,326,235
Loan and advances to bank and financial institutions	603,877,978	771,218,828
Loans and advances to customers	16,559,626,211	18,039,483,401
Investment securities	2,765,008,401	3,006,348,081
Loan and advances to staff	179,767,520	166,009,609
Other	-	-
Total interest income	20,814,261,205	22,547,387,207

Note 4.30- Interest expenses

Interest expenses include interest accrued on deposits collected , debt securities issued and lease liabilities. Details presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Due to bank and financial institutions	17,620,831	310,159,946
Due to Nepal Rastra Bank	-	630,880
Deposits from customers	11,124,457,831	14,143,136,583
Borrowing	49,652,451	1,601,256
Debt securities issued	415,737,314	338,838,805
Subordinated liabilities	-	-
Other-Lease Liabilities	104,468,555	104,694,250
Total interest expense	11,711,936,982	14,899,061,720

Note 4.31- Fees and Commission Income

Fees and commission income include management fee, service charges, syndication fee, forex transaction commission etc. Details presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Loan administration fees	99,016,448	88,315,042
Service fees	372,213,474	378,744,324
Consortium fees	-	-
Commitment fees	446,282	3,679,589
DD/TT/Swift fees Income	43,909,045	37,563,673
Credit card/ATM issuance and renewal fees	187,231,641	215,158,790
Prepayment and swap fees	46,107,635	29,070,969
Investment banking fees	-	-
Asset management fees	-	-
Brokerage fees	-	-
Remittance fees	210,404,594	107,622,954
Commission on letter of credit	226,835,577	182,346,324
Commission on guarantee contracts issued	175,351,636	156,340,916
Commission on share underwriting/issue	-	-
Locker rental	24,814,878	21,450,452
Other fees and commission income	491,477,423	418,023,100
Total fees and Commission Income	1,877,808,633	1,638,316,134

Note 4.32- Fees and commission expense

Fees and commission expense include atm management fees, card related fees, remittance fees & commissions/TT/swift charges etc.

Details presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
ATM management fees	47,586,714	56,286,258
VISA/Master card fees	85,261,671	71,881,992
Guarantee commission	-	-
Brokerage	-	-
DD/TT/Swift fees Expenses	15,734,357	11,455,846
Remittance fees and commission	70,792,201	49,156,328
Other fees and commission expense	127,937,109	105,209,537
Total fees and Commission Expense	347,312,052	293,989,961

Note 4.33- Net trading income

Net trading income includes gain/loss on foreign exchange transactions is included under this head.

Details presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Changes in fair value of trading assets	-	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/loss foreign exchange transaction	468,681,699	353,739,528
Other	-	-
Net trading income	468,681,699	353,739,528

Note 4.34- Other operating income

Other operating income includes foreign exchange revaluation gain, fair value gain/loss on investment properties, dividend on equity instruments, gain/loss on sale of property and equipment etc.

Details presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Foreign exchange revaluation gain	840,191	45,714,606
Gain/loss on sale of investment securities	-	(49,964)
Fair value gain/loss on investment properties	-	-
Dividend on equity instruments	6,998,193	3,446,123
Gain/loss on sale of property and equipment	607,886	4,317,530
Gain/loss on sale of investment property	60,667,894	(628,846)
Operating lease income	-	-
Gain/loss on sale of gold and silver	-	-
Locker rent	-	-
Other - Share of Profit of Associates	-	107,537,837
Total	69,114,163	160,337,285

Note 4.35- Impairment charge/(reversal) for loan and other losses

Details presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Impairment charge/(reversal) on loan and advances to B/FIs	5,858,322	(26,327,786)
Impairment charge/(reversal) on loan and advances to customer	(165,415,540)	308,731,668
Impairment charge/(reversal) on financial investment	962,290	-
Impairment charge/(reversal) on placement with banks and financial institutions	3,268,310	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment properties	-	-
Total	(155,326,618)	282,403,883

Note 4.36- Personnel Expense

All expenses related to employees of a bank are included under this head.

Details presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Salary	824,855,603	792,273,851
Allowances	549,543,869	502,152,485
Gratuity expense	110,486,248	94,436,218
Provident fund	75,238,291	72,379,786
Uniform	18,363,216	93,550
Training & development expense	30,528,928	34,368,595
Leave Expenses	95,879,300	120,604,940
Medical	8,294,000	7,895,250
Insurance	25,752,553	21,758,964
Employees Incentive	-	-
Cash-settled share-based payments	-	-
Pension Expenses	-	-
Finance expense under NFRS	42,249,508	96,451,389
Other expenses related to staff	42,604,192	39,306,332
Sub Total	1,823,795,708	1,781,721,359
Employees bonus*	816,661,742	628,792,312
Grand Total	2,640,457,450	2,410,513,670

During the year, the average yield rate for calculation of interest subsidy on staff loan is 6.85% (Previous year 9.08%).

Note 4.37 - Other operating expense

Operating expense other than those relating to personnel expense are recognized are presented in this head.
Details presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Directors' fee	1,500,000	1,330,000
Directors' expense	1,575,589	1,222,183
Auditors' remuneration	3,390,000	3,390,000
Other audit related expense	1,650,589	5,082,933
Professional and legal expense	7,985,560	5,245,891
Office administration expense	768,902,363	755,938,924
Operating lease expense	4,558,880	10,682,848
Operating expense of investment properties	-	-
Corporate social responsibility expense	42,848,370	16,516,851
Onerous lease provisions	-	-
Other expenses	104,106,615	18,955,322
Other expenses-Share of Loss of Associates	74,129,339	-
Total	1,010,647,305	818,364,950

4.37.1 Office administration expense

Particulars	32 Ashadh 2082	31 Ashadh 2081
Water & Electricity	44,389,502	43,377,397
Repair & Maintenance		
(a) Building	1,207,784	1,334,441
(b) Vehicle	3,764,584	3,676,813
(c) Computer & Accessories	742,915	580,310
(d) Office Equipment and furniture	29,649,005	26,235,773
(e) Other	3,699,161	3,789,723
Insurance Premium	17,984,088	19,641,727
Postage, Telex, Telephone, Fax	49,038,337	48,992,172
Printing and Stationery	41,829,247	41,190,210
News Paper, Books and Journals	417,704	407,269
Advertisement	34,519,531	50,429,253
Donation	-	-
Security Expense	156,186,195	152,821,346
Deposit and loan guarantee premium	80,861,796	71,453,905
Travel allowance and expenses	18,367,090	15,702,517
Entertainment	25,136,924	24,738,922
Annual/Special general meeting expenses	1,761,027	2,028,642
Other		
a) Business Promotion	28,314,077	23,499,393
b) TSA fee and expenses reimbursement	24,372,679	33,909,807
c) Registration/Renewals	19,941,500	20,683,970
d) Fuel & Lubricant	45,678,589	46,790,414
e) Software Contract Expenses	50,858,872	41,038,049
f) Branch Less Banking & Mobile ATM	2,148,050	2,903,940
g) Disaster Recovery Sites	7,350,551	6,863,245
h) Temporary staff wages	69,002,076	68,570,519
i) Miscellaneous	11,681,080	24,738,922
Total	768,902,363	775,398,677

Note 4.38 - Depreciation & Amortisation

Depreciation is the systematic allocation of the depreciable amount of an asset over its useful life. Amortization is the systematic allocation of the depreciable amount of an intangible asset over its useful life. Depreciation and amortization include depreciation on Property, Plant and Equipment and amortization of intangible assets.

Details presented as follows:

Particulars	32 Ashadh 2082	31 Ashadh 2081
Depreciation on property, plant and equipment	311,937,521	322,442,116
Depreciation on investment property	-	-
Amortisation of intangible assets	14,483,543	9,932,752
Total	326,421,064	332,374,868

Note 4.39 - Non operating income

The incomes that have no direct relationship with the operation of transactions are presented under this head.

Particulars	32 Ashadh 2082	31 Ashadh 2081
Recovery of loan written off	-	-
Other Income - Gain on Derecognition of Lease Liability and ROU Assets	10,687,923	-
Total	10,687,923	-

Note 4.40 - Non operating expense

The expenses that have no direct relationship with the operation of transactions are presented under this head.

Particulars	32 Ashadh 2082	31 Ashadh 2081
Loan written off	-	-
Redundancy provision	-	-
Expense of restructuring	-	-
Other non operating expenses	2,151,515	494,175
Total	2,151,515	494,175

Note 4.41 - Income tax expense

The bank has calculated current tax on the basis of self-assessment as per income tax act 2058.

Particulars	32 Ashadh 2082	31 Ashadh 2081
Current tax expense	2,577,341,444	1,945,126,787
Current year	2,279,897,714	1,945,126,787
Adjustments for prior years	297,443,730	-
Deferred tax expense	(60,291,044)	14,225,054
Origination and reversal of temporary differences	(60,291,044)	14,225,054
Changes in tax rate	-	-
Restatement Adjustment for lease	-	-
Total income tax expense	2,517,050,400	1,959,351,841

4.41.1: Reconciliation of tax expense and accounting profit

Particulars	32 Ashadh 2082	31 Ashadh 2081
Profit before tax	7,356,953,872	5,662,576,928
Tax amount at tax rate of 30%	2,207,086,162	1,698,773,078
Add: Tax effect of expenses that are not deductible for tax purpose	13,242,013	5,058,439
Less: Tax effect on exempt income	(720,356)	(1,033,837)
Add/less: Tax effect on other items	297,442,582	256,554,162
Total income tax expense	2,517,050,400	1,959,351,841
Effective tax rate	34%	35%

5. Disclosure and Additional Information

5.1 Risk Management

Board Level Risk Committee

The Board is the one who set policy, strategy and objectives, and oversees the executive function. It creates risk appetite and ensures that it is reflected in business strategy and cascaded throughout the organization.

For the effective risk management, Board has formed a board level committee called Risk Management Committee (RMC) which assists the board in setting risk strategy policies, including risk tolerance and appetite levels, as stipulated by Nepal Rastra Bank. It devises the risk management policy of the bank including credit, market and operational risk, risk integration, implementation of best risk management practices and setting up various risk limits of the bank. The Committee receives reports from management and after discussion and deliberation reaches in a conclusion that existing action taken by the management are appropriate or elevate the situations to the Board where further action is required with its recommendation.

Risk Governance

The risk management framework, which consists of board set risk appetite, clear organization set up, well defined roles, well-developed tools and processes and well-defined policy on each risk areas.

Risk Management framework is supervised by Risk Management Committee (RMC), a committee of Board and supported by functional committees namely Credit Risk Management Committee (CRMC), Asset and Liability Management Committee (ALCO), Operational Risk Management Committee (ORMC). Bank has separate Risk Management Department for managing, mitigating and controlling different risks which acts as second line of defense whereas all business functions lie on first line of defense and Internal Audit and Audit Committee on third line of defense. Further, the bank has different policies which direct/supplement the framework. The bank has approved operational instructions, book of instructions and clear role definition of each unit makes the process simple and robust. Bank has also set tolerance limits on different parameters above the regulatory requirement, maintaining extra caution level in managing these risks.

Credit Risk

Credit risk is defined as the potential that a bank borrower or counterparty will fail to meet its obligations in accordance with agreed terms. For measurement of Credit Risk bank has adopted Simplified Standardized Approach (SSA) and for Management of Credit Risk Bank has formulated various policies, procedures and internal guidelines that is approved by Board in recommendation of Risk Management Committee (RMC). Bank has a clear guiding document related to loaning power approved by the Board.

The Risk Management department is individually reviewing the business loan having limit Rs. 5 crore and above. Assessment ground for sanctioning of new loan, renewal of loan or enhancement of existing loan is defined in book of instruction/Credit & Credit Risk Management Policy of the bank. A separate vertical Credit Administration Department in HO and Branches are administrating loan related documents, examining loan repayment, record keeping of loan files and related security documents.

All revolving loans are reviewed/ renewed annually. Quarterly Review for all loans of Rs. 1 Crore and above is conducted. Separate Recovery Cell has been created, and bank has recovery/write off Policy approved by the Board. Bank is conducting comprehensive risk assessments by assessing the loan from internally developed rating model.

Operational Risk

Operational Risk is loss resulting from inadequate or failed internal processes, people and systems or from external events, including legal risks. For measurement of Operation risk Bank has adopted Basic Indicator Approach (BIA) and for management of Operation risk. Bank has policies in place, 3 lines of defense in practice, risk identification, assessment and monitoring tools are defined, Risk Control and Mitigation tools are in place. Formal channel is defined whereby various policies, procedures and internal guidelines are approved by Board in recommendation of Risk Management Committee (RMC).

Bank has effective Internal Control System and Information System for managing Operational Risk. Risk Based Internal Audit (RBIA) has been started in the bank. IT/ System Audit is conducted annually by expert external agency and report is submitted to concerned Supervision Department of NRB.

Risk events of the Bank are compiled and instructed the related function to take corrective measures wherever necessary. Such risk events are presented in ORMC, RMC. Bank has Disaster Recovery Policy and Business Continuity Plan incorporated in IT Policy. Further, drill operations are performed twice a year and updated if necessary. Human Resource Department of the bank is placing and transferring the employees periodically.

Market Risk

Market risk refers to the risk to a bank resulting from movements in market prices, in particular, changes in liquidity, interest rates, foreign exchange rates, and equity prices. For measurement of Market Risk Bank has adopted Net Open Position Approach and for management of the Market Risk guiding policies such as Assets/Liabilities Management policy, Investment Policy and Treasury management policy and procedure are in place.

Bank has established middle office under regulatory guidelines for monitoring exposures based on the limit set up by the board and NRB including regulatory norms, prudential ceiling and delegation of authorities on Liquidity and Market Risk. Middle office is also conducting ALCO meetings and market risk reporting to ALCO.

Bank is assessing interest rate risk, foreign exchange risk and equity price risk at a regular interval as per the NRB guidelines and the internal policy in managing market risk and reporting to RMC and the Board on quarterly basis.

Liquidity Risk

Liquidity risk is the potential that the bank may be unable to meet its obligations due or to fund increases in assets as they fall due without incurring unacceptable cost or losses.

The Bank has been maintaining CRR, SLR, net liquidity ratio and credit to core capital and deposit ratios within the limit approved by the Board and are being monitored on continuous basis. Further, maturity-wise structural liquidity tables are being prepared as per the regulatory guidelines on monthly basis and reported to the Board on quarterly basis. Bank has also addressed contingency liquidity plan in its policy that is being reviewed annually or on requirement basis.

Reputational Risk

Reputational risk is the current or prospective indirect to earnings and capital arising from adverse perception of the image of the financial institution on the part of customers, counterparties, shareholders, investors or regulators. We call it indirect risk, as reputational risk has an indirect impact on capital and profitability. Its effect is mainly manifested in the deterioration of goodwill and lost makings. For management of the reputational risk bank has developed the model for collection and assessment of data.

Compliance Risk

Compliance Risk is the current and prospective risk to earnings or capital arising from violations of or non-conformance with laws, rules, regulations and prescribed practices and it exposes the bank to fines, penalties and payment of damages etc. It culminates into reputational risk. Bank has separate department that is handling the compliance of the Bank.

Internal Control

Internal Control System i.e., Audit, Compliance has been reinforcing on the effective implementation of laid down Policies and Procedure. Regular banking activities are being closely monitored through internal control mechanism. Bank has an appropriate control structure with well-defined control activities at every business level. Duties of officials and staff members of the bank are well defined at all levels to avoid conflicting responsibilities. Bank has already placed Code of Ethics and Conflict of Interest Policy for Board Directors and staff. These laid down systems are being monitored and reviewed periodically to identify the areas of potential conflicts of interest to minimize Operational Risk at all levels. Information system of the bank is upgraded continuously and place to cover activities of the Bank. Internal Audit Department independently evaluates the adequacy and compliance of the bank's established guidelines for internal control systems. Risk Based Internal Audit (RBIA) has been started in the bank, where internal auditor incorporates the measures initiated by branch/ department/ office to manage operational risk. System audit is being done through outsiders till the Capability buildup of internal personnel and report is submitted to concern Supervision Department of NRB.

5.2 Capital Management

5.2.1 Capital Structure and Capital Adequacy

a) Tier 1 capital and a breakdown of its components:

In Rs. '000	
Particulars	Amount
Common Equity Tier 1 (CET 1)	
Paid up Equity Share Capital	12,944,694
Equity Share Premium	238,470
Proposed Bonus Equity Shares	
Statutory General Reserves	7,716,968
Retained Earnings	4,893,096
Unaudited current year cumulative profit/(loss)	-
Capital Redemption Reserve	-
Capital Adjustment Reserve	1,116,408
Debenture Redemption Reserve	1,365,794
Dividend Equalization Reserves	-
Bargain Purchase Gain	
Other Free Reserve	88,630
Less: Goodwill	-
Less: Intangible Assets	191,980
Less: deferred tax assets- accumulated losses	
Less: deferred tax assets- others	
Less: Fictitious Assets	-
Less: Investment in equity in licensed Financial Institutions	-
Less: Investment in equity of institutions with financial interests	-
Less: Investment in equity of institutions in excess of limits	-
Less: Investments arising out of underwriting commitments	-
Less: Reciprocal crossholdings	-
Less: Purchase of land & building in excess of limit and unutilized	-
Less: Cash Flow Hedge	-
Less: Defined Benefits Pension Assets	-
Less: Unrecognized Defined Benefit Pension Liabilities	-
Less: Other Deductions	211,323
Adjustments under Pillar II	
Less: Shortfall in Provision (6.4 a 1)	-
Less: Loans and Facilities extended to related parties and restricted lending	-
Additional Tier 1 (AT 1)	
Perpetual Non-Cumulative Preference Share Capital	-
Perpetual Debt Instruments	-
Stock Premium	-
Total (Tier 1) Capital	27,960,759

b) Supplementary Capital (Tier 2) capital and a breakdown of its components:

In Rs. '000	
Supplementary Capital (Tier 2)	Amount
Cumulative and/or Redeemable Preference Share	-
Subordinated Term Debt	4,200,000
Hybrid Capital Instruments	-
Stock Premium	
General Loan Loss Provision	2,939,862
Exchange Equalization Reserve	69,832
Investment Adjustment Reserve	2,691
Accrued Interest Receivable on pass loan included in Regulatory Reserve	92,500
Interest Capitalized Reserve included in Regulatory Reserve	13,726
Other Reserves	-
Total (Tier 2) Capital	7,318,612
Total Capital Fund (Tier I and II)	35,279,371

c) Tier 2 capital and a breakdown of its components

Detailed information about the Subordinated Term Debts with information on the outstanding amount, maturity, amount raised during the year and amount eligible to be reckoned as capital funds.

- Deductions from capital: 403,303 thousand
- Total qualifying capital: 35,279,371 thousand
- Capital adequacy ratio: 13.17 %

d) Summary of the bank's internal approach to assessing the adequacy of its capital to support current and future activities

Bank assesses the adequacy of capital on a regular basis taking into consideration the present total risk exposure and expected future increase in this respect. Bank aims to maintain a proper mix of different types of capital so that there would not be pressure on dividend policy as well as inadequacy of total capital funds against the risk exposure. In the past, bank had issued convertible preference share of Rs. 20 crores at a premium of 100% convertible into ordinary share at 20% on completion of each third year. The total preference share has been converted into ordinary shares.

e) Summary of the terms, conditions and main features of all capital instruments, especially in case of subordinated term debts including hybrid capital instruments

As of 15th July 2025, Bank has the following capital structure:

Paid up ordinary capital Rs. 1,294.47 crore (Previous Year Rs. 1,176.79 crore)

5.2.2 Risk Exposures

a) Risk weighted exposures for Credit Risk, Market Risk and Operational Risk

Rs. in '000

Particulars	Current year	Previous year
1 Credit Risk	247,082,236	207,509,578
2 Market Risk	1,138,442	616,576
3 Operational Risk	11,766,746	9,787,726
4 Adjustment under Pillar III	7,867,393	6,822,649
TOTAL	267,854,816	224,736,530

b) Risk weighted exposures under each of 11 categories of Credit Risk

Rs. in '000

Particulars	Current year	Previous year
1 Claims on Government and Central Bank	-	-
2 Claims on banks	4,436,438	4,159,354
3 Claims on Domestic corporate & securities firms	126,796,046	99,140,664
4 Claims on regulatory retail portfolio	27,571,312	24,472,329
5 Claims secured by residential properties	14,084,874	14,911,966
6 Claims secured by commercial real estate	1,868,496	1,793,749
7 Past due claims	1,382,728	1,340,584
8 High risk claims	7,723,038	23,757,368
9 Investment in Equity of Institutions	2,759,797	2,948,208
10 Other assets	30,000,270	9,156,749
11 Off balance sheet items	30,459,238	25,828,605
Total	247,082,236	207,509,578

c) Total risk weighted exposure calculation table

Enclosed as an Annexure

d) Amount of NPAs (both gross and net)

Rs. in '000

Category	Gross	Provision	Net
Substandard Loan	133,568	-	-
Doubtful Loan	209,148	104,574	104,574
Loss Loan	516,985	516,985	-
Total	859,701	859,701	859,701

• NPA Ratios

- Gross NPA to gross advances: 0.38%
- Provision to NPA: 76.18%

e) Movement in Non-Performing Assets

Rs. In '000

Particulars	Amount	Provision
Opening balance	1,321,959	839,840
Addition during the year	1,472,686	847,720
Recovered during the year	1,934,944	1,034,364
Balance as on Ashadh end	859,701	653,196

f) Details of additional Loan Loss Provisions

Rs. in '000

Loan Category	Amount
a. Substandard	-
b. Doubtful	-
c. Loan against PG	-
d. Deprived Sector Loan	-
e. Retail Lending	-
f. Other	-
Total	-

5.3 Classification and fair value of financial asset and financial liabilities

Categories of financial assets and liabilities are presented as follows:

A. Financial assets and liabilities at fair value through profit and loss

The following table contains detail of the carrying amount of the financial assets and liabilities as on reporting date:

Current year

Particulars	Carrying amount (Rs.)		
	Level 1	Level 2	Level 3
Derivative financial instruments (Assets)			3,577,723,753

Previous year

Particulars	Carrying amount (Rs.)		
	Level 1	Level 2	Level 3
Derivative financial instruments (Assets)			1,664,092,583

B. Financial assets and liabilities measured at amortized cost

The following table contains detail of the carrying amount of the financial assets and liabilities as on reporting date:

Current year

Particulars	Carrying amount (Rs.)		
	Level 1	Level 2	Level 3
Treasury bills			4,853,500,918
Government & other bonds			43,252,243,169
Loan and advances to B/FIs			9,880,565,119
Loans and advances to customers			216,628,076,934

Previous year

Particulars	Carrying amount (Rs.)		
	Level 1	Level 2	Level 3
Treasury bills			4,450,273,013
Government & other bonds			39,347,786,806
Loan and advances to B/FIs			7,745,610,760
Loans and advances to customers			181,578,285,495

C. Financial asset measured at fair value through other comprehensive income

The following table contains details of the carrying amount and based on the hierarchy of fair value measurement of financial assets as on reporting date:

Current year

Particulars	Carrying amount (Rs.)		
	Level 1	Level 2	Level 3
Investment securities			
Quoted Equity			
Sana Kisan Laghubitta Bittiya Sanstha Limited	55,897,700		
Nirdhan Utthan Bank Ltd.		917,987,829	
Taragaon Regency Hotel	48,958,000		
Quoted Units of Mutual Funds			
Citizens Super 30 Mutual Fund	5,040,000		
Himalayan 80-20	6,030,000		
Laxmi Value Fund - II	10,130,000		
NIBL Growth Fund	10,090,000		
NIBL Stable Fund	10,040,000		
Prabhu Smart Fund	5,775,000		
RBB Mutual Fund 2	5,045,000		
Sunrise Focused Equity Fund	10,040,000		
Siddhartha Investment Growth Scheme 3	20,900,000		
Garima Samriddhi Yojana	10,000,000		
MBL Equity Fund	4,985,000		
Muktinath Mutual Fund 1	19,980,000		
NMB Hybrid Fund L-II	8,920,000		
Reliable Samriddhi Yojana	4,985,000		
Unquoted Units of Mutual fund			
Sanima Flexi Fund			5,070,000
Unquoted Equity			
Nepal Clearing House Ltd.			47,434,606
Credit Information Center Ltd.			119,182,904
National Banking Training Institute			11,608,054
Total	236,815,700	917,987,829	183,295,564

Previous year

Particulars	Carrying amount (Rs.)		
	Level 1	Level 2	Level 3
Investment securities			
Quoted Equity			
Sana Kisan Laghubitta Bittiya Sanstha Limited	162,808,800		
Nirdhan Utthan Bank Ltd.		887,372,665	
Taragaon Regency Hotel	41,964,000		
Quoted Units of Mutual Funds			
Citizens Super 30 Mutual Fund	5,000,000		
Himalayan 80-20	4,995,000		
Laxmi Value Fund - II	9,240,000		
NIBL Growth Fund	10,640,000		
NIBL Stable Fund	10,000,000		
Prabhu Smart Fund	4,805,000		
RBB Mutual Fund 2	4,750,000		
Sunrise Focused Equity Fund	8,240,000		
Siddhartha Investment Growth Scheme 3	18,900,000		
Unquoted Equity			
Nepal Clearing House Ltd.			38,765,398
Credit Information Center Ltd.			105,873,451
National Banking Training Institute			29,944,908
Total	281,342,800	887,372,665	174,583,757

5.4 Provision for expected credit losses

	As on 16 July 2025			
	Stage 1	Stage 2	Stage 3	Total
Loans and advances at amortised cost				
Deprived Sector Terminating	10,189,888,110.78	61,817,228.26	36,802,396.57	10,288,507,735.61
Hire Purchase Loan	2,440,475,363.95	219,356,276.69	49,035,336.84	2,708,866,977.48
Long Term Personal Loan	10,280,708,449.10	827,821,672.78	348,833,006.19	11,457,363,128.07
Long Term Business Loan	52,369,457,763.45	2,665,494,469.04	552,397,829.36	55,587,350,061.85
Long Term Working Capital	8,798,516,814.62	193,726,139.37	99,455,844.48	9,091,698,798.47
Other Terminating	6,712,026,733.01	278,359,043.45	18,143,860.65	7,008,529,637.11
Personal Residential Loan	9,956,449,424.25	12,275,870,320.06	894,782,347.84	23,127,102,092.15
Real Estate Loan	5,571,105,659.07	2,587,322,441.56	115,688,631.51	8,274,116,732.14
Margin Lending				-
Deprived Sector Revolving	409,689,782.26		8,340,479.65	418,030,261.91
Cash Credit	47,540,971,427.55	139,693,308.39	421,599,814.02	48,102,264,549.96
Margin Lending Loan	3,181,170,538.00			3,181,170,538.00
Other Revolving	4,787,866,847.75		8,440,502.47	4,796,307,350.22
Overdraft - Personal	3,272,936,747.20	3,880,865.81	39,267,549.03	3,316,085,162.04
Short Term Working Capital	24,390,768,320.74	573,750,104.30	101,492,406.61	25,066,010,831.65
Trust Receipt	9,890,166,180.40	41,884,000.00	13,168,512.00	9,945,218,692.40
Bills Purchased	700,103,661.34			700,103,661.34
Staff Loans	3,629,005,126.10			3,629,005,126.10
Credit Cards	172,390,192.77		13,206,505.13	185,596,697.90
Virtual Credit Cards	12,403,338.98			12,403,338.98
	204,541,442,897.35	19,871,707,420.84	2,721,086,917.07	227,134,237,235.26
Loss allowance	1,056,477,613.61	1,523,289,013.70	468,722,585.75	3,048,489,213.06
Carrying value	205,597,920,510.97	21,394,996,434.54	3,189,809,502.82	230,182,726,448.33

	As on 15 July 2024			
	Stage 1	Stage 2	Stage 3	Total
Loans and advances at amortised cost				
Deprived Sector Terminating	8,071,918,991.96	244,988,536.00	70,193,974.36	8,387,101,502.32
Hire Purchase Loan	2,113,297,906.35	204,479,497.41	125,562,995.24	2,443,340,399.00
Long Term Personal Loan	9,752,457,358.07	1,005,424,298.07	418,972,797.24	11,176,854,453.38
Long Term Business Loan	46,706,670,350.79	2,202,712,970.42	3,775,831,183.90	52,685,214,505.11
Long Term Working Capital	9,416,036,867.08	206,693,069.26	84,667,691.67	9,707,397,628.01
Other Terminating	7,206,374,232.38	332,820,318.27	40,209,598.06	7,579,404,148.71
Personal Residential Loan	8,141,610,186.46	13,177,710,608.81	1,964,874,981.03	23,284,195,776.30
Real Estate Loan	4,073,411,041.44	2,336,820,866.08	216,467,059.87	6,626,698,967.39
Margin Lending	278,954,615.46	-	-	278,954,615.46
Short Term Working Capital/Demand Loan	119,614,595.21	233,312.67	-	119,847,907.88
Deprived Sector Revolving	633,474,299.71	1,024,030.09	6,129,779.16	640,628,108.96
Cash Credit	52,234,684,908.17	24,930,633.99	639,199,803.60	52,898,815,345.76
Margin Lending Loan	1,733,595,512.51	-	78,352,817.10	1,811,948,329.62
Other Revolving	2,619,702,354.84	482,068.58	16,216,437.71	2,636,400,861.13
Overdraft - Personal	4,254,092,234.99	-	36,534,929.58	4,290,627,164.57
Short Term Working Capital	20,034,862,227.54	-	18,581,411.94	20,053,443,639.48
Trust Receipt	8,268,022,146.89	-	312,724,960.20	8,580,747,107.09
Bills Purchased	43,092,305.56			43,092,305.56
Staff Loans	3,405,169,279.51			3,405,169,279.51
Credit Cards	238,902,549.18		8,316,970.42	247,219,519.60
Virtual Credit Cards	12,213,294.63	-	1,143,840.31	13,357,134.94
	189,358,157,258.74	19,738,320,209.65	7,813,981,231.39	216,910,458,699.78
Loss allowance	646,355,550.17	1,032,361,288.93	1,290,587,934.03	2,969,304,773.13
Carrying value	190,004,512,808.91	20,770,681,498.58	9,104,569,165.42	219,879,763,472.91

As on 16 July 2025

Macro economic indicator	2025	2026	2027	2028	2029
Consumer prices(% change pa; av)	4.20	3.80	6.47	5.83	5.97
Domestic credit growth(%)	9.30	8.90	16.57	17.67	17.88
Domestic demand(% of GDP)	118.70	118.60	122.40	123.66	124.09
Domestic demand(% real change pa)	9.40	5.00	5.82	5.04	5.38
Lending interest rate(%)	8.70	8.00	10.53	10.78	10.82
Private consumption(real % change pa)	5.40	5.20	4.46	4.18	4.20
Real GDP(% change pa)	4.30	4.10	4.38	4.03	4.13
Unemployment Rate	10.73	10.69	10.98	11.04	11.05
WPI	139.34	145.08	138.39	132.19	126.50
National Consumer Price Index	6.50	6.56	5.59	5.72	5.70
National Salary and Wage Rate Index	631.57	648.03	628.67	607.32	583.80
Gross National Disposable Income	7.41	8.97	10.22	9.73	9.88

As on 15 July 2024

Macro economic indicator	2024	2025	2026	2027	2028
Consumer prices(% change pa; av)	7.30	6.43	5.64	5.93	5.79
Domestic credit growth(%)	10.80	18.49	17.90	18.23	18.88
Domestic demand(% of GDP)	123.10	123.91	124.24	124.37	124.38
Domestic demand(% real change pa)	7.80	5.28	5.62	5.96	4.15
Lending interest rate(%)	12.50	11.58	11.04	10.60	10.62
Real GDP(% change pa)	3.90	3.91	3.51	2.94	4.78
Unemployment Rate	11.49	11.37	11.16	11.16	11.20
WPI	129.77	123.34	117.73	112.85	108.66
Private consumption(real % change pa)	4.50	5.53	4.42	4.43	4.85
Gross National Disposable Income	11.09	9.08	9.82	9.79	9.68
National Consumer Price Index	5.89	5.97	5.83	5.93	6.10
National Salary and Wage Rate Index	6.05	8.09	8.68	7.82	8.37

Movements in the allowance for impairment in respect of loans, Investment in debt securities, trade receivables and other financial assets

The movement in the allowance for impairment in respect of asset on finance, trade receivables and other financial assets is as follows:

Loans and advances at amortised cost

Reconciliation of loss allowance	Loss allowance measured at 12 month expected losses	Loss allowance measured at life-time expected losses	
		Financial assets for which credit risk has increased significantly and not credit-impaired	Financial assets for which credit risk has increased significantly and credit-impaired
Loss allowance on 16 July 2025			
Transfer to Stage 1			
Transfer to Stage 2			
Transfer to Stage 3			
Net remeasurement of loss allowance			
New financial assets originated or purchased			
Financial assets that have been derecognised			
Write offs			
Unwind of discount			
Changes in risk parameters			
Loss allowance on 15 July 2024	822,594,034.20	1,032,361,288.93	1,290,587,934.03
Transfer to Stage 1	520,229,140.61	(36,990,322.70)	(483,238,817.91)
Transfer to Stage 2	(11,882,545.65)	160,816,492.49	(148,933,946.85)
Transfer to Stage 3	(2,730,202.66)	(28,463,521.82)	31,193,724.49
Net remeasurement of loss allowance	(423,056,809.01)	334,256,718.15	91,306,572.79
New financial assets originated or purchased	599,815,102.46	290,294,750.77	119,785,710.28
Financial assets that have been derecognised	(311,681,438.79)	(228,986,392.11)	(431,978,591.08)
Write offs			
Unwind of discount			
Changes in risk parameters			
Loss allowance on 16 July 2025	1,193,287,281.16	1,523,289,013.70	468,722,585.75

The table below summarises the gross carrying values and the associated allowances for expected credit loss (ECL) stage wise:

Financial Statement Items	As at 16 July 2025						
	Gross Carrying Amount			ECL Provision			ECL Coverage ratio
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	
On Balance Sheet Items:							
Deprived Sector Terminating	10,293,776,272.16	63,444,205.62	39,807,791.69	54,764,176.53	6,194,711.07	9,586,361.41	0.5%
Hire Purchase Loan	2,450,943,229.31	221,019,236.36	53,386,080.80	9,342,601.75	8,045,485.82	8,052,238.76	0.4%
Long Term Personal Loan	10,310,249,311.52	830,829,835.68	370,883,569.64	60,843,953.43	78,173,502.54	93,023,232.08	0.6%
Long Term Business Loan	65,410,591,579.15	2,735,759,160.69	611,527,717.94	198,408,529.58	154,357,751.71	71,961,269.21	0.3%
Long Term Working Capital	8,917,425,626.85	194,139,907.73	101,255,172.21	26,628,345.68	12,127,923.85	11,915,160.17	0.3%
Other Terminating	8,108,552,802.23	475,069,693.84	24,206,184.99	17,679,476.07	11,557,824.75	3,345,755.79	0.2%
Personal Residential Loan	10,249,279,737.82	12,372,774,782.98	911,797,622.46	16,756,267.03	561,385,900.17	75,214,750.74	0.2%
Real Estate Loan	5,773,626,131.46	2,666,735,890.52	118,747,834.55	51,576,618.79	650,604,702.68	53,436,525.55	0.9%
Margin Lending	259,601,915.74	-	-	121,649.12	-	-	0.0%
Short Term Working Capital / Demand Loan	235,861,318.75	2,740,566.71	433,971.34	1,780,204.88	814,117.69	195,287.10	0.8%
Deprived Sector Revolving	471,170,742.77			2,192,934.56			0.5%
Cash Credit	56,498,794,515.75	142,334,933.88	516,158,457.67	81,388,825.13	6,067,655.75	46,750,566.87	0.1%
Margin Lending Loan	3,322,080,611.22		-	24,940,066.04			0.8%
Other Revolving	5,583,746,889.95	-	19,817,195.24	46,751,769.19	-	5,199,308.09	0.8%
Overdraft - Personal	4,173,305,207.93	4,778,761.00	44,952,458.54	9,063,418.86	116,678.47	5,737,723.69	0.2%
Short Term Working Capital	32,873,704,000.48	610,415,337.14	135,209,601.22	323,645,222.37	32,721,487.84	60,844,320.55	1.0%
Trust Receipt	9,890,770,989.48	41,884,000.00	13,168,512.00	118,949,416.20	1,121,271.36	5,925,830.40	1.2%
Bills Purchased	700,103,661.34			8,688,185.62			1.2%
Staff Loans	3,629,005,126.10			1,700,547.12			0.0%
Credit Cards	172,390,192.77		13,206,505.13	1,171,142.86		13,206,505.13	0.7%
Fone Loans	12,403,338.98			84,262.81			0.7%
Off Balance Sheet Items:							
Acceptances and Endorsements	2,347,669,650.70			29,740,946.16			1.27%
Bank Guarantee	6,322,872,885.65			38,189,271.09			0.60%
Letter of credit	5,752,100,517.15			64,648,850.50			1.12%
Bonds (in NPR)	95,353,238,000.00			405,713.72			0.00%
T-Bills (in NPR)	4,806,839,303.89			-			0.00%
Placements (in NPR)	7,837,500,000.00			3,268,309.95			0.04%
Export Susidy Receivable	1,187,745,740.45			556,576.12			0.05%

Financial Statement Items	As at 15 July 2024								
	Exposure at Default Amount			ECL Provision			ECL Coverage ratio		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
On Balance Sheet Items:									
Deprived Sector Terminating	8,071,918,991.96	244,988,536.00	70,193,974.36	103,332,070.72	66,401,387.77	38,774,054.51	1.28%	27.10%	55.24%
Hire Purchase Loan	2,113,297,906.35	204,479,497.41	125,562,995.24	4,143,444.70	3,398,262.67	9,643,238.03	0.20%	1.66%	7.68%
Long Term Personal Loan	9,752,457,358.07	1,005,424,298.07	418,972,797.24	59,748,798.89	73,598,213.38	106,073,423.43	0.61%	7.32%	25.32%
Long Term Business Loan	46,706,670,350.79	2,202,712,970.42	3,775,831,183.90	188,116,990.70	118,236,118.29	586,402,476.18	0.40%	5.37%	15.53%
Long Term Working Capital	9,416,036,867.08	206,693,069.26	84,667,691.67	35,160,041.08	13,445,410.91	13,149,248.90	0.37%	6.51%	15.53%
Other Terminating	7,206,374,232.38	332,820,318.27	40,209,598.06	5,943,012.54	1,430,144.95	1,387,761.03	0.08%	0.43%	3.45%
Personal Residential Loan	8,141,610,186.46	13,177,710,608.81	1,964,874,981.03	15,184,587.52	376,710,200.02	153,808,447.20	0.19%	2.86%	7.83%
Real Estate Loan	4,073,411,041.44	2,336,820,866.08	216,467,059.87	42,925,742.94	377,896,881.81	97,410,176.94	1.05%	16.17%	45.00%
Margin Lending	278,954,615.46	-	-	2,114,049.57	-	-	0.76%	-	-
Short Term Working Capital / Demand Loan	119,614,595.21	233,312.67	-	747,554.59	4,426.10	-	0.62%	1.90%	-
Deprived Sector Revolving	633,474,299.71	1,024,030.09	6,129,779.16	3,445,288.95	137,289.57	2,758,400.62	0.54%	13.41%	45.00%
Cash Credit	52,234,684,908.17	24,930,633.99	639,199,803.60	113,778,689.46	1,093,084.66	76,128,696.61	0.22%	4.38%	11.91%
Margin Lending Loan	1,733,595,512.51	-	78,352,817.10	335,573.03	-	35,258,767.70	0.02%	-	45.00%
Other Revolving	2,619,702,354.84	482,068.58	16,216,437.71	1,388,912.56	9,868.80	6,952,154.68	0.05%	2.05%	42.87%
Overdraft - Personal	4,254,092,234.99	-	36,534,929.58	1,792,161.86	-	4,292,409.99	0.04%	-	11.75%
Short Term Working Capital	20,034,862,227.54	-	18,581,411.94	22,553,912.23	-	8,361,635.37	0.11%	-	45.00%
Trust Receipt	8,268,022,146.89	-	312,724,960.20	39,899,883.62	-	140,726,232.09	0.48%	-	45.00%
Bills Purchased	43,092,305.56	-	-	270,380.87	-	-	0.63%	-	-
Staff Loans	3,405,169,279.51	-	-	3,935,983.63	-	-	0.12%	-	-
Credit Cards	238,902,549.18	-	8,316,970.42	1,463,645.50	-	8,316,970.42	0.61%	-	100.00%
Fone Loans	12,213,294.63	-	1,143,840.31	74,825.21	-	1,143,840.31	0.61%	-	100.00%
Off Balance Sheet Items:									
Acceptances and Endorsements	2,785,890,137.54	-	-	58,643,438.39	-	-	2.1%	-	-
Bank Guarantee	5,530,983,449.54	-	-	32,239,348.52	-	-	0.6%	-	-
Letter of credit	4,395,283,802.83	-	-	80,867,545.99	-	-	1.8%	-	-
Bonds (in NPR)	38,794,728,000.00	-	-	485,952.03	-	-	0.0%	-	-
T-Bills (in NPR)	4,315,345,400.00	-	-	-	-	-	0.0%	-	-
Placements (in NPR)	6,482,025,000.00	-	-	4,002,199.10	-	-	0.1%	-	-

Loans & Advances to B/FIs and Customers have been valued under amortized cost as allowed under NFRS 9. Separate Effective Interest Rate (EIR) has not been computed, and coupon interest rate is considered as EIR for the computation of Expected Credit Loss. Also, Institute of Chartered Accountants of Nepal (ICAN) have provided carve out on EIR till FY 2082/83.

Pursuant to adoption of ECL model, recognition of interest income has been based upon Guidance Note on Interest Income Recognition, 2025 issued by NRB. As per the Guidelines, Interest income for stage 3 loan of previous quarter must be recognized on a cash basis. Accordingly, the bank has derecognized NPR 143,587,145.22 for FY 2081-82 regarding accrued interest which has not been received in cash.

As per NFRS 9, an entity shall assess at the end of each reporting period if there is any objective evidence that financial asset or group of financial assets measured at amortized cost is impaired.

The bank for the current financial year has assessed the impairment under para 5.5 of the NFRS 9 impairment model and the NRB Directive. The Bank, following regulatory backstop as mentioned in Clause 16 of "NFRS 9- Expected Credit Loss Related Guidelines, 2024" has recognize impairment on credit exposures as the HIGHER of total ECL calculated as per NFRS 9 and existing regulatory provisions as mentioned in Unified NRB Directives no 02. Further, Bank has applied carve out issued by ICAN and has computed impairment loss. As per the carve-out issued by ICAN as a mandatory treatment of impairment loss for banks and financial institution till FY 2082.83, impairment loss to be measured at higher of amount derived as per norms prescribed by NRB for loan loss provision and measured as per paragraph 5.5 of NFRS 9.

Details of such impairment are as mentioned below:

Particulars	Amount in NPR		
	Year ended 16 July 2025	Year ended 15 July 2024	P/L Impact
Impairment (A)	3,185,298,881	3,145,543,257	-
Provision as per NRB (B)	3,296,276,884	3,455,834,103	-
Impairment to be considered (Higher of A or B)	3,296,276,884	3,455,834,103	-

Note: The Impairment for FY 2081-82 is calculated as per Expected Credit Loss model under NFRS 9, whereas for the previous FY 2080-81, it was calculated based on the Incurred Loss Model under NAS 39.

Details of Collective and Individual Impairment:

Particulars	Expected Credit Loss (ECL)
Collective Impairment	
Stage 1	1,189,613,257
Stage 2	1,523,289,014
Stage 3 *	468,722,586
Individual Impairment**	
Stage 1	
Stage 2	
Stage 3	
Total Funded	
Non-Funded Exposures**	133,135,644
Total Expected Credit Loss	3,181,624,857

* Individual impairment has not been calculated for Stage 3 Loans

** Only collective impairment has been calculated for all the financial assets

** Non-Funded Exposures includes Letter of Credit, Bank Guarantee, Forward Exchange Contract Liabilities and undrawn limit for short term and long-term loan with exposures of NPR 124,336,519,016

Expected Credit Loss Summary:

Financial Statement Items	Gross Carrying Amount				ECL Provision			
	(Stage)				(Stage)			
	1	2	3	Total	1	2	3	Total
Loans and advances to customers	204,541,442,897	19,871,707,421	2,721,086,917	227,134,237,235	1,056,477,614	1,523,289,014	468,722,586	3,048,489,213
Loan Commitments	-	-	-	-	-	-	-	-
Financial guarantee contracts	-	-	-	-	-	-	-	-
Others	15,610,388,794	-	-	-	133,135,644	-	-	133,135,644
Total	220,151,831,691	19,871,707,421	2,721,086,917	242,744,626,029	1,189,613,257	1,523,289,014	468,722,586	3,181,624,857

Financial Statement Items	NRB Regulatory Provision				ECL Coverage Ratio %				Regulatory Provision			
	(Stage)				(Stage)				Coverage Ratio %			
	1	2	3	Total	1	2	3	Total	1	2	3	Total
Loans and advances to customers	2,260,124,675	314,299,305	721,852,904	3,296,276,884	0.44%	7.48%	15.71%	1.16%	1.10%	1.58%	26.53%	1.45%
Loan Commitments												
Financial guarantee contracts												
Others					0.85%			0.85%				
Total	2,260,124,675	314,299,305	721,852,904	3,296,276,884	0.54%	7.67%	17.23%	1.31%	1.03%	1.58%	26.53%	1.36%

5.5 - Segment Analysis

The bank has identified segments on the basis of each geographical presence in seven provinces of the country. Segment profit or loss, revenue and expenses, assets and liabilities, and the basis of measurement are presented as follows:

(in NPR 000)

Particulars	Koshi Province		Madhesh Province		Bagmati Province		Gandaki Province		Lumbini Province		Karnali Province		Sudur Pashchim Province		Total	
	Current Year	Corresponding Previous Year	Current Year	Corresponding Previous Year	Current Year	Corresponding Previous Year	Current Year	Corresponding Previous Year	Current Year	Corresponding Previous Year	Current Year	Corresponding Previous Year	Current Year	Corresponding Previous Year	Current Year	Corresponding Previous Year
Revenues from external Customers	2,307,944	2,272,758	1,428,985	1,444,283	16,050,987	16,823,584	903,178	1,054,667	1,792,782	2,114,285	134,429	198,384	622,007	791,819	23,240,313	24,689,780
Inter-Segment Revenue	62,210	72,988	303,952	442,414	8,557,583	11,614,895	125,670	141,840	215,476	208,587	11,431	4,691	49,810	44,386	9,326,132	12,529,801
Gross Revenue	2,370,154	2,345,746	1,732,937	1,886,697	24,608,569	28,438,479	1,028,848	1,196,507	2,008,258	2,322,872	145,860	203,075	671,817	836,205	32,586,444	37,229,581
Interest Revenue	2,089,788	2,117,132	1,258,244	1,338,866	14,359,340	15,235,113	828,032	991,720	1,577,697	1,947,930	120,623	172,699	570,537	743,928	20,814,261	22,547,387
Interest Expenses	541,701	694,666	560,381	792,739	9,071,394	11,457,956	456,810	586,551	784,569	1,006,724	54,559	67,513	242,512	293,012	11,711,937	14,899,062
Net Interest Revenue	1,548,086	1,422,466	697,863	546,126	5,287,945	3,777,256	371,222	405,169	793,129	941,206	66,054	105,186	328,026	450,916	9,102,324	7,648,325
Depreciation & Amortisation	26,378	16,778	25,652	14,719	203,081	247,737	17,347	14,423	42,091	30,219	2,516	1,782	9,355	6,777	326,421	332,375
Segment Profit/(Loss)	1,535,986	647,773	672,352	619,123	4,536,785	3,732,716	314,140	289,955	746,762	702,415	47,951	88,072	319,639	212,810	8,173,616	6,291,863
impairment of assets	(18,702)	74,423	(13,396)	34,045	37,070	124,283	(26,484)	2,754	(62,782)	(44,257)	1,653	(5,134)	(76,916)	96,289	(159,557)	282,404
Segment Assets	36,112,216	27,212,953	22,359,205	17,293,170	251,148,458	201,437,789	14,131,952	12,828,095	28,051,515	25,315,465	2,103,402	2,375,353	9,732,497	9,480,876	363,639,245	295,743,700
Segment Liabilities	32,940,374	24,654,487	20,395,331	15,667,327	229,089,354	182,499,316	12,890,701	11,440,846	25,587,668	22,935,394	1,918,654	2,152,031	8,877,663	8,589,517	331,699,745	267,938,917

Reconciliations of reportable segment revenues, profit or loss, assets and liabilities

a. Revenue

NPR in '000

	Current Year	Previous Year
Total revenues for reportable segments	32,566,444	37,229,581
Other revenues	-	-
Elimination of intersegment revenues	(9,326,132)	(12,529,801)
Entity's revenues	23,240,313	24,699,780

b. Profit or Loss

NPR in '000

	Current Year	Previous Year
Total profit or loss for reportable segments	8,173,616	6,291,863
Other profit or loss	-	(494)
Elimination of intersegment profits		
Unallocated amounts:		
Bonus expenses	(816,662)	(628,792)
Other adjustments		
Profit before income tax	7,356,954	5,662,577

5.6 Share option and share based payment

The bank doesn't have arrangements of share-based payment and share options as on reporting date.

5.7 Contingent Liabilities and Commitments

The details of contingent liabilities and commitments have been presented in notes 4.28 above.

5.8 Related party disclosure

Entity with significant influence over the bank

Followings have been identified as related parties for Everest Bank Limited under NAS 24 Related parties:

- 1) Punjab National Bank Limited – this is the joint-venture partner of the investors who established the bank
- 2) Key Management Personnel of the Bank – Bank is managed by two expatriates from PNB group under a technical service agreement and three higher level domestic employee of the bank including CEO to oversee the management of the bank's functioning.
- 3) Units and companies under PNB Group
- 4) Directors of the Bank
- 5) Relatives of directors and key management personnel
- 6) Forward Community Microfinance Limited
- 7) Nirdhan Utthan Bank Ltd.
- 8) EBL Employee Retirement Fund

Transactions during the period

Rs. in '000

Particulars	32 Ashadh 2082	31 Ashadh 2081
Directors:		
Director's Sitting Fees	2,685	1,330
Interest Paid to directors on deposits	9,197	104,951
Key Management Personnel (KMP):		
Remuneration and benefits Paid*	72,358	73,665
Interest on account balances	3,518	4,070
PNB Group		
TSA Fees Paid	11,390	11,390
Dividend Paid	130,315	225,582
Bonus Share Paid (No. of Share)	2,356,512	2,142
Forward Community Microfinance Limited		
Dividend Received	-	-
Bonus Share Received (No. of Share)	350,971	-

* Remuneration and benefits paid to CEO for the current year and previous year are Rs. 22,372,823 and Rs. 22,172,818 respectively.

Terms and conditions of transaction with related parties

The related party transactions are made at terms equivalent to those that prevail in arm's length transactions.

The following table provides the total amount of transactions that have been entered into with related parties during the year.

Rs. in '000

Transactions	Current Year		Previous Year	
	Transaction (RS.)	Nature of relationship	Transaction (RS.)	Nature of relationship
Deposit	130,650	Director	177,476	Director
Deposit	36,914	KMP	34,983	KMP
Loan	18,673	KMP	32,025	KMP

Details of Directors

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Chairman	Dr. Bal Gopal Baidya	Dr. Bal Gopal Baidya
Directors	Mr. Santosh Kumar Mr. Kiran Krishna Shrestha Mr. Nabin Bhakta Shrestha Mrs. Urmila Shrestha Dr. Tarak Bahadur K.C.	Mr. Rakesh Grover Mr. Kiran Krishna Shrestha Mr. Nabin Bhakta Shrestha Mrs. Urmila Shrestha Dr. Tarak Bahadur K.C.

Details of Key Managerial Personnel

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Chief Executive Officer	Mr. Sudesh Khaling	Mr. Sudesh Khaling
Dy. Chief Executive Officer	Mr. Vijay Kumar Sharma (till June 2, 2025) Mr. Yogendra Singh Udawat	Mr. Vijay Kumar Sharma
Dy. General Manager	Mr. Keshab Raj Paudel Mr. Ashutosh Sharma Mr. Gaurav Kumar (till July 2, 2024) Mr. Siddharath Rana	Mr. Keshab Raj Paudel Mr. Ashutosh Sharma Mr. Gaurav Kumar

5.9 Merger and acquisition

During the reporting period, there is no merger and acquisition.

5.10 Additional disclosures of non-consolidated entities

The bank has no subsidiary for consolidation.

5.11 Dividend

For the year ended Ashad 32, 2082 (July 16, 2025), the board of directors of the Company have recommended and proposed a final cash dividend of Rs. 14 per share amounting to Rs. 1,812,257,198 and Bonus issue in the ratio of 1:6 with par value of Rs. 776,681,656 (2080-81: Bonus issue in the ratio of 1:10 with par value of Rs. 117,67,90,388 and final cash dividend of Rs. 5.53 per share amounting to Rs. 65,07,65,085)

5.12 Events after Reporting date

The events after the reporting date are all those events, whether favorable or unfavorable, which have occurred between the reporting date and the date of preparation or approval of the financial statements for its disclosure. During the review year there are no such events after reporting date.

5.13 Departure from NFRS

The management of bank has concluded that the financial statements fairly present the bank's financial position, performance and cash flow. The bank has fully implemented NFRS 9 as per ECL guidelines issued by NRB from NAS 39.

5.14 Limitations of NFRS

During NFRS implementation, wherever the information is not adequately available and the cost to develop the same would exceed the benefit derived, if any, has been noted and disclosed in respective sections.

5.15 Reclassification, Regrouping and rounding off:

Previous year's figures have been reclassified and regrouped wherever necessary to make the same comparable with the current year's figure. Figures in financial statements are rounded off to the nearest rupee.

CAPITAL ADEQUACY TABLE

(RS. IN '000)

As On 32 Ashadh 2082 (16 July 2025)

	ASHADH 32, 2082	PREVIOUS YEAR 2080-81
1.1 RISK WEIGHTED EXPOSURES		
a Risk Weighted Exposure for Credit Risk	247,082,236	207,509,578
b Risk Weighted Exposure for Operational Risk	11,766,746	9,787,726
c Risk Weighted Exposure for Market Risk	1,138,442	616,576
Total Risk Weighted Exposures (Before adjustments of Pillar II)	259,987,423	217,913,880
Adjustments under Pillar II		
SRP 6.4a(5) Adjustment as per SRP 6.4a(5) Is supervisor satisfied with ALM Policies and practices employed by the bank?		
SRP 6.4a(6) Adjustment as per SRP 6.4a(6)		
SRP 6.4a(7) Adjustment as per SRP 6.4a(7) Add RWE equivalent to reciprocal of capital charge of 3 % of Gross Income	2,667,645	2,464,372
SRP 6.4a(9) Adjustment as per SRP 6.4a(9) Overall risk management policies and precedures are not satisfactory. Add 2% of RWE	5,199,748	4,358,278
SRP 6.4a(10) Adjustment as per SRP 6.4a(10) Has the bank achieved desired level of disclosure requirement?	-	-
Total Risk Weighted Exposures (after bank's adjustments of Pillar II)	267,854,816	224,736,530
1.2 CAPITAL	ASHADH 32, 2082	PREVIOUS YEAR 2080-81
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		
Common Equity Tier 1 (CET 1)	27,960,759	23,804,288
a Paid up Equity Share Capital	12,944,694	11,767,904
b Equity Share Premium	238,470	238,470
c Proposed Bonus Equity Shares		
d Statutory General Reserves	7,716,968	6,748,987
e Retained Earnings	4,893,096	3,302,369
f Unaudited current year cumulative profit/(loss)	-	-
g Capital Redemption Reserve	-	-
h Capital Adjustment Reserve	1,116,408	1,116,408
i Debenture Redemption Reserve	1,365,794	768,575
j Dividend Equalization Reserves	-	-
K Bargain Purchase Gain		
l Other Free Reserve	88,630	88,637
m Less: Goodwill	-	-
n Less: Intangible Assets	191,980	25,381
o Less: deferred tax assets- accumulated losses		
p Less: deferred tax assets- others		
q Less: Fictitious Assets	-	-
r Less: Investment in equity in licensed Financial Institutions	-	-
s Less: Investment in equity of institutions with financial interests	-	-
t Less: Investment in equity of institutions in excess of limits	-	-
u Less: Investments arising out of underwriting commitments	-	-
v Less: Reciprocal crossholdings	-	-
w Less: Purchase of land & building in excess of limit and unutilized	-	-
x Less: Cash Flow Hedge	-	-
y Less: Defined Benefits Pension Assets	-	-
z Less: Unrecognized Defined Benefit Pension Liabilities	-	-
aa Less: Other Deductions	211,323	201,681
Adjustments under Pillar II		
SRP 6.4a(1) Less: Shortfall in Provision (6.4 a 1)	-	-
SRP 6.4a(2) Less: Loans and Facilities extended to related parties and restricted lending	-	-
Additional Tier 1 (AT 1)		
a Perpetual Non Cumulative Preference Share Capital	-	-
b Perpetual Debt Instruments	-	-
c Stock Premium	-	-
(B) Supplementary Capital (Tier 2)	7,318,612	3,834,157
a Cumulative and/or Redeemable Preference Share	-	-
b Subordinated Term Debt	4,200,000	1,600,000
c Hybrid Capital Instruments	-	-
d Stock Premium		
e General Loan Loss Provision	2,939,862	2,161,844
f Exchange Equalization Reserve	69,832	69,622
g Investment Adjustment Reserve	2,691	2,691
h Accrued Interest Receivable on pass loan included in Regulatory Reserve	92,500	-
i Interest Capitalized Reserve included in Regulatory Reserve	13,726	-
j Other Reserves	-	-
Total Capital Fund (Tier I and Tier II)	35,279,371	27,638,445
1.3 CAPITAL ADEQUACY RATIOS		
Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	10.44	10.59
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	10.44	10.59
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	13.17	12.30

RISK WEIGHTED EXPOSURE FOR CREDIT RISK

FOR THE YEAR ENDED ASHADH 32, 2082

 ANNEXURE 1
 RS. 000

Items	Book Value X1	Specific Provision X2	Eligible CRM X3	Current Year		Risk Weight X5	Risk Weighted Exposures X6=X4*X5	Previous Year	
				Net Value X4=X1-X2-X3	Net Value			Net Value	Risk Weighted Exposures
A. Balance Sheet Exposures									
Cash Balance	2,384,593.06	-	-	2,384,593.06	2,509,689.12	0%	-	2,509,689.12	-
Balance With Nepal Rastra Bank	63,527,967.06	-	-	63,527,967.06	40,786,281.01	0%	-	40,786,281.01	-
Gold	-	-	-	-	-	0%	-	-	-
Investment in Nepalese Government Securities	46,888,153.97	-	-	46,888,153.97	42,380,507.33	0%	-	42,380,507.33	-
All Claims on Government of Nepal	229,744.51	-	-	229,744.51	208,794.19	0%	-	208,794.19	-
Investment in Nepal Rastra Bank securities	-	-	-	-	-	0%	-	-	-
All claims on Nepal Rastra Bank	1,187,189.16	-	-	1,187,189.16	-	0%	-	-	-
Claims on Foreign Government and Central Bank(ECA 0-1)	-	-	-	-	-	0%	-	-	-
Claims on Foreign Government and Central Bank(ECA -2)	-	-	-	-	-	20%	-	-	-
Claims on Foreign Government and Central Bank(ECA -3)	-	-	-	-	-	50%	-	-	-
Claims on Foreign Government and Central Bank(ECA-4-6)	-	-	-	-	-	100%	-	-	-
Claims on Foreign Government and Central Bank(ECA -7)	-	-	-	-	-	150%	-	-	-
Claims On BIS, IMF, ECB, EC and MDBs recognized by the framework	-	-	-	-	-	0%	-	-	-
Claims on Other Multilateral Development Banks	-	-	-	-	-	100%	-	-	-
Claims on Domestic Public Sector Entities	-	-	-	-	-	100%	-	-	-
Claims on Public Sector Entity(ECA 0-1)	-	-	-	-	-	20%	-	-	-
Claims on Public Sector Entity(ECA 2)	-	-	-	-	-	50%	-	-	-
Claims on Public Sector Entity(ECA 3-6)	-	-	-	-	-	100%	-	-	-
Claims on Public Sector Entity(ECA 7)	-	-	-	-	-	150%	-	-	-
Claims on domestic banks that meet capital adequacy requirements	10,363,204.30	-	-	10,363,204.30	11,812,257.28	20%	2,072,640.98	11,812,257.28	2,382,451.46
Claims on domestic banks that do not meet capital adequacy requirements	-	-	-	-	-	100%	-	-	-
Claims on foreign bank(ECA Rating 0-1)	284,929.07	-	-	284,929.07	7,450,286.10	20%	56,985.81	7,450,286.10	1,490,057.22
Claims on foreign bank(ECA Rating 2)	-	-	-	-	-	50%	-	73,463.47	36,731.73
Claims on foreign bank(ECA Rating 3-6)	-	-	-	-	-	100%	-	-	-
Claims on foreign bank(ECA Rating 7)	-	-	-	-	-	150%	-	-	-
Claims on foreign bank incorporated in SAARC region and China operating with a buffer of 1% above their respective regulatory capital requirement	11,534,055.32	-	-	11,534,055.32	1,350,569.03	20%	2,306,811.06	1,350,569.03	270,113.81
Claims on Domestic Corporates (Credit rating score equivalent to AAA)	-	-	-	-	-	50%	-	-	-
Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)	-	-	-	-	-	70%	-	-	-
Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)	-	-	-	-	-	80%	-	-	-
Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)	-	-	-	-	-	100%	-	-	-
Claims on Domestic Corporates (Unrated)	127,780,824.76	-	984,779.00	126,796,045.76	99,140,664.37	100%	126,796,045.76	99,140,664.37	99,140,664.37
Claims on Foreign Corporates (ECA 0-1)	-	-	-	-	-	20%	-	-	-
Claims on Foreign Corporates (ECA 2)	-	-	-	-	-	50%	-	-	-
Claims on Foreign Corporates (ECA 3-6)	-	-	-	-	-	100%	-	-	-
Claims on Foreign Corporates (ECA 7)	-	-	-	-	-	150%	-	-	-
Regulatory Retail Portfolio (Not Overdue)	37,009,654.00	-	247,905.01	36,761,748.99	32,629,772.63	75%	27,571,311.74	32,629,772.63	24,472,329.47
Claims fulfilling all criterion of regularity retail except granularity	22,858,525.07	-	-	22,858,525.07	21,913,918.87	100%	13,715,115.04	21,913,918.87	13,148,351.32
Claims secured by residential properties	-	-	-	-	-	60%	-	-	-
Claims not fully secured by residential properties	-	-	-	-	-	150%	-	-	-
Claims secured by residential properties (Overdue)	460,987.50	81,228.95	-	389,758.55	152,836.52	100%	389,758.55	152,836.52	152,836.52
Claims secured by Commercial real estate	1,868,495.51	-	-	1,868,495.51	1,793,749.09	100%	1,868,495.51	1,793,749.09	1,793,749.09
Past due claims (except for claims secured by residential properties)	1,495,540.83	573,722.07	-	921,818.86	893,723.20	150%	7,723,038.04	1,340,564.80	1,340,564.80
High Risk claims	5,924,979.64	-	776,287.82	5,148,692.02	4,706,801.11	150%	-	4,706,801.11	7,060,201.67
Lending against securities (bonds)	-	-	-	-	-	100%	-	-	-
Trust Receipt Loans for Trading Firms	2,924,701.10	-	-	2,924,701.10	3,509,641.32	120%	3,509,641.32	3,521,494.62	4,345,793.55
Real Estate loans for land acquisition and development (Other than mentioned in Capital Adequacy framework 2015-point 3.3 (IX)(k))	7,025,474.20	-	-	7,025,474.20	8,781,842.75	125%	-	-	-
Real Estate loans for land acquisition and development (For institutions/projects registered/licensed and approved by Government of Nepal for land acquisition and development purposes)	-	-	-	-	-	100%	-	-	-
Lending against Shares (above Rs.5 Million)	76,815.75	-	-	76,815.75	76,815.75	100%	-	6,363,943.24	7,954,929.05
Lending against Shares	-	-	-	-	-	100%	-	217,316.73	217,316.73
Personal Hirepurchase/Personal Auto Loans	3,440,137.80	-	-	3,440,137.80	1,809,598.48	100%	3,440,137.80	2,261,988.10	2,261,988.10
Investments in equity and other capital instruments of institutions listed in stock exchange	2,736,047.46	-	-	2,736,047.46	2,134,445.85	100%	2,736,047.46	2,134,445.85	2,134,445.85
Investments in equity and other capital instruments of institutions not listed in the stock exchange	3,334,132.25	685,916.16	-	2,648,216.09	871,283.16	100%	2,648,216.09	871,283.16	871,283.16
Investments in equity and other capital instruments of institutions not listed in the stock exchange	183,295.56	105,908.22	-	74,387.34	1,239,738.68	150%	111,581.01	1,239,738.68	1,859,608.03
Staff loan secured by residential property	2,011,645.35	-	-	2,011,645.35	3,221,556.49	50%	1,005,822.68	3,221,556.49	1,610,778.25
Interest Receivable/claim on government securities	-	-	-	-	-	0%	-	-	-
Cash in transit and other cash items in the process of collection	-	-	-	-	-	20%	-	12,424.80	2,484.96
Other Assets (as per attachment)	11,420,459.05	972,486.95	-	10,447,962.10	9,154,263.73	100%	10,447,962.10	9,154,263.73	9,154,263.73
TOTAL (a)	366,743,542.40	2,422,272.36	2,008,971.62	362,312,298.41	296,431,339.08		216,622,997.62	296,431,339.08	181,680,972.84

RISK WEIGHTED EXPOSURE FOR CREDIT RISK

FOR THE YEAR ENDED ASHADH 32, 2082

RS. '000

B. Off Balance Sheet Exposures	Items	Book Value X1	Specific Provision X2	Eligible CRM X3	Current Year		Risk Weight X5	Risk Weighted Exposures X6=X4*X5	Previous Year		Risk Weighted Exposures
					Net Value X4=X1-X2-X3	Net Value			Net Value	Net Value	
Revocable commitments		-	-	-	-	-	0%	-	-	-	-
Bills under collection		8,656,855.82	-	-	8,656,855.82	-	0%	-	7,356,119.09	-	-
Forward exchange contract liabilities		3,593,085.46	-	-	3,593,085.46	-	10%	359,308.55	4,971,658.40	-	497,165.84
LC commitments with original maturity upto 6 months domestic counterparty		19,499,103.18	-	774,016.54	18,725,086.63	-	20%	3,745,017.33	15,157,814.33	-	3,031,522.87
Foreign counterparty (ECA Rating 0-1)		-	-	-	-	-	20%	-	-	-	-
Foreign counterparty (ECA Rating 2)		-	-	-	-	-	50%	-	-	-	-
Foreign counterparty (ECA Rating 3-6)		-	-	-	-	-	100%	-	-	-	-
Foreign counterparty (ECA Rating 7)		-	-	-	-	-	150%	-	-	-	-
LC commitments with original maturity over 6 months domestic counterparty		9,261,399.41	-	180,706.05	9,100,693.36	-	50%	4,550,346.68	5,848,561.58	-	2,924,290.79
Foreign counterparty (ECA Rating 0-1)		-	-	-	-	-	20%	-	-	-	-
Foreign counterparty (ECA Rating 2)		-	-	-	-	-	50%	-	-	-	-
Foreign counterparty (ECA Rating 3-6)		-	-	-	-	-	100%	-	-	-	-
Foreign counterparty (ECA Rating 7)		-	-	-	-	-	150%	-	-	-	-
Bid bond, performance bond and counter guarantee domestic counterparty		13,884,827.35	-	1,531,252.89	12,353,574.46	-	40%	4,941,469.78	8,340,383.94	-	3,336,153.58
Foreign counterparty (ECA Rating 0-1)		-	-	-	-	-	20%	-	-	-	-
Foreign counterparty (ECA Rating 2)		-	-	-	-	-	50%	-	-	-	-
Foreign counterparty (ECA Rating 3-6)		-	-	-	-	-	100%	-	-	-	-
Foreign counterparty (ECA Rating 7)		-	-	-	-	-	150%	-	-	-	-
Underwriting commitments		-	-	-	-	-	50%	-	-	-	-
Lending of bank's securities or posting of securities as collateral		-	-	-	-	-	100%	-	-	-	-
Repurchase agreements, assets sale with recourse		-	-	-	-	-	100%	-	-	-	-
Advance payment guarantee		519,628.07	-	16,781.10	502,866.98	-	100%	502,866.98	591,806.55	-	591,806.55
Financial guarantee		623,184.68	-	246,330.44	376,854.24	-	100%	376,854.24	654,901.88	-	654,901.88
Acceptances and endorsements		2,347,866.23	-	-	2,347,866.23	-	100%	2,347,866.23	2,785,890.14	-	2,785,890.14
Unpaid portion of partly paid shares and securities		-	-	-	-	-	100%	-	-	-	-
Irrevocable credit commitments (short term)		27,502,305.47	-	-	27,502,305.47	-	20%	5,500,461.09	26,810,774.70	-	5,362,154.94
Irrevocable credit commitments (long term)		15,449,731.09	-	-	15,449,731.09	-	50%	7,724,865.55	12,201,877.71	-	6,100,936.85
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement*		-	-	-	-	-	20%	-	-	-	-
Unpaid guarantee claims		410,383.80	-	-	410,383.80	-	100%	410,383.80	543,779.95	-	543,779.95
Other contingent liabilities		-	-	-	-	-	200%	-	-	-	-
Unpaid guarantee claims		-	-	-	-	-	-	-	-	-	-
TOTAL (b)		101,748,250.56	2,422,272.36	2,729,067.02	99,019,183.54	30,459,238.22		30,459,238.22	85,263,388.25		25,828,605.38
Total RWE for credit risk before adjustment (a) + (b)		468,491,792.96	2,422,272.36	4,738,038.64	461,331,481.96	247,082,235.85		247,082,235.85	381,894,727.33		207,509,578.22
Adjustments under Pillar II											
Add: 10% of the loans & facilities in excess of Single Obligor Limits SRP 6.4, a(3).		-	-	-	-	-		-	-		-
Add: 1% of the contract (sale) value in case of the sale of credit with recourse facility SRP 6.4a(4).		-	-	-	-	-		-	-		-
Total RWE for credit risk after bank's adjustments under Pillar II		468,491,792.96	2,422,272.36	4,738,038.64	461,331,481.96	247,082,235.85		247,082,235.85	381,894,727.33		207,509,578.22

RISK WEIGHTED EXPOSURE FOR MARKET RISK

(RS. IN '000)

			For the Year ended Ashadh 32, 2082							Previous Year	
S.N.	Currency	Exchange Rate	Long term position (FCY)					Total Open Position (NRP)	Relevant Open Position	Relevant Open Position	
			Assets	Liabilities	Open Position (FCY)						
1	NPR-Nepal-Nepal Rupees									-	
2	AED-United Arab Emirates-Dirhams	37.3700	135.23	0.00	135.23		5,053.52	5,053.52		32,415.51	
3	AUD-Australia-Dollars	89.7800	134.90	0.93	133.97		12,027.82	12,027.82		36,233.85	
4	BHD-Bahrain-Dinars	0.0000	0.00	0.00	-		-	-		-	
5	CAD-Canada-Dollars	100.0200	6.86	0.00	6.86		685.64	685.64		178.32	
6	CHF-Switzerland-Francis	171.1500	19.14	0.00	19.14		3,275.81	3,275.81		1,014.15	
7	CNY-China-Yuan Renminbi	19.1600	138,625.95	137,898.18	727.78		13,944.22	13,944.22		5,090.73	
8	DKK-Denmark-Kroner	0.0000	0.00	0.00	-		-	-		-	
9	EUR-Euro Member Countries-Euro	159.5900	2,928.07	2,882.88	45.19		7,212.40	7,212.40		13,873.63	
10	GBP-United Kingdom-Pounds	184.0400	375.81	338.43	37.38		6,879.31	6,879.31		23,089.77	
11	HKD-Hong Kong-Dollars	17.4800	16.40	0.00	16.40		286.67	286.67		73.40	
12	INR-India-Rupees	1.6000	7,382,013.69	5,859,417.55	1,522,596.14		2,436,153.82	2,436,153.82		1,224,636.88	
13	JPY-Japan-Yen	0.9269	585,641.90	582,653.74	2,988.16		2,769.72	2,769.72		1,314.09	
14	KRW-Korea (South)-Won	0.0988	191.00	0.00	191.00		18.87	18.87		13.50	
15	KWD-Kuwait-Dinars	448.6500	0.00	0.00	-		-	-		-	
16	MYR-Malaysia-Ringgits	32.2900	7.94	0.00	7.94		256.22	256.22		19.75	
17	QAR-Qatar-Rials	37.7400	9.59	0.00	9.59		362.00	362.00		215.96	
18	SAR-Saudi Arabia-Riyals	36.5900	46.99	0.00	46.99		1,719.36	1,719.36		558.40	
19	SEK-Sweden-Kronor	0.0000	0.00	0.00	-		-	-		-	
20	SGD-Singapore-Dollars	106.7900	4.97	0.00	4.97		530.85	530.85		162.44	
21	THB-Thailand Baht	4.2200	147.29	0.00	147.29		621.56	621.56		10.05	
22	USD-United States of America-Dollars	137.6000	287,848.74	287,943.39	-94.65		-13,023.99	13,023.99		17,702.96	
(a) Total open position			8,398,154.46	6,871,135.10	1,527,019.36		2,478,773.83	2,504,821.80	1,356,603.38		
(b) Fixed percentage							5%	5%	5%		
(c) Capital charge for market risk (=a*b)							125,241.09	67,830.17			
(d) Risk Weight (reciprocal of capital requirement of 10%) in times							9.09	9.09			
(e) Equivalent risk weight exposure (=c*d)							1,138,441.51	616,576.24			

RISK WEIGHTED EXPOSURE FOR OPERATIONAL RISK

(RS. IN '000)

Particulars	2082 Ashadh End		
	Fiscal year 3	Fiscal year 2	Fiscal year 1
FY Start Date	2080/04/01	2079/04/01	2078/04/01
FY End Date	2081/03/31	2080/03/31	2079/03/32
1. Net interest income	7,648,325.49	7,412,440.19	5,181,416.38
2. Commission and discount income	1,638,316.13	1,347,521.41	1,294,957.64
3. Other operating income	160,337.29	94,188.17	294,287.55
4. Exchange fluctuation income	335,364.24	182,784.20	299,490.53
5. Addition/deduction in interest suspense during the period	-	-	-
6. Gross income (a)	9,782,343.15	9,036,933.96	7,070,152.11
7. Alfa (b)	15.00%	15.00%	15.00%
8. Fixed percentage of gross income [c=(a×b)]	1,467,351.47	1,355,540.09	1,060,522.82
9. Capital requirement for operational risk (d) (average of c)	1,294,471.46		
10. Risk Weight (reciprocal of capital requirement of 10%) in times (e)	9.09		
11. Equivalent risk weight exposure [f=(d×e)]	11,766,745.58		
12. SRP 6.4a (8) Adjustments under Pillar II			
(If Gross Income for the last three years is negative)			
1. Total credit and investment (net of specific provision) of related month	-		
2. Capital requirement for operational risk	-		
3. Risk weight in times	9.09		
4. Equivalent risk weight exposure (g)	-		
13. Equivalent risk weight exposure [h=f+g]	11,766,745.58		

TABLE 1: NET LIQUID ASSETS TO TOTAL DEPOSIT RATIO

Particulars	Amount
A. Total deposit & borrowing	308,858,780,957.63
1. Total deposits	301,154,367,957.63
2. Total borrowing	7,704,413,000.00
B. Liquid assets	118,363,899,051.01
1. Cash	2,384,590,818.75
2. Bank balance	16,780,883,928.38
3. Money at call and short notice	-
4. Investment in government securities and NRB instruments	97,005,624,303.88
5. Placements upto 90 days	2,192,800,000.00
C. Borrowings payable upto 90 days	1,100,800,000.00
D. Net liquid assets (B-C)	117,263,099,051.01
E. Net liquid assets to total deposit	38.94%
F. Shortfall in ratio	0.00%
G. Percentage of deposit to be added to RWE	0.00%
H. Amount to be added to risk weighted exposures	0
I. Note (if any):	

Unaudited Financial Results

Fourth Quarter Ending F/Y 2081/82

Unaudited Condensed Statement of Financial Position

As on Quarter ended 32nd Ashadh 2082

Fig in NPR '000

Assets	This Quarter Ending	Immediate Previous year Ending (Audited)
Cash and cash equivalent	6,691,912	8,370,599
Due from Nepal Rastra Bank	13,661,353	40,768,261
Placement with Bank and Financial Institutions	7,843,200	6,482,025
Derivative financial instruments	4,953,600	1,664,093
Other trading assets	-	-
Loan and advances to B/FIs	9,771,879	7,652,663
Loans and advances to customers	213,623,545	178,215,399
Investment securities	100,524,625	44,143,620
Current tax assets	419,271	517,747
Investment in subsidiaries	-	-
Investment in associates	776,283	836,283
Investment property	564,286	522,293
Property and equipment	4,133,192	3,891,475
Goodwill and Intangible assets	116,696	25,381
Deferred tax assets	-	-
Other assets	2,125,512	2,653,862
Total Assets	365,205,354	295,743,700
Liabilities		
Due to Bank and Financial Institutions	2,335,968	1,071,805
Due to Nepal Rastra Bank	-	-
Derivative financial instruments	4,958,751	1,630,408
Deposits from customers	298,818,400	232,316,605
Borrowing	1,100,976	2,349,196
Current Tax Liabilities	-	-
Provisions	-	-
Deferred tax liabilities	121,050	125,808
Other liabilities	19,243,044	26,841,481
Debt securities issued	6,603,613	3,603,613
Subordinated Liabilities	-	-
Total Liabilities	333,181,802	267,938,917
Equity		
Share capital	12,944,694	11,767,904
Share premium	238,470	238,470
Retained earnings	4,954,470	3,302,369
Reserves	13,885,917	12,496,041
Total equity attributable to equity holders	32,023,552	27,804,784
Non-controlling interest		
Total Equity	32,023,552	27,804,784
Total Liabilities and Equity	365,205,354	295,743,700

UNAUDITED CONDENSED STATEMENT OF PROFIT OR LOSS

For the Quarter ended 32nd Ashadh 2082

FIG IN NPR '000

Particulars	Current Year		Corresponding Previous Year	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest income	5,360,675	20,818,988	5,577,240	22,547,387
Interest expense	2,975,246	11,689,600	3,561,979	14,899,062
Net interest income	2,385,430	9,129,388	2,015,261	7,648,325
Fee and commission income	520,942	1,877,809	469,726	1,638,316
Fee and commission expense	88,405	348,866	104,662	295,238
Net fee and commission income	432,538	1,528,943	365,064	1,343,078
Net interest, fee and commission income	2,817,967	10,658,330	2,380,325	8,991,403
Net trading income	109,756	499,382	99,221	353,740
Other operating income	61,810	8,724	98,497	160,337
Total operating income	2,989,533	11,166,437	2,578,043	9,505,480
Impairment charge/(reversal) for loans and other losses	(434,670)	(161,722)	(354,782)	282,404
Net operating income	3,424,203	11,328,158	2,932,825	9,223,076
Operating expense				
Personnel expenses	681,065	2,608,065	694,253	2,410,514
Other operating expenses	194,953	933,492	88,017	817,117
Depreciation & Amortisation	177,302	332,367	214,022	332,375
Operating Profit	2,370,882	7,454,235	1,936,532	5,663,071
Non operating income	-	-	-	-
Non operating expense	2,349	3,365	333	494
Profit before income tax	2,368,533	7,450,870	1,936,199	5,662,577
Income Tax expense				
Current Tax expense	908,004	2,532,705	827,213	1,945,127
Deferred Tax expense/(Income)	-	-	14,225	14,225
Profit for the period	1,460,529	4,918,165	1,094,761	3,703,225
Condensed Statement of Comprehensive Income				
Profit/(Loss) for the period	1,460,529	4,918,165	1,094,761	3,703,225
Other Comprehensive Income	13,658	(37,373)	28,519	(144,312)
Total Comprehensive Income	1,474,188	4,880,792	1,123,280	3,558,913
Earnings per share				
Basic earnings per share		37.99		31.47
Diluted earnings per share		37.99		31.47
Profit attributable to:				
Equity holders of the Bank	1,460,529	4,918,165	1,123,280	3,558,913
Non-controlling interest	-	-	-	-
Profit for the period	1,460,529	4,918,165	1,123,280	3,558,913

COMPARISON UNAUDITED AND AUDITED FINANCIAL STATEMENTS AS OF FY 2081/82

(RS. IN '000)

Statement of Financial Position	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Assets					
Cash and cash equivalent	6,691,912	6,720,639	28,728	0.43%	Audit Adjustment
Due from Nepal Rastra Bank	13,661,353	64,715,146	51,053,794	373.71%	90 Days Mapping
Placement with Bank and Financial Institutions	7,843,200	7,996,585	153,385	1.96%	Audit Adjustment
Derivative financial instruments	4,953,600	3,577,724	(1,375,876)	-27.78%	Audit Adjustment
Loan and advances to B/FIs	9,771,879	9,781,759	9,881	0.10%	Audit Adjustment
Loans and advances to customers	213,623,545	213,438,490	(185,055)	-0.09%	Staff Loan
Investment Securities	100,524,625	49,443,437	(51,081,188)	-50.81%	90 Days Mapping
Current tax assets	419,271	374,635	(44,637)	-10.65%	Audit Adjustment
Investment in associates	776,283	762,144	(14,139)	-1.82%	Equity Accounting
Investment property	564,286	564,295	9	0.00%	
Property and Equipment	4,133,192	4,177,562	44,371	1.07%	Straight Line
Goodwill and intangible assets	116,696	191,980	75,284	64.51%	Straight Line
Deferred tax Assets	-	0.00	0.00	-	
Other assets	2,125,512	1,894,847	(230,665)	-10.85%	Staff Loan
Total Assets	365,205,354	363,639,245	(1,566,109)	-0.43%	
Capital and Liabilities					
Due to Bank and Financial Institutions	2,335,968	3,436,943	1,100,976	47.13%	Audit Adjustment
Due to Nepal Rastra Bank	-	-	-	-	
Derivative financial instruments	4,958,751	3,598,404	(1,360,348)	-27.43%	Audit Adjustment
Deposits from customers	298,818,400	298,818,400	0	0.00%	
Borrowing	1,100,976	-	(1,100,976)	-100.00%	Audit Adjustment
Deferred tax liabilities	121,050	42,194	(78,857)	-65.14%	Audit Adjustment
Other liabilities	19,243,044	19,200,191	(42,852)	-0.22%	Actuary Report
Debt securities issued	6,603,613	6,603,613	-	0.00%	
Total liabilities	333,181,802	331,699,745	(121,709)	-0.04%	
Equity					
Share capital	12,944,694	12,944,694	-	-	
Share premium	238,470	238,470	-	-	
Retained earnings	4,954,470	4,893,096	(61,374)	-1.24%	Income Tax Adjustment
Reserves	13,885,917	13,863,240	(22,677)	-0.16%	Actuary Report
Total equity attributable to equity holders	32,023,552	31,939,500	(84,051)	-0.26%	
Total equity	32,023,552	31,939,500	(84,051)	-0.26%	
Total liabilities and equity	365,205,354	363,639,245	(205,761)	-0.06%	
Statement of Profit or Loss					
Interest income	20,818,988	20,814,261	(4,727)	-0.02%	Audit Adjustment
Interest expense	11,689,600	11,711,937	22,337	0.19%	Lease Accounting
Net interest income	9,129,388	9,102,324	(27,063)	-0.30%	
Fee and commission income	1,877,809	1,877,809	-	0.00%	
Fee and commission expense	348,866	347,312	(1,554)	-0.45%	Audit Adjustment
Net fee and commission income	1,528,943	1,530,497	1,554	0.10%	
Net trading income	499,382	468,682	(30,700)	-6.15%	Forward Contract
Other operating income	8,724	69,114	60,390	692.21%	Associate Accounting
Total operating income	11,166,437	11,170,617	4,180	0.04%	
Impairment charge/(reversal) for loans and other losses	(161,722)	(155,327)	6,395	-3.95%	Audit Adjustment
Net operating income	11,328,158	11,325,943	(2,215)	-0.02%	
Personnel expenses	2,608,065	2,640,457	32,393	1.24%	Actuary Revised
Other operating expenses	933,492	1,010,647	77,155	8.27%	Lease Accounting
Depreciation & Amortisation	332,367	326,421	(5,946)	-1.79%	Lease Accounting
Operating profit	7,454,235	7,348,417	(105,817)	-1.42%	
Non Operating Income	-	10,688	10,688		
Non Operating Expense	3,365	2,152			
Profit before tax	7,450,870	7,356,954	(116,505)	-1.56%	
Income Tax Expense					
Current Tax Expenses	2,532,705	2,577,341			
Deferred Tax Expenses/(Income)	-	(60,291)	(60,291)		Security Deposit
Profit/(loss) for the period	4,918,165	4,839,903	(56,214)	-1.14%	
Other comprehensive income	(37,373)	(54,422)	(17,049)	45.62%	Audit Adjustment
Total comprehensive income	4,880,792	4,785,481	(73,263)	-1.50%	
Distributable Profit					
Net profit/(loss) as per profit or loss	4,918,165	4,839,903	(78,262)	-1.59%	Audit Adjustment
Add/Less: Regulatory adjustment as per NRB Directive	36,305	53,193	16,888	46.52%	Audit Adjustment
Free profit/(loss) after regulatory adjustments	4,954,470	4,893,096	(61,374)	-1.24%	

5 years - Financial Position

Assets	2081-82	2080-81	2079-80	2078-79	2077-78	4 Year CAGR
Cash and cash equivalent	6,720,639,482	8,412,011,302	15,378,247,980	14,024,363,708	9,163,408,289	-7.46%
Due from Nepal Rastra Bank	64,715,146,228	41,182,606,399	13,933,794,413	11,105,032,243	28,838,572,178	22.39%
Placement with Bank and Financial Institutions	7,996,585,181	6,630,271,586	5,980,975,000	2,875,500,000	2,144,700,000	38.96%
Derivative financial instruments	3,577,723,753	1,664,092,583	598,447,598	15,766,811	-	-
Other trading assets	-	-	-	-	-	-
Loan and advances to B/FIs	9,781,759,468	7,652,663,431	8,076,881,203	9,573,310,676	7,486,023,605	6.92%
Loans and advances to customers	213,438,490,103	178,215,398,721	159,479,294,513	145,480,529,033	127,687,224,568	13.71%
Investment securities	49,443,437,467	44,143,619,543	40,201,725,289	36,181,863,745	31,460,033,444	11.97%
Current tax assets	374,634,507	517,746,655	520,852,132	565,316,995	440,301,707	-3.96%
Investment in subsidiaries	-	-	-	-	-	-
Investment in associates	762,144,319	836,283,158	727,809,952	685,427,120	502,315,696	10.99%
Investment property	564,295,086	522,293,275	-	2,202,745	2,202,745	300.07%
Property and Equipment	4,177,562,454	3,891,474,615	3,619,402,714	3,570,867,723	3,424,569,598	5.09%
Goodwill and Intangible assets	191,979,773	25,380,760	24,949,153	23,076,167	32,837,037	55.50%
Deferred tax assets	-	-	-	-	-	-
Other assets	1,894,847,469	2,011,570,349	2,146,560,300	1,107,800,395	1,153,939,649	13.20%
Total Assets	363,639,245,291	295,705,412,379	250,688,940,248	225,211,057,360	212,336,128,516	14.40%
Liabilities						
Due to Bank and Financial Institutions	3,436,943,308	3,421,000,959	1,219,273,691	733,073,213	678,975,219	50.00%
Due to Nepal Rastra Bank	-	-	23,767,053	2,936,021,131	2,112,184,741	-100.00%
Derivative financial instruments	3,598,403,660	1,630,408,398	646,044,705	-	27,925,206	236.92%
Deposits from customers	298,818,400,190	232,231,779,134	198,007,807,066	172,739,184,905	160,220,256,940	16.86%
Borrowing	-	-	2,664,217,161	2,578,111,778	-	-
Current Tax Liabilities	-	-	-	-	-	-
Provisions	-	-	-	-	-	-
Deferred tax liabilities	42,193,593	125,808,362	173,207,361	91,497,212	196,687,607	-31.94%
Other liabilities	19,200,191,441	26,888,018,787	18,979,340,953	22,245,765,850	27,760,579,785	-8.81%
Debt securities issued	6,603,613,000	3,603,613,000	3,603,613,000	1,325,628,000	468,845,000	93.73%
Subordinated Liabilities	-	-	-	-	-	-
Total Liabilities	331,699,745,192	267,900,628,641	225,317,270,989	202,649,282,089	191,465,454,498	14.73%
Equity						
Share capital	12,944,694,268	11,767,903,880	10,698,094,436	9,467,340,209	8,933,717,178	9.71%
Share premium	238,469,884	238,469,884	238,469,884	238,469,884	238,469,884	0.00%
Retained earnings	4,893,096,198	3,302,368,763	4,110,487,506	3,632,754,853	2,511,991,875	18.14%
Reserves	13,863,239,749	12,496,041,211	10,324,617,435	9,223,210,326	9,186,495,082	10.84%
Total equity attributable to equity holders	31,939,500,099	27,804,783,738	25,371,669,260	22,561,775,271	20,870,674,018	11.22%
Non-controlling interest	-	-	-	-	-	-
Total equity	31,939,500,099	27,804,783,738	25,371,669,260	22,561,775,271	20,870,674,018	11.22%
Total Liabilities and Equity	363,639,245,291	295,705,412,379	250,688,940,248	225,211,057,360	212,336,128,516	14.40%

5 years - Financial Performance

Particulars	2081-82	2080-81	2079-80	2078-79	2077-78	4 Year CAGR
Interest Income	20,814,261,205	22,547,387,207	22,400,611,241	15,467,180,397	11,515,527,556	15.95%
Interest Expense	11,711,936,982	14,899,061,720	14,988,171,055	10,285,764,016	7,647,886,740	11.24%
Net interest income	9,102,324,223	7,648,325,487	7,412,440,186	5,181,416,381	3,867,640,816	23.86%
Fee and commission income	1,877,808,633	1,638,316,134	1,347,521,410	1,294,957,645	978,902,083	17.69%
Fee and commission expense	347,312,052	293,989,961	271,927,310	263,073,470	210,737,406	13.30%
Net fee and commission income	1,530,496,582	1,344,326,173	1,075,594,100	1,031,884,175	768,164,677	18.81%
Net interest, fee and commission income	10,632,820,804	8,992,651,660	8,488,034,286	6,213,300,556	4,635,805,492	23.06%
Net trading income	468,681,699	353,739,528	182,784,199	299,490,529	367,239,043	6.29%
Other operating income	69,114,163	160,337,285	94,188,165	223,321,550	214,281,809	-24.64%
Total operating income	11,170,616,666	9,506,728,474	8,765,006,650	6,736,112,636	5,217,326,344	20.96%
Impairment charge/(reversal) for loans and other losses	(155,326,618)	282,403,883	771,360,504	325,445,856	262,367,680	-
Net operating income	11,325,943,284	9,224,324,591	7,993,646,146	6,410,666,780	4,954,958,665	22.96%
Operating expense						
Personnel expenses	2,640,457,450	2,410,513,670	2,129,930,956	2,045,469,854	1,611,061,794	13.15%
Other operating expenses	1,010,647,305	818,364,950	736,668,961	592,220,619	568,290,362	15.48%
Depreciation & Amortisation	326,421,064	332,374,868	309,475,169	293,187,713	253,127,663	6.56%
Operating Profit	7,348,417,465	5,663,071,103	4,817,571,059	3,479,788,594	2,522,478,847	30.64%
Non operating income	10,687,923	-	-	-	-	-
Non operating expense	2,151,515	494,175	1,286,183	2,513,362	86,688	123.20%
Profit before income tax	7,356,953,872	5,662,576,928	4,816,284,876	3,477,275,232	2,522,392,159	30.68%
Income tax expense						
Current Tax Expenses	2,577,341,444	1,945,126,787	1,447,574,533	1,055,443,879	791,021,882	34.35%
Deferred Tax Expenses/(Income)	(60,291,044)	14,225,054	6,594,905	(7,893,320)	(226,637,773)	-28.18%
Profit for the period	4,839,903,472	3,703,225,086	3,362,115,439	2,429,724,674	1,958,008,050	25.39%

Main Indicators of last 5 years

S.No.	Particulars	Financial Years					
		Indicator	2020/21	2021/22	2022/23	2023/24	2024/25
1	Net Profit/Total Income	%	13.54	14.29	13.99	14.99	20.83
2	Per share Earning (after tax income)	Rs.	19.91	26.30	31.43	31.47	37.39
3	Market price per share	Rs.	738.00	439.00	563.00	560.00	701.56
4	Price/Earning Ratio		37.06	16.69	17.91	17.80	18.76
5	Dividend on share- Bonus share	%	6.00	13.00	10.53	5.53	-
6	Cash Dividend	%	4.32	7.68	10.00	10.00	-
7	Interest Income/Loans & advances	%	7.37	8.62	11.45	10.02	9.31
8	Employee expenses/Total operating expenses	%	15.69	15.17	11.55	12.85	66.38
9	Interest expenses on deposit & borrowing	%	4.62	5.79	7.39	6.29	3.79
10	Exchange Income/Total Income	%	3.26	1.50	0.25	0.49	2.02
11	Staff bonus/Total employee expenses	%	21.32	31.29	33.54	35.29	30.93
12	Net Profit/Loans & advances	%	1.29	1.57	1.97	1.96	2.16
13	Net Profit/Total Assets	%	0.89	1.13	1.41	1.36	1.47
14	Total Loans & advances/Total Deposits	%	85.30	90.77	85.70	81.12	77.48
15	Total operating expenses/Total Assets	%	4.85	5.98	7.37	6.34	1.21
16	Capital Adequacy Ratio:						
	a) Core Capital	%	11.24	10.78	11.17	10.59	10.44
	b) Supplementary Capital	%	1.24	1.11	2.13	1.71	2.73
	c) Total Capital Funds	%	12.48	11.89	13.30	12.30	13.17
17	Cash Reserve Ratio (CRR)	%	18.15	6.50	7.11	4.56	4.39
18	NPA's/Total Loans & Advances	%	0.12	0.12	0.79	0.71	0.38
19	Base Rate	%	5.99	8.82	9.47	7.29	5.36
20	Weighted Average Interest Rate Spread	%	3.24	4.06	3.97	3.98	3.48
21	Book Networth (Rs. in Lacs)	Rs.	206,436	227,546	253,717	278,048	319,395
22	Total Shares	Number	88937172	94273402	106980944	117679039	129446943
23	Total Employee	Number	945.00	1,057.00	1,097.00	1,149.00	1,212.00
24	Others						
	Per Employee Business (Rs. in Lakh)	Rs.	3,129.36	3,131.00	3,372.44	3,678.96	4,339.34
	Employee expenses/Total Income	%	12.32	11.79	8.87	9.76	11.37

Note : i) CRR have been calculated on the basis of year end figures.

5 years Distributable Profit Summary

Particulars	2081-82	2080-81	2079-80	2078-79	2077-78
Net profit or (loss) as per statement of profit or loss	4,839,903,472	3,703,225,086	3,362,115,439	2,429,724,675	1,958,008,050
Appropriations:					
a. General reserve	967,980,694	740,645,017	672,423,088	495,880,175	391,601,610
b. Foreign exchange fluctuation fund	210,048	11,428,652	6,455,809	13,677,458	2,993,168
c. Capital redemption reserve	597,218,844	625,778,278	142,797,167	46,880,000	(553,115,000)
d. Corporate social responsibility fund	5,550,664	20,515,400	17,795,190	24,794,009	(10,669,561)
e. Employees' training fund	8,303,862	631,155	10,659,937	12,171,707	(5,059,509)
f. Capital Adjustment Reserve	-	-	-	-	600,000,000
g. Investment Adjustment Reserve	-	-	-	(71,813)	(10,520)
h. Other	-	(188,190)	-	(473,227,651)	(41,710,282)
Profit or (loss) before regulatory adjustment	3,260,639,359	2,304,414,774	2,511,984,248	2,309,620,790	1,573,978,143
Regulatory Adjustment :					
a. Interest receivable (-)/previous accrued interest received (+)	233,835,798	(104,286,576)	(162,143,937)	(5,140,914)	195,308,247
b. Short loan loss provision in accounts (-)/reversal (+)	-	-	-	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-	-	-	-
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	(38,651,811)	(522,293,275)	(1,147,255)	18,837,428	-
e. Deferred tax assets recognised (-)/ reversal (+)	(60,291,044)	(140,974,595)	111,957,428	(59,848,077)	-
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-	-	-	-
g. Bargain purchase gain recognised (-)/reversal(+)	-	-	-	-	-
h. Actuarial loss recognised (-)/reversal (+)	(9,641,464)	(80,911,446)	(15,758,519)	5,114,023	(81,085,300)
i. Other- Interest Capitalization Reserve	(13,726,116)	-	-	-	-
j. Other- Share of Profit/Loss of Associate	46,118,185	(67,748,837)	(8,914,732)	(35,303,479)	(77,674,458)
Net profit for the year end	3,418,282,908	1,388,200,045	2,435,977,233	2,233,279,771	1,610,526,633
Available for distribution					
Opening Retained Earning as on Shrawan 1.....	3,302,368,763	4,110,487,507	3,632,754,854	2,511,991,879	1,793,065,962
Adjustment (+/-)	-	-	-	(194,685,179)	-
Distribution:					
Bonus Shares Issued	(1,176,790,388)	(1,069,809,444)	(1,230,754,227)	(533,623,031)	(423,510,342)
Cash Dividend Issued	(650,765,085)	(1,126,509,344)	(727,490,353)	(384,208,583)	(468,090,378)
Distributable Profit	4,893,096,198	3,302,368,763	4,110,487,507	3,632,754,857	2,511,991,875
No of Share	129,446,943	117,679,039	106,980,944	94,673,402	88,937,172
Distributable Profit per share	37.80	28.06	38.42	38.37	28.24
Bonus share distributed	6.00%	10.00%	10.00%	13.00%	6.00%
Cash Dividend distributed	14.00%	5.53%	10.53%	7.68%	4.32%

ABOUT US



Established in 1994, Everest Bank Limited (EBL) is a name you can depend on for professionalized & efficient banking services. Everest bank Limited is a joint venture with Punjab National Bank, India and is a consistently growing commercial bank of Nepal. The Bank has been rendering professionalized & efficient banking services to various segment of the society through its widest domestic network and many correspondents across the globe. Deriving strength from joint-venture partner, it has been steadily growing in size & operation and has established itself as one of the leading private sector bank of the country. The Bank has recorded commendable performance with consistent growth in net-worth and profit having one of the lowest non-performing assets in the industry. The bank is a symbol of consistency strength and dependability in the Nepalese Banking Industry.

Shareholding Pattern

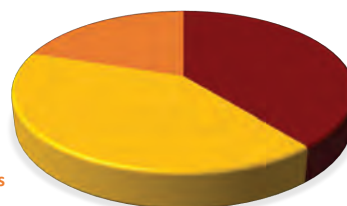
Local Promoters	39.14%
Public Shareholders	40.83%
Punjab National Bank, India	20.03%

SHAREHOLDING PATTERN

Punjab National
Bank, India
20.03%

Public
Shareholders
40.83%

Local Promoters
39.14%



Shareholding Structure of Everest Bank Ltd.

S.N.	Name of Promoter	Total number of shares	% of Total Shares
Group A (Promoter)			
1	PRATIMA SHRESTHA	31,009,423.00	23.95
2	HOTEL SNOW LION P. LTD.	12,044,746.00	9.3
3	RAVI KRISHNA SHRESTHA	2,435,222.00	1.88
4	KIRAN KRISHNA SHRESTHA	2,435,222.00	1.88
5	SHANTA DEV PATHAK	1,522,280.00	1.18
6	ARUN MAN SHERCHAN	1,223,397.00	0.95
Total		50,670,290.00	39.14
Group B (Public)			
Total Shares held by Public Shareholder		52,855,020.68	40.83
Group C (PNB)			
PUNJAB NATIONAL BANK		25,921,632.00	20.03
Total		129,446,942.68	100.00

JOINT VENTURE PARTNER

Punjab National Bank (PNB), joint venture partner (holding 20.03% equity) is one of the largest Public Sector Bank in India with Global Gross Business at INR 27.19 lacs crore. With its presence virtually in all important centers in India, PNB offers a wide range of banking services which include corporate & personal banking, industrial finance, agricultural finance, financing of trade & international banking. Currently Bank has total 55,360 delivery channels with a network of 10,189 domestic branches, 2 International branches, 11,822 ATMs & 33,349 Business Correspondents spread across India. As a joint-venture partner, PNB has been providing top management support to EBL under Technical Service Agreement.

CUSTOMER BASE

Everest Bank is one of the banks with largest customer bases of more than 15.28 Lakh satisfied customers. With clients from all walks of life, the Bank has helped the nation to develop corporately, agriculturally & industrially.

NETWORK

Everest Bank provides customer-friendly services through its widest network all connected through core banking solution, which enables customers for operational transactions from any branches. The bank has 133 Branches, 7 Province Offices, 168 ATMs, 32 Revenue Collection Counters, 4 Extension Counters & more than 9000 payout agents across the country making it a very efficient & accessible bank for its customers, anytime, anywhere.

HANDLING REVENUE ACCOUNTS OF GOVERNMENT

Owing to its strong credibility, Everest bank has been authorized to collect revenue of Nepal Government through its 32 Revenue Collection Counter spread across the country. It is the only private sector commercial bank handling all kinds of accounts of Nepal Government and having special counter inside Singhadurbar. Everest Bank is responsible for collecting more than 50% of the total government revenue of our country.

**VISION
MISSION
MOTTO
STRATEGIC FOCUS**

VISION

To be a Leading Commercial Bank with Pan Nepal presence and become a household name, providing wide range of financial products & services under one roof.

MISSION

Growth through Banking for ALL

MOTTO

Consistent in term of Performance & Growth
Strong in terms of its System & Procedures
Dependable in terms of Return to all Stakeholders

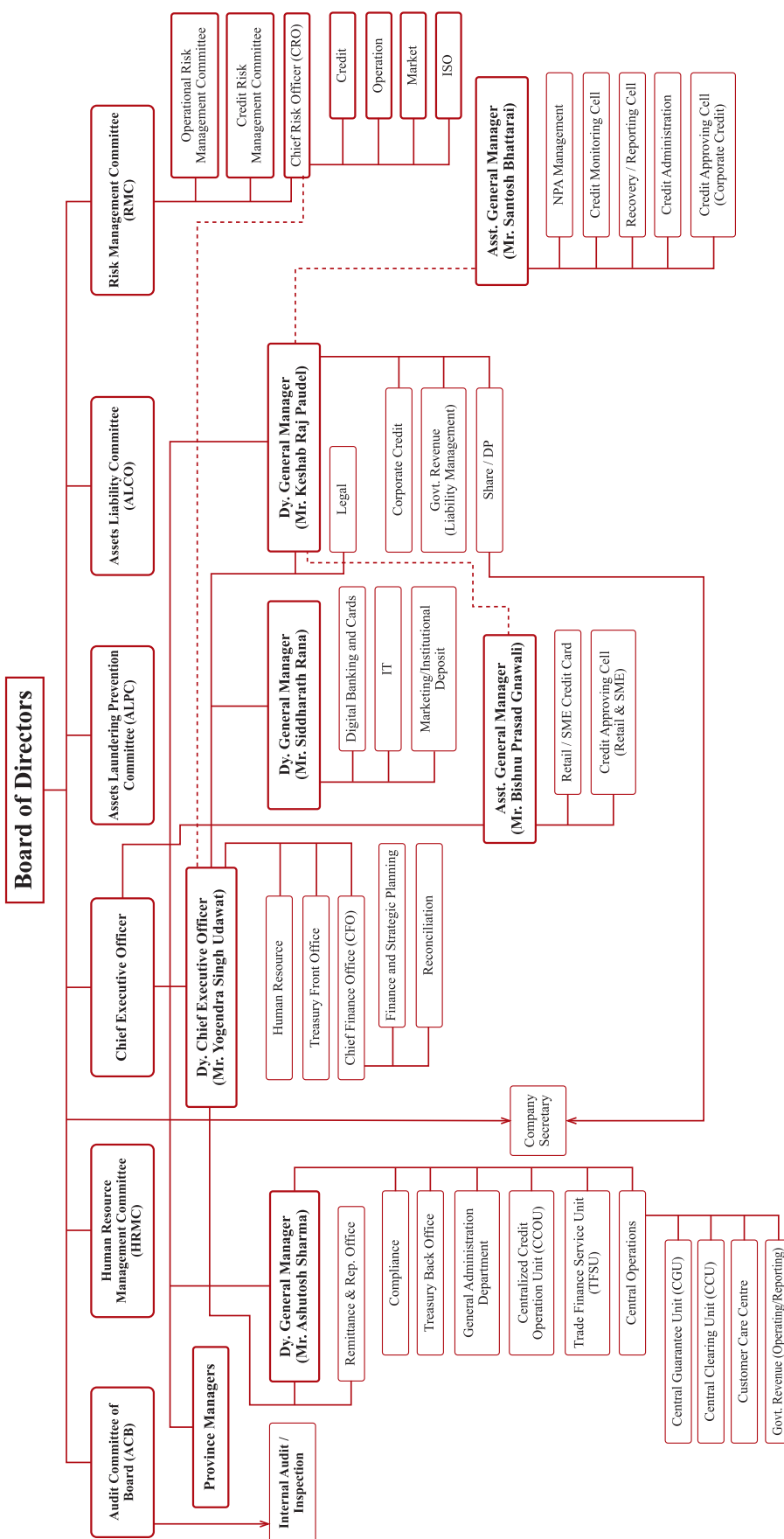
STRATEGIC FOCUS

The Bank has set itself the following broad goals:

- » Mobilize Deposits through Current, Savings, Term & Call Deposit accounts and other instruments.
- » Grant loans & advances with special thrust on Productive as well as the Retail Segment
- » Provide Treasury Services following best international practices
- » Facilitate cross border payment services so as to strengthen remittance inflow
- » Provide custody services
- » Provide cash management services and other financial planning services
- » Provide any other service businesses that NRB prescribes from time to time.



Everest Bank Limited (Organization Structure)



Note:

Guardian for Province

Province 1 & 2	Mr. Sudesh Khaling, CEO (Until otherwise advised)
Province 3	Mr. Yogendra Singh Udawat, Deputy Chief Executive Officer
Province 4 & 5	Mr. Ashutosh Sharma, Deputy General Manager
Province 6 & 7	Mr. Keshab Raj Paudel, Deputy General Manager

Achievements & Awards

Best Managed Commercial Bank of the Year
by 9th NewBiz Conclave & Business Excellence Awards 2025



National Best Presented Annual Report Award 2024
by The Institute of Chartered Accountants of Nepal



Best Bank & Best Performance in Profitability
by Indian Chamber of Commerce at the 3rd ICC Emerging Asia Banking Award Ceremony.



Pioneering Achievements

- One of the first banks to introduce Any Branch Banking System (ABBS) in Nepal.
- EBL introduced Mobile Vehicle Banking system to serve the segment deprived of proper banking facilities through its Birtamod Branch, which was the first of its kind.
- The branchless banking system was introduced first time in Nepal to cover the unbanked sector of Nepalese society through the biometric machine.
- The first bank that has launched the e-ticketing system in Nepal where customers can buy yeti airlines ticket through internet.
- EBL introduced online payment of Mobile/ PSTN/ADSL/NCELL bill or from the counter as well.
- The first bank to introduce agro-specialized branch "KRISHI UDHYAM BIKASH SAKHA" at Rajbiraj.
- Cash Deposit Kiosk was introduced for the first time in Nepal through which the Customers can deposit Cash conveniently.
- The first bank to introduce the Missed Call alert service for balance inquiry through Ph No.: 01-4543374, which was the first of its kind.



Awards

- Everest Bank has been honored with the titles of: "1. Best Bank 2. Best Performance in Profitability" by Indian Chamber of Commerce at the 3rd ICC Emerging Asia Banking Award Ceremony.
- The Bank has been conferred "BEST MANAGED COMMERCIAL BANK OF THE YEAR" by 9th NewBiz Conclave & Business Excellence Awards 2025.
- The bank has been conferred with the "Corporate Bank of the Year 2025" by 17th CORPORATE BUSINESS Award 2025.
- The bank has been conferred with the "The Best Managed Commercial Bank" by ASIAN PAINT NEWBIZ Award 2019.
- The bank has been conferred with the "Second Best Managed Commercial Bank" by ASIAN PAINT NEWBIZ Award 2018.
- The bank has been conferred with the "The Best Managed Commercial Bank" by ASIAN PAINT NEWBIZ Award 2013.
- The bank adjudged as "Number 1 Bank" under CAMELS (along with Customer Base & Branch Network) rating conducted by KAROBAR national daily (a leading business media house of Nepal).
- The bank has been conferred with "Bank of the Year 2006, Nepal" by the Banker, a publication of financial times, London.
- The bank was bestowed with the "NICCI Excellence award" by Nepal India chamber of commerce for its spectacular performance under the finance sector.

PRODUCT AND SERVICES

MAJOR DEPOSIT PRODUCTS

1. NAARI BACHAT KHATA

With the objective to encourage the small savings of women from household and professions, Naari Bachat Khata has been introduced where the customer can make small saving and get attractive rate of interest.

Attractive features include:

- Issuance and renewal of Debit Card at NPR 50/-
- 25% Discount on Annual Locker Rent (Small Locker Only)

आजको बचत, भोलिको भरोसा ।
एभरेष्ट नारी बचत खाता
ONLINE बाट पनि खाता खोल्न सकिने ।

एभरेष्ट बैंक लिमिटेड
EVEREST BANK LIMITED
दिगो, दरिलो र विश्वासिलो

2. FREEDOM SAVINGS ACCOUNT

A special saving scheme for minors, who have attained 10 years of age but not crossed 16 years, can open this saving account in their name singly. This unique deposit product has been introduced with an objective to inculcate saving habits in minors and help them in becoming responsible by allowing them to operate this account independently. No cheque book will be issued to this Account holder; however the minor is allowed to withdraw money from his/ her account using ATM card or through withdrawal slip.

3. EVEREST SPECIAL SAVING

This scheme is designed to satisfy the need of different customer groups having expectations of wide range of facilities along with highly attractive interest rate.

मेरो पहिलो ATM Card
मेरो साथ हरदम

१० देखि १८ वर्ष सम्मका नायालकले न्युनातम रु १०० मा स्वयन्त रुपमा पैसा जम्मा गर्न तथा किनन सकिने Freedom Savings Account खोल्नुहुने र निशुल्क ATM सुविधा पाउनुहुनेछ

I Love Everest Bank

एभरेष्ट बैंक लिमिटेड
EVEREST BANK LIMITED
दिगो, दरिलो र विश्वासिलो

Attractive features include:

- Medical (Hospitalization) Insurance of Rs. 1.00 Lac. and Accidental Death Insurance of Rs. 5.00 Lac.
- Free ATM Card (Issuance)/ Mobile Banking / DMAT Account Opening Charge.
- 50% Discount on- Rent of Small Size Locker (One Time)/ Issuance of Credit Card (One Time).

मेरो देखि माझकालीसम्म एभरेष्ट स्पेशल सेभिङबाट सबै दङ्ग

5+1 लाख लाख

*** दुर्घटना बीमा**
**** स्वास्थ्य बीमा**

अतिरिक्त लाभः

लकअर शुल्क ₹०/- छुट	क्रेडिट कार्ड ₹०/- छुट
डेबिट कार्ड बि शुल्क	मोबाइल बैंकिङ्ग बि शुल्क

एभरेष्ट बैंक लिमिटेड
EVEREST BANK LIMITED
दिगो, दरिलो र विश्वासिलो

4. HATEMALO SAVINGS ACCOUNT

The main objective of this deposit account is to bring the people in rural areas into the banking arena. So, as to join hands to the people residing in places other than metropolitan and sub-metropolitan cities, 50% of minimum deposit is contributed by the bank itself. This deposit account is mainly focused on individuals residing in rural places other than metropolitan and sub-metropolitan cities.

Attractive features include:

- Free Issuance of Debit Card (One Time) and SMS Banking.

5. SAVING GORKHA REGIMENT INSTANT ACCOUNT

In order to cater instant service to Gorkha Regiment Staff of Indian Army, Everest Bank has launched this scheme with key objective to provide further convenience in banking for the Gorkha Regiments. The scheme offers some comprehensive benefits with highly attractive interest rates.

Attractive features include:

- No Minimum Balance Requirement.
- Highly Attractive Interest Rate.
- Free ATM Card (Issuance) and Remittance Facility.
- Zero Transaction Fee for Using Debit Card in ATMs of PNB and EBL.

6. MATRI-BHUMI SAVINGS ACCOUNT

In order to cater the need of Nepalese migrant workers living and working abroad, Everest Bank launched new saving scheme with key objective to mobilize regular saving habit.

Attractive features include:

- No Minimum Balance Requirement.
- Highly Attractive Interest Rate.
- Accidental Death Insurance of Rs. 5.00 Lac.
- Free ATM Card (Issuance)/Mobile Banking/DMAT Account Opening Charge.
- 50% Discount on- Rent of Small Size Locker (One Time)/ Issuance of Credit Card (One Time).

**तपाईंको पौरख
राष्ट्रको गौरव**

भूतपूर्व भारतीय सैनिकहरूको लागि
मुद्धती खातामा पाउनुहोस्

**आकर्षक
ब्याजदर**

एभरेष्ट बैंक लिमिटेड
EVEREST BANK LIMITED

दिगो, दरिलो र विश्वासिलो

**विदेशको मिहिनेतको कमाईको
स्वदेश मै गरौं सुरक्षित बचत**

**मातृभूमि
बचत खाता**

विशेषताहरू:

दैनिकी बचत	४ लाखमाथि
अनुमानित लोनबाट	रुपैया
बचत दर	आकर्षक
डिजिटल/च.सी.टी. डेबिट कार्ड	नि:शुल्क
इन्टरनेट बैंकिंग	नि:शुल्क
मोबाइल बैंकिंग (नेपालको बाहिरबाट) कार्ड	नि:शुल्क
सी.एस.एस. सुविधा	नि:शुल्क
डिजिटल खाता खोल्न	नि:शुल्क
प. वि. वि. इज	नि:शुल्क
डेबिट कार्ड - शुल्क (सात पटकमाथि खाता)	४०% छुट
लकर शुल्क वार्षिक शुल्क (सबै लकर)	४०% छुट (उपलब्ध लकरमात्र)

एभरेष्ट बैंक लिमिटेड
EVEREST BANK LIMITED

दिगो, दरिलो र विश्वासिलो

7. EBL CORPORATE SALARY ACCOUNT

In order to cater to the need of payroll management of the profit-making business organization, bank has launched saving scheme with key objective to mobilize Salary Accounts from public/private institutions.

Attractive features include:

- Highly Attractive Interest Rate.
- Free ATM Card (Issuance)/SMS Banking/ DMAT Account Opening Charge.
- Accidental Death Insurance of Rs. 5.00 Lac.
- 50% Discount on Issuance of Credit Card (One-Time).
- One Month Advance Salary (Max Limit-Rs. 100,000).

8. EVEREST MAXI SAVINGS ACCOUNT

The Everest Maxi Savings Account continues to stand out as a premium financial product designed to cater to the diverse needs of our valued customers, including individuals, businessmen, professionals, self-employed individuals, and housewives.

Attractive features include:

- Highly attractive Interest Rate.
- Medical (Hospitalization) Insurance of Rs. 1.00 Lac. and Accidental Death Insurance of Rs. 5.00 Lac.
- Free Issuance & Renewal of Debit Card/ Credit Card (Initial 2 years).
- Free SMS/Mobile Banking including Alerts (Free for 2 years).
- Free DMAT Account Opening Charge.
- Drafts (NPR & INR)/ RTGS/SPEED Remit: Free for 2 years (other than business requirements).
- Free Balance Certificate (Reconfirmation)/ Standing Instructions/ Bank Statement (Free for 2 years).
- Small-sized Locker: Rental charge waived for the 1st year (subject to availability), with a full waiver on locker margin for 5 years.
- Discounts for Debit/Credit cardholders at select hospitals in Nepal, India, Thailand, Malaysia, and Singapore.
- Privilege service in all EBL Branches.

EBL CORPORATE SALARY ACCOUNT
Efficient salary management meets employee care

- Advance Salary up to Rs. 1,00,000
- Accidental Death Insurance up to Rs. 5 lacs
- 50% OFF on Credit Card Issuance (One Time)

एभरेष्ट बैंक लिमिटेड
EVEREST BANK LIMITED
दिगो, दरिलो र विश्वासिलो

एभरेष्ट बैंकको **MAXI SAVINGS** मा
अधिकतम प्रतिफल

विशेषताहरू:

- मेडिकल बीमा रु. १ लाख र दुर्घटना मृत्यु बीमा रु. ५ लाख सम्म सुविधा
- २ वर्षको लागि निःशुल्क डेबिट कार्ड, क्रेडिट कार्ड, इन्टरनेट बैंकिङ्ग, SMS र मोबाइल बैंकिङ्ग सुविधा
- नेपाल/भारत/थाइल्याण्ड/मलेसिया र सिङ्गापुरका चुनिन्छका अस्पतालहरूमा डेबिट/क्रेडिट कार्ड होल्डरहरूलाई छुट
- ५ वर्ष सम्म लकर मार्जिनमा पूर्ण छुट
- सबै एभरेष्ट बैंक शाखाहरूमा विशेष सेवा अन्य आकर्षक सुविधाहरू*

२ वर्ष निःशुल्क आकर्षक सेवाहरू

उच्चतम ब्याजदर

एभरेष्ट बैंक लिमिटेड
EVEREST BANK LIMITED
दिगो, दरिलो र विश्वासिलो

MAJOR FIXED DEPOSIT PRODUCTS

1. EVEREST PIZZA DEPOSIT

This scheme has been launched with an objective to mobilize small and medium sized deposits from individuals/ institutions intended to have liquidity feature with flexibility in long-term investment. Further, it also caters to the needs of persons/entities who want to have higher returns than a regular saving account with varying level of liquidity. The main feature of this product is flexibility. It allows withdrawal (up to 50% of original deposits, in multiple of Rs. 10,000.00 not more than 5 times) even before the maturity, without any penal charge. The interest on such premature withdrawal will be paid at the rate applicable to the period for which the deposit has remained with the bank. Depositors may borrow up to 90% of their deposit at interest rate of 2% above the deposit rate.

2. EVEREST UNFIXED FIXED DEPOSIT ACCOUNT

Unfixed Fixed Deposit Scheme allows benefits of higher rate of interest with quarterly compounding while allowing the facility of simultaneous overdraft against 90% of the deposits. Customers get a cheque along with the fixed deposit receipt and they can use the money while earning interest on it. The scheme is suited for all categories of depositors like individuals, Sole Proprietorship firms, Trusts and Limited Companies who wish to invest their temporary surpluses in Fixed Deposits, thereby earning higher rate of interest as well as withdraw or repay the amount in between depending upon their needs.



थोरे नै किन नहोस्,
बचत गर्ने बानी बसालौ ।

 **एभरेष्ट बैंक लिमिटेड**
EVEREST BANK LIMITED

दिगो, दरिलो र विश्वासिलो

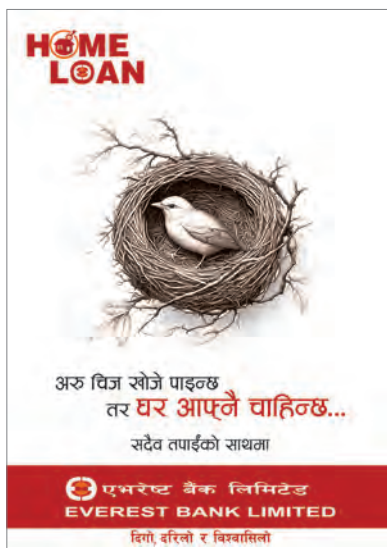
MAJOR LOAN SCHEMES

Everest Bank Limited is committed to empowering customers through a diverse range of loan products designed to meet personal, business, and societal needs. Our offerings include retail loans, small and medium enterprise (SME) loans, and corporate loans, each tailored to support financial aspirations with competitive interest rates and flexible repayment terms.

MAJOR RETAIL LOAN

1. HOME LOAN

Everest Bank helps customers achieve home ownership by offering home loans at attractive interest rates. We provide comprehensive financial assistance for constructing or purchasing houses or apartments, as well as for repairs, renovations, additions, alterations, or land purchases, enabling customers to turn their dreams into reality.



2. VEHICLE LOAN

Owning a vehicle is now more accessible with Everest Bank's Vehicle Loan. We offer financing for purchasing cars, vans, jeeps, multi-utility vehicles, or sports utility vehicles (for non-commercial use only) for individuals and businesses. With competitive interest rates and repayment terms of up to 7 years, we make vehicle ownership convenient and affordable.



4. EDUCATION LOAN

Everest Bank supports students in pursuing higher education in Nepal or abroad through our Education Loan. This loan covers a wide range of expenses, including admission fees, books and stationery, course-related instruments, monthly or tuition fees, examination fees, caution deposits, building funds, or refundable deposits (supported by institutional bills or receipts). Additional expenses, such as study tours, project work, thesis preparation, and boarding and lodging, are also covered. Repayment begins one year after completing the course or one month after securing employment, whichever is earlier. Interest is payable quarterly, and the principal is repayable in up to 120 equal monthly installments after course completion.

3. FLEXI LOAN

Everest Bank's Flexi Loan provides individuals and businesses with financing to meet personal or business needs, offered as an overdraft or term loan against the mortgage of immovable property for up to 10 years. Loan limits are determined based on the repayment method and net disposable income, up to a maximum of 35-40 times the income.

AGRICULTURAL LOAN

Everest Bank offers Agricultural Loans to support farmers' credit and consumption needs for various agricultural and allied activities, as defined by the Nepal Rastra Bank (NRB). These loans finance production, investment, and other activities, including:

- Cereal and cash crop cultivation, vegetable and fruit farming, floriculture, and herb production.
- Post-harvest storage of food crops.
- Livestock, poultry, fishery, and insect farming.
- Animal husbandry and slaughterhouse operations.
- Irrigation and related equipment, such as culverts, canals, hand pumps, captive generators, rotor pumps, pipelines, and other pumps.
- Agricultural tools and machinery, including tractors, threshers, harvesters, modern plows, hoes, cultivators, rotovators, tillers, and other manually or motor-operated equipment.
- Infrastructure and sheds for livestock, poultry, or fishery.
- Infrastructure for advanced farming techniques, such as tunnel farming or sprinkler irrigation.
- Cold storage construction and management.
- Other activities defined by NRB under the agricultural sector.

SME LOANS

Small and medium enterprises (SMEs) are the backbone of a developing economy, driving employment and economic growth. To foster SME development, Everest Bank provides loans of up to NPR 10 crore at competitive interest rates. These loans support manufacturing, trading, and service sectors by financing working capital and fixed assets. Our dedicated SME Cell, established to focus on this segment, offers innovative loan products and streamlined procedures to meet the unique needs of SMEs.



EVEREST SME LOAN
साजा तथा मकमल
व्यवसाय कर्जा

**तपाईंको सफलताको अभिन्न
अंग बन्दै हामी। एभरेष्ट SME कर्जा**

**एभरेष्ट बैंक लिमिटेड
EVEREST BANK LIMITED**
दिगो, दरिलो र विश्वासिलो

MAJOR CORPORATE LOAN

1. WORKING CAPITAL FINANCE

Everest Bank provides working capital finance to trading firms, industries, and other businesses by assessing their current assets and liabilities. Businesses can draw funds up to a limit based on their assessed drawing power, which is regularly reviewed. Our working capital solutions address short-term funding needs for day-to-day operations across industries, trade, and service sectors. Funded facilities include cash credits, demand loans, bill discounting etc., while non-funded facilities include letters of credit and bank guarantees for advance payments, bid bonds, performance bonds, and more.

2. PROJECT FINANCE AND INFRASTRUCTURE FINANCE

Everest Bank offers fund-based and non-fund-based credit facilities for new projects, as well as the expansion, diversification, or modernization of existing projects in infrastructure and non-infrastructure sectors. Key areas of focus include:

- Power sector, including renewable energy projects in solar and hydro power.
- Aviation sector.
- Telecommunications.
- Manufacturing units, such as cement, steel, beverages, pipes, and poultry or cattle feed.
- Hotels and resorts.
- Hospitals.

3. TRADE FINANCE

Through an extensive global network, Everest Bank facilitates domestic and international trade by offering services such as letters of credit, SWIFT transfers, and guarantees. We also provide trust receipt loans, pre-shipment loans, and post-shipment loans to support import and export activities in local and foreign markets.

4. CONSORTIUM FINANCE

Everest Bank arranges financial closures for capital-intensive projects, such as hydropower, manufacturing, hospitals, airlines, and hotels, either as a lead or member bank. We remain open to exploring such financing opportunities to support large-scale initiatives.

EBL TOUCH 24

Now with added features for
a truly digital experience



Self Registration

QR
Payments



Bill
Payments

Online
Tickets



Fund
Transfer

Credit
Cards



E-paicho
Foneloan



एभरेष्ट बैंक लिमिटेड
EVEREST BANK LIMITED

दिगो, दरिलो र विश्वासिलो

ATM SERVICES

Everest Bank has maintained a network of ATM terminals in diversified locations, with 24/7 round services.

- Cardholders have privileges for regular services like Cash withdrawal, Balance Inquiry, Account Statement and PIN change through EBL ATM terminals.
- EBL cardholders can generate own PIN number through "GREEN PIN" option.
- EBL cardholders can withdraw cash without using physical card by using "CARDLESS WITHDRAWAL" option.
- E-Sewa Wallet users can withdraw cash from EBL ATM terminals.
- Acceptance of major global card brands in EBL ATM terminals.

DEBIT CARD

Everest Bank offers Alternate Payment Mode in the form of "EBL Debit Card" to its valued customers. "EBL Debit Card" acts as an electronic cheque, which enables cardholders to have direct access to their bank accounts, to fulfil the daily payment and cash requirements. The card is acceptable in ATM terminals, POS outlets and online e-commerce platforms.

The bank is serving two brands of card product, namely **Visa brand Debit Card and SCT – UPI co-brand Debit Card** to its customers, which can be used at ATM, POS networks & online payment on e-commerce platform, affiliated with Visa Worldwide & Smart Choice Technologies (SCT) plus Union Pay International (UPI) respectively, scattered throughout Nepal, India & Bhutan.

Acceptance of Visa brand Debit Card:

- Can be used to withdraw cash from all Visa Network affiliated ATMs in Nepal, India & Bhutan.
- Accepted as mode of payment at all Visa affiliated merchant locations (POS Outlets) within territory of Nepal, India & Bhutan.
- Can be used for payment on Visa Network affiliated online E-commerce platform.

Acceptance of SCT – UPI brand Debit Card:

- Can be used to withdraw cash from all SCT / UPI Network affiliated ATMs in Nepal and India.

- Accepted as mode of payment at all UPI affiliated merchant locations (POS Outlets) within territory of Nepal & India.

Features of EBL Debit Card:

- Instant Issuance and economical charges.
- Round the clock service.
- No charges are levied for using EBL debit card at EBL ATM terminals.
- No charges are levied for purchase of goods and services from merchant (POS) outlets and online transactions.
- Debit cards are issued free of cost to all Saving Premium account holders.
- Offering of discount of variable percentages, on shopping from selected stores, restaurants, hotels, hospitals etc. using debit card.
- No need of Paper PIN, instead "GREEN PIN" are self-generated by cardholders from EBL ATM terminals or EBL Mobile Banking Touch24.
- Options of card Activate, De-activate, GREEN PIN, Permanent Block etc. of debit card via EBL Mobile Banking Touch24 platform.

CREDIT CARD

Everest Bank Credit Card is an electronic Cheque, which enable you to pay on purchase of goods and services from merchant outlets or draw cash from ATM outlets. The bank creates a revolving account and grants a line of credit to cardholder, from which the cardholder can borrow money for payment to a merchant or as a cash advance.

Everest Bank is serving "EBL VISA Domestic Credit Card" to its customers, which can be used at ATM, POS Networks & online payment on e-commerce platform, affiliated with Visa Worldwide, scattered throughout Nepal, India and Bhutan.

Features of EBL Domestic Credit Card

- EBL Credit Card can be used in POS and ATM terminals in Nepal, India and Bhutan.
- Can be used for payment on online E-commerce platform.
- Chip based card with CHIP verification method for POS transactions.
- Accepted as mode of payment at Visa merchant locations (POS).

- Can withdraw cash from Visa accepting ATMs.
- Offering of discount of variable percentages, on shopping from selected stores, restaurants, hotels, hospitals etc.
- Flexible payment option of NPR 1,000 or 10% of debit balance, whichever is higher to 100% of debit balance.
- Interest free credit period of minimum 15 days to maximum 45 days for Purchase transactions.
- Competitive interest rate @ 2% per month.
- Credit limit between NPR 50,000 to 5 Lac.
- Cash limit of 10% of Credit Limit.
- Monthly E-Account Statement in customer's registered e-mail Id.
- Options of Transaction History and E-Account Statement in e-mail of Credit card account via EBL Mobile Banking Touch24 platform.

WORLD TRAVEL DOLLAR PREPAID CARD

Everest Bank's "EBL World Travel Card" is VISA brand US Dollar card for the purpose of using in foreign countries (except India and Bhutan). The card enables cardholders to use it worldwide (except Nepal, India & Bhutan), in ATM / POS outlets affiliated under Visa Network for drawing cash and purchasing goods and services.

- Individuals, who are eligible for foreign currency exchange facility as per guidelines of the bank / regulatory bodies can avail the card.
- The cardholders can use dollar cash balance pre-loaded into card accounts, up-to the permitted limits.
- The privilege of reloading the balance within the expiry period is also allowed.
- The card is of great use to customers, who are visiting to foreign countries (except India), for the purpose of medical treatment, travelling, pilgrimage, business, shopping etc. and residing there for the purpose of pursuing education, employment etc.
- Options of Balance Inquiry and Transaction History of card account via EBL Mobile Banking Touch24 platform.

E-COM (VIRTUAL) DOLLAR PREPAID CARD

Everest Bank's "EBL E-Com (Virtual) Dollar Prepaid Card" is VISA brand Dollar Prepaid card for the purpose of using in E-Commerce platform on payments of Dollar currency.

- Cardholders can use it on E-Commerce platform (i.e. online payments) affiliated with Visa Worldwide, with payment enabled in Dollar currency or equivalent to other foreign currency.
- The cardholders can use Dollar cash balance pre-loaded in card accounts, up-to the permitted limits.
- Options of Balance Inquiry and Transaction History of card account via EBL Mobile Banking Touch24 platform.

Corporate Governance



CORPORATE GOVERNANCE

Corporate governance is an underpinning factor for the proper operation of the banking sector and the economy as a whole. Effectiveness of the corporate governance in an institution ensures financial stability and builds social credibility which ultimately leads to the long-term sustainability of the bank. Everest bank aims to strive for an effective corporate governance, subsequently safeguarding the interest of shareholders strengthening accountability to its stakeholders, credibility of the bank, transparency and trust. We are always conscious about the good governance in Everest bank and always complied with the related provisions of Acts, Rules and Directives issued by Nepal Rastra Bank and the Government of Nepal.

The Board of Directors

The Board is being collectively accountable to stakeholders for the long-term success and financial soundness of the Bank accordingly, approving and overseeing implementation of the Bank's overall strategic direction, risk appetite, strategies, and related policies to establish corporate culture, values and a strong control environment.

Director's Profile

1. Dr. Bal Gopal Baidya:

Dr. Baidya holds Ph.D in Economics from Philippines. He is the former member of National Planning Commission and was also the member of Board of Trustee, Poverty Alleviation Fund of Nepal.

2. Mr. Kiran Krishna Shrestha:

Mr. Shrestha has completed MBA from Kings College, Kathmandu and Diploma in export marketing and market research from Helsinki School of Economics, Finland. Currently, Mr. Shrestha is the Team Leader/ Chairperson of Publication Nepalaya Private Limited and Event Nepalaya Private Limited.

3. Mr. Santosh Kumar:

Mr. Santosh Kumar is a PNB Nominee Director. Mr. Kumar has completed B.A (Hons.) and LL.B. Mr. Kumar is currently the General Manager of PNB and has expertise in FOREX and Integrated treasury operation with deep understanding of foreign currency and derivatives.

4. Mr. Nabin Bhakta Shrestha:

Mr. Shrestha has completed Bachelor in Commerce from Tribhuvan University and has more than 21 years of experience in Business and Trade sector.

5. Ms. Urmila Shrestha:

Mrs. Shrestha holds Master's Degree in Economics from Tribhuvan University. Mrs. Shrestha was the Promoter/Chairperson of Mahila Sahayatra Laghubitta Bittiya Sanstha Limited.

6. Dr. Tarak Bahadur K.C:

Dr. KC holds Ph.D, Master and Diploma in Development Administration from the University of Birmingham, UK; PG Diploma in HRM from IGNOU, India and MA and MPA from Tribhuvan University, Nepal. He started his career as a Civil Servant of Nepal in 1980. He worked in Nepal Administrative Staff College at different capacities since its inception in 1982 and retired as Senior Director of Studies/Deputy Executive Director in October 2017. Besides, he has served as HR Specialist (ADB Grant Project), Agricultural Development Bank Ltd.; Head, HR, Nepal Bank Limited, ICC Consulting, Bank of Scotland (Ireland) Limited, Nepal Bank Limited Restructuring Project, and Executive Director/Member-secretary, National Dairy Development Board. He is a life member of the Public Administration Association of Nepal.

Composition of Board of Directors:

S.N.	Name of Director	Address	No. of Share	Representation on Board	Date of Appointment
1	Dr. Bal Gopal Baidya	Sitapaila, Kathmandu	**	Chairman	2080/07/23
2	Mr. Kiran Krishna Shrestha	Bhaisepti, Lalitpur	24,35,222	Promoter Director	2080/01/08
3	Mr. Santosh Kumar	PNB, India	***	PNB Nominee Director	2082/05/13
4	Mr. Nabin Bhakta Shrestha	Bolachhen, Bhaktapur	3,099	Public Director	2081/06/20
5	Ms. Urmila Shrestha	Sanepa, Lalitpur	2,662	Public Director	2081/06/20
6	Dr. Tarak Bahadur K.C.	Kalanki, Kathmandu	-	Independent Director	2078/10/26

** Dr. Bal Gopal Baidya has been representing Hotel Snow Lion in the Board. Hotel Snow Lion holds 12,044,746 no. of shares of the bank.

*** Mr. Santosh Kumar has been representing Punjab National Bank in the Board. Punjab National Bank holds 25,921,632 no. of shares of the bank.

Details of Board Meeting

Director	No of Meetings
Dr. Bal Gopal Baidya	15
Mr. Rakesh Grover	14
Ms. Urmila Shrestha	15
Mr. Nabin Bhakta Shrestha	15
Dr. Tarak Bahadur K.C	15
Mr. Kiran Krishna Shrestha	15

The Total expenditure on account of meeting fee was incurred Rs. 2,560,000 and other expenses related to Board meetings was Rs. 515,588.86.

Roles and Responsibilities of the Board

1. No director shall do anything to derive personal benefit through the bank or financial institution or in the course of performing the functions of the bank or financial institution.
2. If any person who is appointed as a director has any personal or financial interest in the business of the bank or financial institution or in an agreement or involvement with the bank or financial institution, such person shall, prior to assuming the duties of his or her office, disclose such matter to the Board.
3. If any director is found to have derived a personal benefit in the course of business of the bank or financial institution, the bank or financial institution shall recover that amount from such director.
4. The bank or financial institution shall not be responsible for any action taken or function performed by any person working as its director by acting beyond his or her jurisdiction.
5. If any person carries on any transaction with any director or representative even while knowing or having reasons to believe that the director or representative is carrying on the transaction to serve his or her personal interests or to cause any loss or damage to the bank or financial institution, such person shall not be entitled to make any claim against the bank or financial institution in relation to such transaction.
6. No director shall interfere with the routine business relating to the management of the bank or financial institution.
7. Every director of the bank or financial institution shall comply with such directives issued by the Rastra Bank from time to time as required to be complied with by the directors of the bank or financial institution.

**As per BAFIA 2073*

Board Level Committees

The Board has delegated the authority to make decisions to Board committees in line with NRB Directives and prevailing market scenarios but bears the ultimate responsibility. Major Sub committees of the Board to oversee the bank's function are as under:

- (i) Audit Committee of Board
- (ii) Assets Laundering Prevention Committee
- (iii) Human Resource Management committee
- (iv) Risk Management Committee

The terms of reference for the Board and the Board committees are set out clearly. The Board has established communication procedures between the Board and Board committees, and across Board committees. The Board committees are periodically reporting to the full Board on a regular basis and as and when the need or urgency arises.

The Board has approved the Bank's organizational structure and to ensure adequate corporate governance frameworks and systems. The Board is also ensuring that senior management formulates policies that promote fair practices and professionalism, with respect to internal dealings and external transactions, including situations where there are real or potential conflicts of interests.

The Board level committee conducted 35 meetings during the financial year which can be segregated as below:-

Committee	No. of Meetings
Audit Committee	13
Human Resource Management Committee	6
Risk Management Committee	10
Assets Laundering Prevention Committee	6
Total	35

The senior management is bearing the general executive responsibility for the day-to-day conduct of business and affairs of the institution. It is responsible for creating an accountability framework for the staff, but cognizant that it is ultimately accountable to the Board for the performance of the Bank. Senior management is providing the Board with information on all potentially material risks the Bank is facing, including those relevant to the Bank's risk profile, capital and liquidity needs.

1. Main Role & Activities of Audit Committee of the Board (ACB)

Nepal Rastra Bank, Directive No. 6, Point No. 7, Sub Point No. (1), states that as per provisions of Banks and Financial Institution Act, 2073, Sec 22, Sec 60 and Sec 61, the board shall, under its accountability, constitute Committee/Sub Committee with specific Roles, Rights and Responsibilities. As such, the board has constituted Audit Committee of the Board (ACB), a board level Committee to ensure that the Audit Function of the bank is effectively and adequately undertaken to maintain financial as well as organizational soundness of the bank.

The ACB comprised of the following members for FY 2081-82:

1. Ms. Urmila Shrestha (Member Director)	-	Chairman of Committee
2. Head- Accounts Department	-	Member
3. Head-Internal Audit Department	-	Member Secretary

The ACB reviews periodical issues related to bank's overall financial condition, internal controls and audit program in accordance with prevailing laws and provides necessary suggestions to the management on actions to be taken on the same. ACB reviews Quarterly Financial Reports of the bank and guides the management in preparing Yearly Financial Report in a correct and realistic manner.

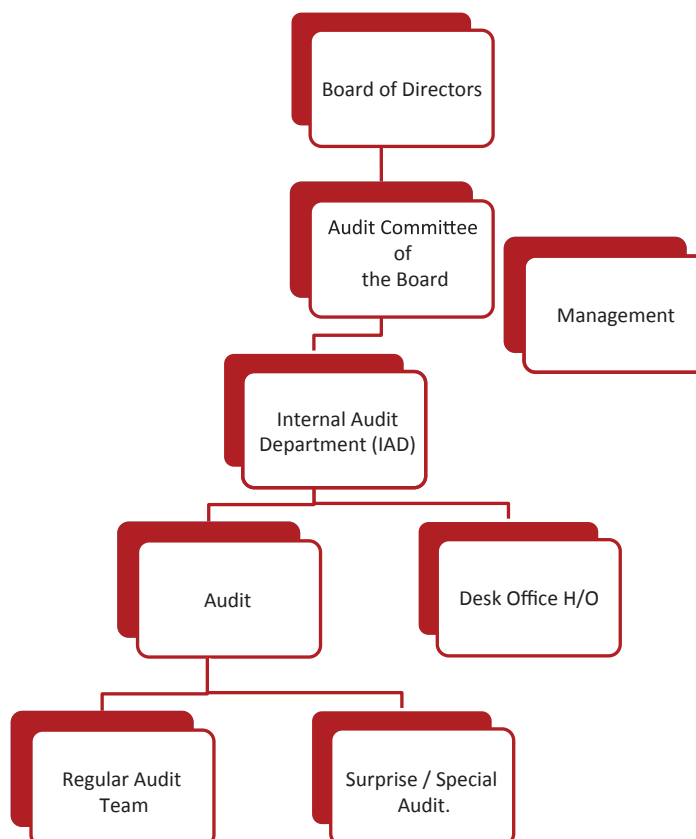
ACB supervises and reports to the management whether actions undertaken on managerial and operational activities are as per the rules/ regulations/ guidelines/ policies and directives which are issued as per prevailing Bank guidelines, directives of NRB and Bank and Financial Institution Act (BAFIA) 2073.

ACB discusses/reviews the observations/remarks contained in NRB Inspection & Supervision Report, audit report of the external/ statutory auditors and Internal RBIA (Risk Based Internal Audit) reports of branches and suggests the management to take necessary corrective measures. ACB reviews/prepares RBIA policy, RBIA guideline and annual audit plan for carrying out effective and adequate internal audit work on yearly basis. ACB ensures Internal Audit Department of the bank is performing in line with the Internal Audit Policy of the Bank.

Apart from above, ACB also recommends names of three auditors for appointment of external/statutory auditor to the Board.

The ACB reports progress of audit activities undertaken to the board, including but not limited to, minutes of its meetings on quarterly basis and any matter relating to the Bank's affair as deemed necessary.

The ACB along with IAD forms the overall Audit Function vertical of the bank under the following structure:



ACB Meeting

During the FY 2081/82, total 13 meetings of Audit Committee of the Board were conducted, and major highlights are as follows:

- For the Fiscal Year 2081-82, based on evaluation matrix, on merit basis 3 proposals were recommended to the Board to place in the Annual General Meeting for appointment of Statutory Auditor and AGM has selected M/s N. Amatya & Co. as the Statutory Auditor for fiscal year 2081-82.
- Reviewed Statutory Audit report of FY 2081-82.
- Reviewed Nepal Rastra Bank (NRB) onsite Inspection Report of FY 2081/82.
- Approved Internal Audit Scope/Yearly Audit Plan for FY 2081-82.
- Reviewed RBIA policy and approved from the Board.
- Conducted Revenue Audit of Letter of Credit functions from outsourced company M/s NBSM & Associates.
- Reviewed 4 quarterly financial statement and Annual financial statement of the Bank.
- Reviewed RBIA report of 85 branches.
- Reviewed audit report of 13 Revenue Counters, 6 head office functional departments/units, 28 LC audit and 4 special audits.
- Appreciation letters were awarded to 27 Branches for closing RBIA Report within stipulated time.

Internal Audit Department

The bank has inhouse Internal Audit Department consisting of 12 staff members in the department. Internal Audit Department follows Risk Based Internal Audit approach for branch audit. In this approach, risk profile of every branch is drawn based on the audit outcome and appropriate attention / support is provided as per their profile.

Overall Performance of Internal Audit Department for the fiscal year 2081-82 is as follows;

Audit Activity

Department has conducted audit of following offices during the fiscal year.

S. No.	Audit Assignments	Completed/Running
1	RBIA of Branches	85
2	HO Departments/Units Audit	6
3	Revenue Counter Audit	13
4	Letter of Credit Audit	28
5	Special Audit	4
	Total	136

The Department conducted total 136 Audit and other assignment. Besides Audit of branches, Departments and Revenue Counter, 4 special assignments were conducted by the department.

RBIA/ Audit Report Status

Out of total Internal Audit performed in the branches, status of report of the branches are as follows:

FY	Total Branches Audited	Report Closed	Yet to close
2079/80	97	92	5
2080/81	94	74	20
2081/82	85	33	52
Total	276	199	77

Recovery of Revenue Leakage

Position of revenue leakage reported and recovered by the department during the year is as follows:

Particulars	On-Site Regular Audit	LC	Total Including LC F/Y 2081-2082
a. Reported	174.29	22.15	196.44
b. Recovered	165.56	10.83	176.39
c. Remaining	8.73	11.32	20.05

Other Activity

- Review of Financial Statement as well as Unaudited Quarterly Financial Statements of the Bank.
- Audit scope has been widened, Audit report quality, report marking off procedure etc. has smoothened.
- Department also supervise NRB Inspection every year. The whole process is well coordinated by the Department.
- Semi-annual comprehensive report is prepared by the Department and submitted to the board. Notes on Quarterly financial statement is also provided by the department to the board.
- The department has Implemented Audit software and after implementation, efficiency of the department has improved.
- Review of loans under Subsidized Loan and report submitted to the management as per the requirement of NRB.

Value addition

The Department has been supportive of the management for continuous improvement of the processes and internal control system of the bank. As third eye of the institution, the department has shown various weaknesses in the system, processes and suggested measures for continuous improvement. Major value additions made by the department during the year are as follows:

- Common and repetitive observations have been reported to the management showing the areas for improvement and suggesting focussing on those areas. Further, based on the reports, various suggestions were made by the department to the management so that the existing system and process is customized to accommodate the emerging threats and risks.
- Department has given special thrust to revenue checking during the fiscal year and has achieved

commendable success in the recovery/accountability of possible revenue losses. Further, system was streamlined to arrest possible revenue losses in future.

- The department has developed and implemented Audit software which has improved efficiency of the department and branches.
- Special assignments were carried out during the year for examining the existing internal control system and reported to the management.
- Functioning of the department was improved during the period. System has been streamlined and made more efficient.

2. Assets Laundering Prevention Committee (ALPC)

Assets Laundering Prevention Committee (ALPC) of the Board has been constituted under the chairmanship of a non-executive director in line with the provision of Unified Directives of Nepal Rastra Bank. The Committee oversees implementation of Assets (Money) Laundering Prevention Act, 2064, Assets (Money) Laundering Prevention Rules, 2081, NRB Unified Directives and other legal and regulatory requirements related to Know Your Customer/Anti-Money Laundering (KYC/AML) and combating financing of Terrorism (CFT).

Member Details of ALPC

The members of the ALPC as at the end of fiscal year 2081-2082 were as below:

1. Mr. Nabin Bhakta Shrestha (Director)	Chairman
2. Ms. Jamuna Tamrakar Head-Risk Management Department	Member
3. Mr. Nar Bahadur Rawal Head-Compliance Department	Member
4. Mr. Sunil Raj Khanal Compliance Officer	Member Secretary

Meeting Count

During the fiscal year 2081-2082, the Assets Laundering Prevention Committee (ALPC) convened six official meetings to discuss and advance its mandate of preventing and monitoring activities related to asset laundering. These meetings focused on policy formulation, periodic reviews, ongoing monitoring of AML/CFT activities and improvement of overall AML/CFT compliance program.

The meeting of the ALPC during fiscal year 2081-2082 were held as below:

S.N.	Meeting Number	ALPC Date (BS)	ALPC Date (AD)
1	1 st ALPC	07.05.2081	(23-08-2024)
2	2 nd ALPC	27.05.2081	(12-09-2024)
3	3 rd ALPC	21.08.2081	(06.12.2024)
4	4 th ALPC	01.11.2081	(13.02.2025)
5	5 th ALPC	15.11.2081	(27.02.2025)
6	6 th ALPC	12.02.2082	(26.05.2025)

Major Agendas

The major agendas discussed in the meeting of Assets Laundering Prevention Committee during FY 2081-082 are:

1. Annual Review and Revision of KYC/AML/CFT Policy of Everest Bank Limited.
2. Annual Risk Assessment of Bank related to Money Laundering and Financing of Terrorism.
3. Review and approval of Annual Program and Budget for AML/CFT activities for Fiscal Year 2081/2082.
4. Action taken by Nepal Rastra Bank Supervision Department to Commercial Banks for violation of KYC/AML/CFT Act and Directives.
5. Quarterly report on Implementation status of KYC/AML and CFT Framework of the Bank
6. Regular follow up with the branches for timely periodic review and customer due diligence.
7. NRB provisions to combat the Trade Based Money Laundering practices.
8. KYC/AML/CFT Training provided to the staffs for capacity enhancement
9. Independent testing of ALM/CFT program on a half yearly basis.
10. The Committee advised to issue the public service information (PSI) on Money Mule, the emerging typologies in financial sector, to aware the staffs as well as general public so as to discourage the customer being the victim of money mule in coordination with Marketing Department in Nepalese as well as local languages of that province i.e Madhesh, Bagmati, where the bank has identified comparatively higher number of money-mule related cases. The Bank has aired the PSI on money-mule in local languages (Bhojpuri, Maithili and Nepali) during the period 25 Kartik 2081 to 24 Mangsir, 2081(30 Days) on FM radios from Pathibhara FM, Jhapa; Saptakoshi FM, Sunsari; Radio Birgunj, Parsa; Radio Today, Dhanusha; Bhaktapur FM, Bhaktapur; Image FM, Kathmandu; Radio Janata, Kathmandu; Radio Thaha Sanchar, Makwanpur; Annapurna FM, Kaski; Butwal FM, Rupandehi; Radio Bheri FM, Surkhet; Dinesh FM, Kailali and Radio Bajhang, Bajhang
11. Regarding the improvement of the learning session, the Committee suggested exploring the training in a Training-of-Trainer (TOT) model, where the Compliance Department provides training for regional managers. The regional managers then train their branch managers, who in turn train their staff at the branches. The Compliance Department, with the coordination of the HR Department, is in the process of the arrangement of TOT program in coordination with NBI.
12. The Committee advised to take necessary steps in AML/CFT observations raised by NRB, MLPSD and there should not be any laxity in the AML control measures and compliance of regulatory and bank's procedural guidelines. The Compliance Department has issued advisory through Compliance Department Circular No. 25 dated 23.12.2024 to the branches

highlighting the observations and necessary guidelines for the branches to stop the recurrence of the same in future.

Recommendations of the Committee to the Board:

1. The Committee reviewed KYC and AML/CFT Policy of Everest Bank Limited and recommended the same to the board for approval.
2. The Committee reviewed and approved the Annual Risk Assessment of Bank related to Money Laundering and Financing of Terrorism and appraised the same to the Board.
3. The Committee reviewed and approved the Institutional and Sector-wise Risk Assessment of Bank related to Money Laundering and Financing of Terrorism and apprised the same to the Board.
4. The Committee reviewed and decided to place the Annual Program and Budget for AML/CFT activities for Fiscal year 2081/2082 to the Board for approval.
5. The Committee reviewed and approved the Final Replies of the Onsite AML/CFT Inspection Report conducted by NRB, MLPSD and appraised the same to the Board.

Centralized Account Block and Release Mechanism

Effective from 6 December 2024, the AML/CFT Unit under the Compliance Department has started a centralized system for blocking and releasing bank accounts based on requests from various Law Enforcement Agencies (LEAs) and the request received through Nepal Rastra Bank (NRB) portal (URL <https://acstatus.nrb.org.np>).

This initiative aims to mitigate compliance risks and ensure timely, consistent handling of account restrictions.

Types of Account Actions Handled Centrally:

1. **Definite Account Block Release** – Where the given account is blocked/released as per instructions.
2. **Partial Account Block Release** – Where only a portion of the account balance is blocked/released as per instructions.
3. **Complete Account Block Release** – Full block/release of account restrictions after verification through:
 - Core Banking System (CBS)
 - Data Management System (DMS)

This centralized approach enhances transparency, accountability and regulatory compliance in line with AML/CFT obligations.

3. Human Resource Management Committee (HRMC)

Human Resource Management Committee has been constituted under NRB Directive which governs policies level plans, manuals, directions and amendments pertaining to human resource aspects of the Bank. The main objective of HRMC is to formulate Human Resource strategies, policies and planning and provide congenial working environment at the bank. It also recommends and provides suggestions to the management and Board whenever required. The composition of HRMC is as under:

Composition:

1. Tarak Bahadur K.C., Ph.D. (Independent Director)	Chairperson
2. Mr. Nabin Bhakta Shrestha, Director	Member
3. Chief Executive Officer	Member
4. Head - Human Resource Department	Member Secretary
5. Head - Finance Department	Member

Responsibilities:

- **HR Planning:** Review the existing human resource position of the Bank. Suggest management to forecast future HR requirement as per corporate strategies and business/expansion plan of the Bank. Also, suggest management for optimization of staff on the basis of branch categorization, horizontal and vertical expansion requirement of the bank.
- **Recruitment and Selection:** Suggest management to prepare the parameters relating to recruitment, selection, appointment, placement, transfer, promotion, skills development and submit to the Board for approval.
- **Performance Appraisal:** Review the exiting promotion policy and performance appraisal system of the Bank by setting up the performance standard guidelines to meet the productivity target of the bank and recommend any changes for approval to the BOD.
- **Career Development:** Suggest management to prepare career development plans and placement of employee as per need of the Bank.
- **Remuneration and Benefits:** Review employee remuneration and benefits, which may arise due to various factors viz. changes in the structure of remuneration in the industry, inflation etc.
- **Training and Development:** Review the training policies and programs of the bank prepared by the management to ensure increase in knowledge level, skills and changes in attitude of employees to improve their performance level.

- **Organization Structure:** HRMC provides guidelines for preparing organization structure of the Bank and recommend changes to the Board as and when necessary. Also submit to the Board the policies and procedures relating to succession planning of all employees/overall management level prepared by the management in due course.

4. Risk Management Committee (RMC)

- i) **Risk Management Committee (RMC)** is board level committee chaired by Board of Director having overall responsibility for managing the overall risk of the bank. The committee supports the board in formulating risk strategy policies, including risk tolerance and appetite levels as per requirement in line with Nepal Rastra Bank directives and other statutory bodies/authorities. The meeting of the committee is being conducted at least once in a quarter and as and when required. The proceedings of the meetings and the key reports discussed in the committee are placed to Board. During FY 2081/82, 10 RMC meetings were conducted in FY 2081/82.

The Composition of RMC of the bank is given here under:

Mr. Kiran Krishna Shrestha, Director	Chairman
Ms. Urmila Shrestha, Director	Ex-Officio Member
Mr. Raj Kumar Shakya Head-Operation Department	Member
Ms. Jamuna Tamrakar Chief Risk Officer	Member Secretary

There are four management level sub-committees under the RMC:

- Asset Liability Committee (ALCO)
- Credit Risk Management Committee (CRMC)
- Operational Risk Management Committee (ORMC)
- Information System Security Committee (ISSC)

Responsibilities

- Overall responsibility of formulating and reviewing policies, guidelines, and procedures for managing various risks, based on policies and guidelines as issued by NRB and other statutory authorities.
- Implementation of an Integrated Risk Management System to facilitate efficient capital allocation, optimize risk return portfolio and maintains adequate liquidity to ensure financial stability and resilience.
- Recommendation for approval of risk appetite and tolerance limit to Board in order to achieve defined risk strategies and risk goals consistent with bank's capital, liquidity and other requirements.
- Review adequacy and effectiveness of developed strategies, policies and guidelines along with risk appetite and tolerance limit for the management of inherent risks associated with business activities and implementation of best risk management practices.
- Assessment of risks through various reports like Stress Testing, Credit Concentration, Industry Analysis and placing recommendation to the board for formulating requisite policy and decision making process as a precautionary measures, as and when necessary.
- Analyzing the adequacy of Capital through Internal Capital Adequacy Assessment Process (ICAAP), in consonance with business strategy and risk tolerance of the bank and placing the report/recommendation to the Board.
- Recommend board for approval and review of the various product papers.
- Approve, review & validate existing credit rating model with information to the Board.



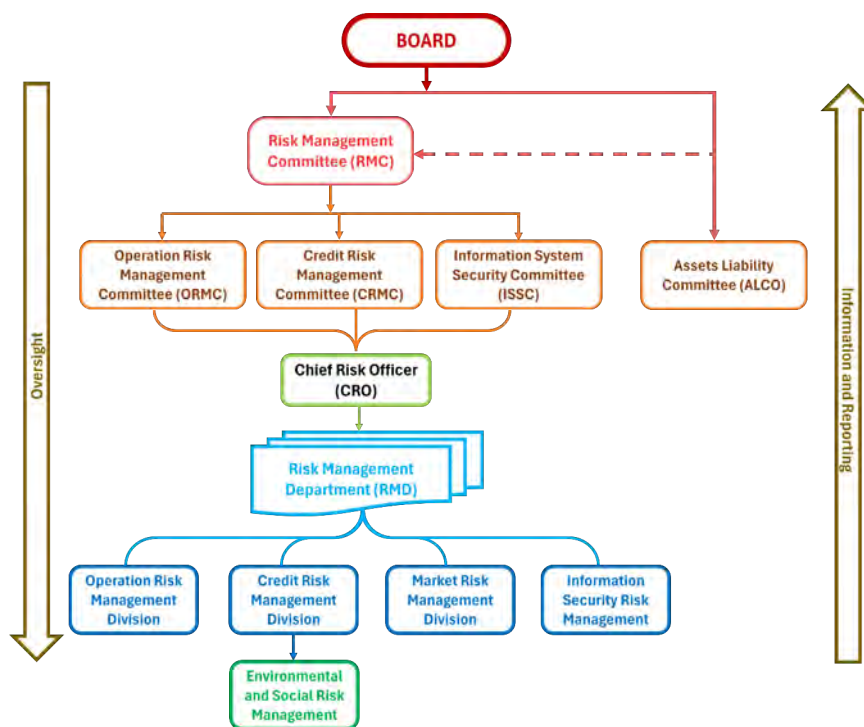
Risk Management

Everest Bank focuses on risk management practices that facilitate efficient capital allocation, optimize risk return portfolio and maintains adequate liquidity to ensure financial stability for sustainability and resilience against the pace of evolving challenges. Further, the bank has established sound Risk Management System through proper structures, rules, processes, and mechanisms which enable to identify, assess, measure, monitor and mitigate the inherent risk in the bank.

1. DIMENSION OF RISK MANAGEMENT

1.1 Risk Management Organization Structure

Everest Bank has separate and Independent Vertical for Risk Management as presented in following Organization Structure with clearly defined roles of responsibilities.



Risk Management Organization Structure

1.2 Risk Governance Structure

The risk governance structure adopted by the bank is based on three lines of defense model whereby each function implements the necessary measures to minimize potential risk or loss to the bank:



1.3 Risk Appetite

The bank has set aggregate level and threshold limit for various types of risks that it is willing to undertake or seeks to avoid, in order to achieve defined risk strategies and risk goals consistent with applicable capital, liquidity and other requirements. The Board has approved risk appetite of the bank within the ceiling of regulator, which is guiding risk-taking decisions & reinforcing risk culture in the bank. The risk appetite is periodically reviewed & updated in line with the bank's objectives, evolving industry and market conditions so that established limits are aligned with overall governance and appropriate counter measures are taken on time.

1.4 Risk Culture

The bank has implemented comprehensive framework for managing risk, which includes a defined range of acceptable risks, as guided by risk appetite and specific risk limits which is aligned with the bank's strategic objectives, thereby, reinforcing the development of risk culture that priorities risk management. Further, the bank is continuously focusing on shaping and strengthening risk culture throughout the organization by establishing commitment to risk management that is focused on building risk awareness & communication that cascades down to employees at all levels to have sense of ownership & responsibility for risk management. Documented policies and procedures, clear & transparent communication of roles and responsibilities, & regular training & review programs are reinforced to strive towards incorporating effective risk management culture across all levels in the organization.

1.5 Risk Management Procedure

Bank follows a structured risk management process through risk identification, assessment, measurement, mitigation, monitoring, and governance to manage potential threats and enhance operational resilience in banking proactively.



2. RISK MANAGEMENT FRAMEWORK

The risk management framework includes risk management policies, procedures, risk limits and control measures along with boards' active oversight, well defined organizational setup as well as defined designation of authority along with defined roles and responsibilities. The bank has also developed tools and processes as well as formulated policies for each risk area.

Risk Management Framework is supervised by Risk Management Committee (RMC), a subcommittee of Board and supported by management level committees namely Credit Risk Management Committee (CRMC) and Operational Risk Management Committee (ORMC) along with Asset and Liability Management Committee (ALCO). Further, banks have separate Risk Management Department for identifying, assessing, managing, mitigating and controlling different kinds of risk.

3. ACTIVE BOARD AND SENIOR MANAGEMENT OVERSIGHT

The Board of directors has ultimate responsibility for the risks taken by the Bank. They formulate risk policies and risk strategies as well as fix risk appetite to ensure that it is reflected in business strategies that are cascaded throughout the organization. They are responsible for understanding the nature of risks significant to the institution and for ensuring that management is taking necessary steps to implement those strategies and manage accompanying risks.

While the overall responsibility for risk management is recognized to rest with the board of directors, senior management is responsible for transforming the strategies into policies, procedures, and processes and implementing the same for effective risk management.

4. RISK MANAGEMENT DEPARTMENT(S) AND VARIOUS COMMITTEES

Bank has independent Risk Management Department for identification, assessment, monitoring, and mitigating various types of risk. The department has four functional vertical units: Credit Risk vertical, Market Risk vertical, Operational Risk vertical and Information Security Risk



vertical for overseeing each key risk area. The department is headed by Chief Risk Officer (CRO) who is responsible for cultivating risk culture in the organization and implementing the

policies approved by the board in the bank. The functions and responsibilities of RMC and its sub-committees are presented below.

- i) **Risk Management Committee (RMC)** is a 4-member board level committee chaired by Board of directors having overall responsibility for evaluating and managing the overall risk of the bank. The meeting of the committee is being conducted at least once in a quarter or as & when required and the proceedings of the meeting are placed in Board. Altogether, 10 RMC meetings were conducted in FY 2081/82.
- ii) **Asset Liability Committee (ALCO)** is a management level subcommittee chaired by CEO, which is entrusted with the work of taking all policy decisions related to market and liquidity risk. The committee is responsible for pricing of assets and liabilities and short/long term strategic decision on balance sheet of the bank. The proceedings of the meetings are quarterly placed to the Board through RMC. Altogether 24 ALCO meetings were conducted in FY 2081/82.
- iii) **Credit Risk Management Committee (CRMC)** is a management level subcommittee chaired by DCEO which is entrusted with the work of taking all policy decisions related to credit risk. This committee is empowered to oversee credit risk and overall credit risk management function with implementation of credit risk policy/strategy approved by Board. The proceedings of the committee are regularly placed to RMC. Altogether 5 CRMC meetings were conducted in FY 2081/82.
- iv) **Operational Risk Management Committee (ORMC)** is a management level subcommittee chaired by DGM which is commended with the work of implementing policy/strategies for Operational Risk management. The Committee is responsible for establishing, maintaining and reviewing procedures on product and services at operational and management level to identify, monitor and mitigate Operational Risk in accordance with the bank's risk oversight and management policies. The proceedings of the ORMC are placed to Risk Management Committee (RMC). Altogether 10 ORMC meetings were conducted in FY 2081/82.
- v) **Information System Security Committee (ISSC)** is a subcommittee chaired by DCEO which is entrusted for discussing information security initiatives and providing strategic direction to the Bank's Information System to protect the bank from risk associated. The committee is responsible for providing oversight into the development of information security, identifying gaps and areas for improvement, and ensuring the

necessary provisions are in place for the ongoing protection of IT resources. The proceedings of the committee are regularly placed to RMC. Altogether 4 ISSC meetings were conducted in FY 2081/82.

5. POLICIES AND PROCEDURES

Bank has formulated policies and procedures, book of instructions as well as operational instructions, etc. approved by Board which directs/ supplements the risk management framework. All the policies are reviewed on yearly basis or as and when required. Different circulars are also issued time and again to implement changes made by regulators, to improve internal control system, to enhance banks' operational processes etc. Additionally, the bank has defined clear roles of each functional/ business unit to make the process simple and robust.

6. INTERNAL CONTROL

Internal Audit Department and Compliance Department have been reinforcing on the effective implementation of laid down Policies and Procedure for better Internal Control System. Bank is having robust control structures with well-defined control activities at every business level. Duties of officials and staff members are properly defined at all levels to avoid conflicting responsibilities. Code of Ethics and Conflict of Interest Policy for Board of Directors as well as Code of Conduct under Staff bylaws are in place. These laid down systems are being monitored & reviewed periodically to minimize Operational Risk at all levels.

Internal Audit Department independently evaluates the adequacy and compliance of the bank's established guidelines for internal control systems. Risk Based Internal Audit (RBIA) of the branches is being followed. IT/ System Audit is being conducted as per guidelines from expert external agency. Further, Vulnerability Assessment and Penetration Testing (VAPT) is also conducted to identify existing vulnerabilities and areas for improvement in a timely manner.

7. MONITORING AND REPORTING

Bank has developed and continuously improving the robust MIS system that provides a reliable database for identification, measuring, controlling, monitoring and mitigating risk in all aspects of the bank.

Further, the department has been monitoring overall risk that arise during regular course of business operation on regular basis and ensures the limits are within regulatory threshold and internal appetite. Similarly, various reports are prepared on daily, monthly and quarterly basis and submitted to Senior Management and the Board through RMC and CRMC/ORMC/ISSC reflecting the present status of the bank's risk and indicating how well the bank is managing risk. The reports highlight instances for breaches of any internal or external guidelines, circulars, procedures and

limits along with any obligations arising for non-compliance of same if any and submit the recommendations to mitigate the identified and probable risk.

Risk Management Divisions of the bank

The bank's Integrated Risk Management Department oversees the comprehensive management of various key risk areas including credit, operational, market, information security and environmental risks.

Risk Management Divisions	RESPONSIBILITY
Credit Risk	Oversee the credit risk management function through setting credit risk appetites, implementation of internal rating system ensuring adherence and other aspects of credit portfolio management.
Operational Risk	Oversee identification and mitigation of operational risk resulting from internal processes, system, external events or human errors.
Market Risk	Manage the risks resulting from the fluctuations of the market variables like interest rates, foreign exchange rates & equity prices.
Information Security Risk	Oversees bank's information security risk against cyber and technology threats.

Credit Risk Management

The bank's credit risk management system covers risk assessment, identification & measurement of credit risk at the borrower level and portfolio level. The bank has in place the policy to guide Credit as well as Credit Risk Management function which is reviewed on annual basis. Proper credit delivery channels are built for maintaining sound credit portfolio, such as credit risk assessment, credit facility assessment, analysis, approval, disbursement, administration, monitoring and reporting.

A separate Credit vertical at Head Office, Regional Office and Branches is established for assessment of borrowers, setting appropriate credit limits and implementing strategies to mitigate potential losses through diversification and collateral management.

Bank has Independent Credit Risk Management Division operating under Integrated Risk Management Department for identification, assessment and monitoring risk through development and implementation of risk rating models for the borrowers and separate models for determining exposure limits for both domestic as well as international counterparties. As of Ashad end 2082, the Risk Weighted Exposure for Credit Risk was 92.29% of the total Risk Weighted Exposures amounting to Rs. 24,895.25 million.

Risk Type	Key Risk	Risk Assessment	Risk Control, Mitigation and Monitoring
Borrower Risk	♦ Default Risk	♦ Detailed Credit Analysis ♦ Borrower credit risk rating	♦ Loan covenants; Terms and conditions in the loan agreement ♦ Insurance of financed assets ♦ Mortgage/registration of Assets ♦ Loan Pricing in reference to risk rating ♦ Personal/Corporate Guarantee ♦ Tracking Early Warning Signals ♦ Timely monitoring & evaluation of borrowers through visits and review reports.
	♦ Environmental, Social and Climate Risk	♦ Environmental and Social Due Diligence (ESDD)	♦ Periodic Monitoring and review
Counterparty Risk	♦ Default Risk	♦ Determination of exposure limits for both domestic and international counterparties	♦ Periodic review of the exposure limits. ♦ Monitoring of exposure limit.
Portfolio Risk	♦ Concentration Risk	♦ Credit Concentration Report	♦ Diversification into different sectors/categories ♦ Determining internal risk appetite ♦ Risk Sharing through banking arrangement
	♦ Breach of regulatory ceiling ♦ Impact on key financial indicators	♦ Gap Analysis ♦ Stress Testing	♦ Monitoring of risk appetite as set in terms of CAR, Credit Risk Weighted asset ♦ Allocation of capital on the basis of bank's risk profile of exposure

Environmental and Social Risk

The bank has defined Environment and Social risk Management System which consists of a policy, guidelines tools and internal capacity to identify, appraise, manage and monitor exposure to the environment, social and climate risks of its clients' operations.

A separate focal person in the division has been entrusted for identification, assessment & management of Environment and Social Risk inherent in the client's business transaction in accordance with the NRB's guidelines on Environment and Social Risk Management.

Operational Risk Management

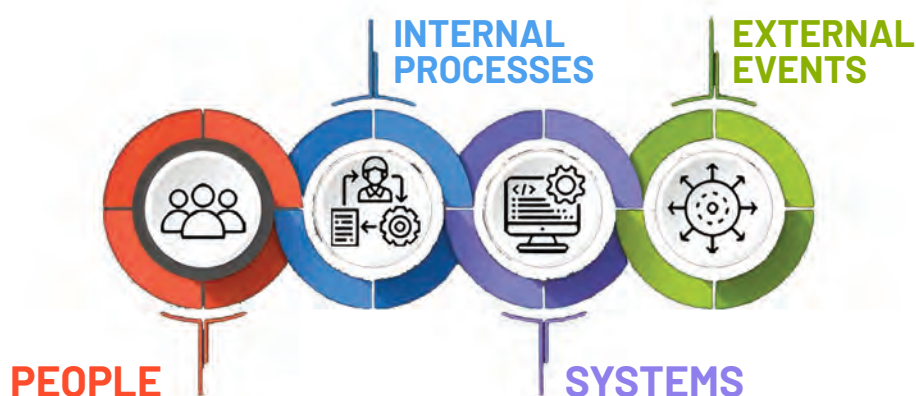
Operational Risk Management Policy is the guided document for managing Operational Risk at the bank. Besides, different frameworks have been developed to collect risk event/loss data due to Operational Risk events, identify and assess Operational Risk in various activities/services and products for better management and mitigation of Operational Risk.

The bank has implemented a robust risk identification process. Inherent risk in the activities, processes, system

and the products are being identified and assessed through Loss events/data reporting, Risk & Control Self-Assessment, Key Risk Indicators, Scenario Analysis as well as through historical data analysis of Risk Based Internal Audit Reports and any other information. To enhance Operational Risk Management, bank is operating a separate application Operation Risk Management System (ORMS). All loss risk events reported and recorded are classified under Basel Event Type Level I & II and mapped with 6 Basel Business lines (Level I).

Besides experience, judgment, intuition, linked events and regulatory requirement are also being considered for risk identification. A separate "Product Committee" is in place to assess the risk in products and process. Likewise, "24/7 Customer Care Center" at HO is in operation for collecting and handling feedback, grievances and complaints of customers. Further, Bank has focused on automation/digitalization of work process to facilitate operational activities in order to minimize the risk.

As of Ashad end 2082, the Risk Weighted Exposure for Operational Risk was 4.36% of the total Risk Weighted Exposures amounting to Rs. 1,176.67 million.



Bank has adopted various measures to control and mitigate the risks arising from People, Process, System and External events as under:

Sources of Risk	Key Risk	Risk Mitigation and Monitoring
People (Employee)	- Human Error - Fraud - Lack of Training - High Employee Turnover	- Provide Trainings and inculcate risk culture - Delegation of authorities - Segregation of duties - Job Rotation - Annual performance appraisal - Enrollment into comprehensive certification banking course - Reconciliation to prevent discrepancies
Process	- Insufficiency of Process - Lack of control - Unclear procedure - Breach of process	- Periodic review of the SOP in line with the evolving risks. - Periodic Internal Audit - Whistle blower culture - Legal & compliance review of product and processes - Automation process for smooth workflow
System	Breach of Confidentiality, Integrity, Availability, Non-Repudiation and Authentication	- Use of Globally accepted Core Banking application - Strong Network Resilience - Secure Back up system - Periodic IS Audit and Vulnerability Assessment from independent professionals - Enhanced Cyber security System & tools - Implementation of enhanced access control - Separate Information Security team is operating to identify, assess and mitigate IT risks
External Events	- Electricity Disruption - ISP Disruption - Legal Cases - Cyber attacks - Natural Calamities - Regulatory Changes	- Alternate energy sources in place - Circulation of Advisories for internal/public awareness as a proactive measure - Provide regular Trainings - Conduct Disaster drill - Insurance Coverage

The bank has been implementing appropriate procedures to address and control the legal risk that may arise, through legal documents/agreements and dealing with lawsuits on behalf of the bank, if any, as well as monitoring any contingent liabilities arising due to legal risk. In case of rise in legal and other risks, the stakeholders can have a negative perception regarding the bank, increasing the reputational risk. The Bank has been implementing strong governance, compliance with regulatory guidelines, minimizing operational failure, handling grievances properly and reviewing emerging risks within the banking industry for management of reputational risk.

Market Risk Management

Market risk refers to the potential for financial losses resulting from adverse movement in market variables, which may diminish the value of both on-balance sheet and off-balance sheet assets of the bank. Market risk arises in various forms such as foreign exchange risk, interest rate risk and equity price risks. The Bank is exposed to market risk mainly through its treasury operations, investment portfolio, and the provision of customized products and services to customers. As of Ashad end 2082, the Risk Weighted Exposure for Market Risk was 0.42% of the total Risk Weighted Exposures amounting to Rs. 113.84 million.

Bank has established and implemented "Asset Liability Management Policy" and "Investment Policy" aligned with regulatory guidelines issued by Nepal Rastra Bank (NRB) which is reviewed annually to effectively manage and mitigate market risk. The policy outlines risk limits, valuation methodologies, and monitoring mechanisms. Market Risk Management function of the bank is carried out by dedicated Market Risk Management Division which functions as the Treasury Middle Office.

The division regularly monitors exposures based on limit set up by NRB, encompassing regulatory requirements, prudential ceilings and internal thresholds related to liquidity and market risk. Furthermore, as a part of control mechanism, the division conduct daily monitoring of transactions executed by treasury department. Daily surveillance serves as a preventive measure to identify any unusual or unauthorized transactions promptly and to maintain integrity. Besides, division also evaluates sensitivity of Bank's portfolio to changes in market conditions using tools such as stress tests or scenario analysis on quarterly as well as on need basis in order to identify and quantify banks exposures to possible future liquidity stresses, analyzing possible impacts of an event or series of events on the bank's liquidity position, capital position, cash flow and solvency. In addition, the division is also conducting various analyses as per requirements.

Components of Market Risk:

a) Liquidity Risk

Liquidity risk is defined as the possibility of losing the ability to fund assets or to meet obligations as they

come due without incurring unacceptable costs or losses. The prudent management of liquidity remains a critical focus area due to increasing complexity of the financial environment and competition in the domestic banking sector. The bank has Contingency funding plans in place to address unforeseen liquidity stress scenarios.

The division monitors liquidity position, maintenance of liquidity buffer and adherence to regulatory liquidity ratios such as Cash Reserve Ratio, Statutory Liquidity Ratio, Credit to Deposit Ratio, Liquid Asset to Deposit Ratio, non-deliverable forward (NDF), total institutional deposits and single institutional deposits etc. The division monitors these ratios on daily basis to ensure that NRB stipulated limit and internal appetite are not breached.

The division performs Net Liquidity Gap analysis (maturity wise structural liquidity table) on monthly basis to assess the gap between inflows and outflows over various time buckets which helps identify potential liquidity stress points and take preemptive corrective actions.

Liquidity stress testing is conducted periodically (quarterly and on required basis) to evaluate the Bank's ability to withstand adverse scenarios, and the results inform contingency planning and strategic decision-making.

To reduce reliance on a single source of funding, the bank actively diversifies its funding base across customer deposits, interbank borrowings, and other instruments so as to minimize concentration risk and enhance funding stability.

The Bank has developed a robust Contingency Funding Plan, which outlines the early warning signals, the strategies and actionable steps to be taken to address early warning signals including identification of emergency/potential funding sources, roles and responsibilities, and communication protocols.

Moreover, the Asset Liability Committee (ALCO) plays a vital role in overseeing liquidity risk management, ensuring optimal maturity profiling of assets and liabilities, and proactively addressing potential mismatches as it is the main factor of liquidity risk origination. ALCO ensures that the Bank operates within its defined liquidity risk appetite and responds proactively to emerging risks.

b) Interest Rate Risk

Interest rate risk refers to the vulnerability of banks' financial position to unfavorable fluctuations in

interest rates. Such changes can impact both the earnings and the market value of assets, liabilities, and off-balance-sheet exposures.

Interest rate gap analysis of Rate Sensitive Assets (RSA) and Rate Sensitive Liabilities (RSL) is performed on monthly basis, which measures mismatches between interest rate-sensitive assets and liabilities across various time buckets. This helps identify periods where the bank is most vulnerable to rate movements, the impact of change in Interest Rate on its assets and liabilities.

The Asset-Liability Committee (ALCO) plays a key role in managing interest rate risk. ALCO reviews interest rate trends, changes in interest rates of the industry and peer banks, future liquidity scenarios and its impact on earning and spread and recommends appropriate strategies to manage re-pricing and duration mismatches. The committee also ensures that the interest rates on different product as prescribed by the Nepal Rastra Bank has been adhered.

c) Foreign Exchange Risk

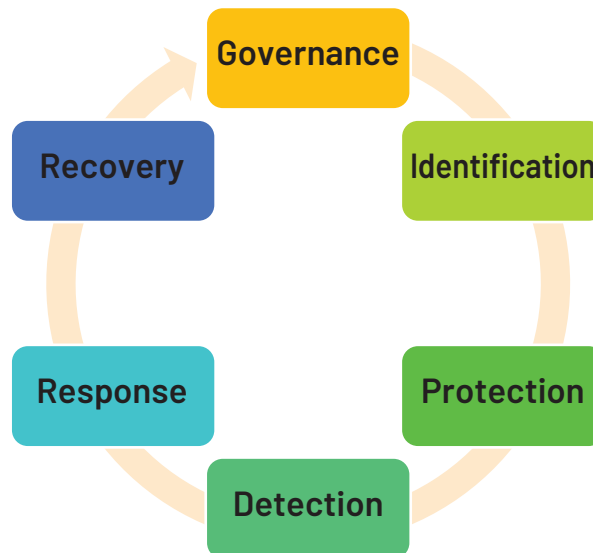
Foreign exchange risk, also known as currency risk, refers to the potential for financial losses due to fluctuations in foreign currency exchange rates which arise when banks hold assets, liabilities, or conduct transactions denominated in foreign currencies.

The Market Risk Management Division/ Treasury Middle Office monitors foreign exchange positions against internal and regulatory limits on daily basis, with oversight from ALCO (Asset-Liability Committee). Division ensures that NRB guideline on permissible net open position limit is adhered. The division has set various risk appetite related to Foreign Exchange Risk such as Net Open FCY Position and Non-Deliverable Forward (NDF) exposure. The bank endeavors to match foreign currency assets and liabilities to reduce net exposure. Currency limit has been set to avoid over-concentration in a single foreign currency to reduce volatility impact which is monitored on daily basis. The division also conducts regular stress tests to assess potential losses under adverse currency movement scenarios.

Key Risk	Risk Assessment	Risk Control, Mitigation and Monitoring
◆ Rapid asset growth, especially when funded with portable volatile liabilities ◆ Significant negative gap of net cumulative financial assets ◆ Decrease in the weighted average maturity of liabilities	◆ Gap Analysis ◆ Structural liquidity assessment	Governance Oversight by ALCO, RMC & Board ◆ Liquidity Planning ◆ Monitoring and reporting of ratio, limit, exposures ◆ Setting Internal Risk Models & internal appetite ◆ Maintenance of Regulatory Liquidity Standards ◆ Stress testing and integration into ICAAP ◆ Funding source diversification ◆ Capital Planning & Buffers ◆ Analysis of portfolio ◆ Mark to market reports ◆ Match foreign exchange assets/liabilities ◆ Early warning indicators ◆ Contingency Funding Plans ◆ On/Off-site Monitoring & Supervision
◆ Breach of regulatory ceiling in terms of ratios	◆ Ratio Analysis	
◆ Mismatch in interest rate sensitive assets and liabilities	◆ Interest rate gap analysis of rate sensitive assets and liabilities	
◆ Growing concentration in assets and Liabilities ◆ Increasing retail/wholesale deposit outflows ◆ Increase in off-balance sheet products	◆ Concentration Analysis ◆ Exposure Analysis	
◆ Negative outcome of stress testing	◆ Stress Testing	
◆ Stock price declines or rising debt costs	◆ Mark to Market Analysis	
◆ Uncovered FCY Open Position	◆ Open Position Approach ◆ Currency limit	
◆ Changes in economic conditions	◆ Analysis of current market scenario and liquidity position	

Information Security Risk

Information system of the bank is continuously upgrading and in place to match with the increasing digital avenues as well as to arrest cyber and technology threat to the bank. The bank has formulated Information Security (IS) Policy in line with the IT Guidelines, Cyber Resilience Guidelines, Payment System Directive, ISO 27001:2022, and NIST CSF framework as applicable. The bank follows a standard procedure for identifying and mitigating the information security risk.



Information Security Procedure Adopted by Bank

Information Security Governance

The Information System Security Committee (ISSC) has been formed to discuss information security initiatives and provide strategic direction to the bank's information system, and the Change Advisory Board (CAB), is also in place to discuss and approve the major changes in the IT infrastructure. Information security team is working as an internal resource team for handling information security issues and preparing necessary policies, procedures, and guidelines related to IT security. Team has been facilitating and conducting risk assessments of information system assets used and has been recommending mitigation controls.

Information Security Risk Management

The bank has implemented robust security systems to manage the external and internal information security risk. Regular Vulnerability Assessment and Penetration Testing (VAPT) is conducted to identify existing vulnerabilities and areas for improvement in a timely manner which are addressed at the early possible. The VAPTs and IS Audits are carried out on demand basis also whenever there is a major change in an application that impacts information security or when an application is planned for production deployment. Besides, Risk Management Department performs self-assessment to identify the gaps and areas for improvement on different controls placed in the bank and has been providing necessary recommendations in the form of monthly reports.

Awareness on Proper Information Security Practices

To strengthen the human aspect of information security and minimize the associated risk, the bank has conducted a comprehensive awareness program targeting both internal and external stakeholders. Employees are regularly engaged through physical sessions, virtual trainings, and email communications to increase information security awareness behavior. Similarly, external stakeholders are informed and guided on safe practices through clearly communicated security templates on the bank's website and social media channels, promoting a culture of shared responsibility in safeguarding information.

Continuous Monitoring

To enhance detection of anomalies and potential threats, the Bank has deployed a modern SIEM system integrated with a Security Operations Center (SOC) to monitor and respond to adverse events. Additionally, a Digital Risk Management tool tracks customer information leaks, detects phishing or fake sites/apps using the Bank's intellectual property, and identifies vulnerabilities in public-facing systems, enabling proactive threat monitoring and mitigation.

Incident Response and Recovery

To strengthen the incident response and recovery process, the bank has developed internal communication processes and Standard Operating Procedures (SOPs) to contain incidents and enable immediate recovery. Similarly, internal Business Continuity Plans (BCPs) and Disaster Recovery Plans (DRPs) facilitate the bank in recovering its critical business functions during severe incidents.

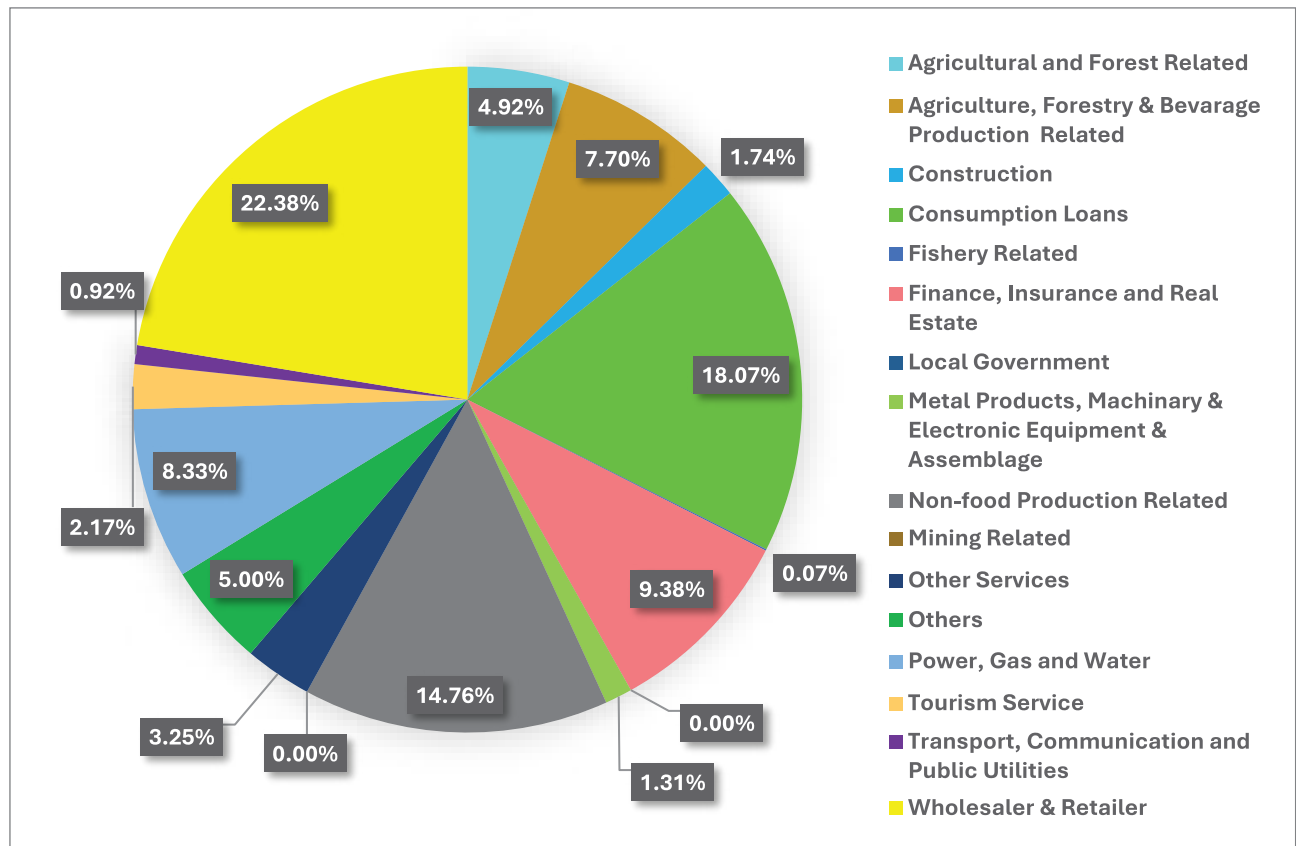
Key Risk	Risk Assessment	Risk Mitigation and Monitoring
Cybersecurity Risk	- Review of internal and external controls to preserve confidentiality, integrity, and availability through regular assessments. - Conduct regular Vulnerability Assessments and Penetration Testing (VAPT).	- Strong governance and insights from the Board, Risk Management Committee, Information System Security Committee, and senior management. - Implementation of strong ICT controls and multi-layered security controls - Training employees on cybersecurity best practices. - Implementation of Next Generation SIEM and 24x7 Security Operations Center (SOC). - Implementation of external cybersecurity and digital risk protection platform.
Compliance and Regulatory Risk	- Internal and external audits. - Regular review of ICT practices	Follow-up and closure of Audit Observations.
Network and Infrastructure Risk	- Identification of single points of failure in the network and infrastructure. - Review of internal network and infrastructure capacity reports.	- Implementation of robust network and infrastructure monitoring tools. - Increase in network and infrastructure capacity and implementation of redundant systems and sites to eliminate bottlenecks and single points of failure.
Software and Application Risk	- Review the security of applications and software on a regular basis. - Identify vulnerabilities in software and applications.	- Conduct regular security patching and updates on all applications and software. - Implementation of secure software development practices. - Implementation of a Web Application Firewall (WAF) to protect against application-layer attacks.
Technology Obsolescence Risk	- Evaluate the compatibility and supportability of current IT infrastructure and software. - Assess the potential impact of outdated systems on security and operational efficiency.	- Development and execution of internal plans to refresh obsolete hardware and software. - Assess and invest in emerging technologies to support business needs. - Implementation of compensating controls where immediate replacement is not possible.
Social Engineering Risk	Evaluate the knowledge against social engineering attacks through controlled Phishing Simulations.	Implementation of a comprehensive information security awareness training program for all employees, new recruits, and knowledge-sharing templates, messages and videos for customers.

Compliance Risk

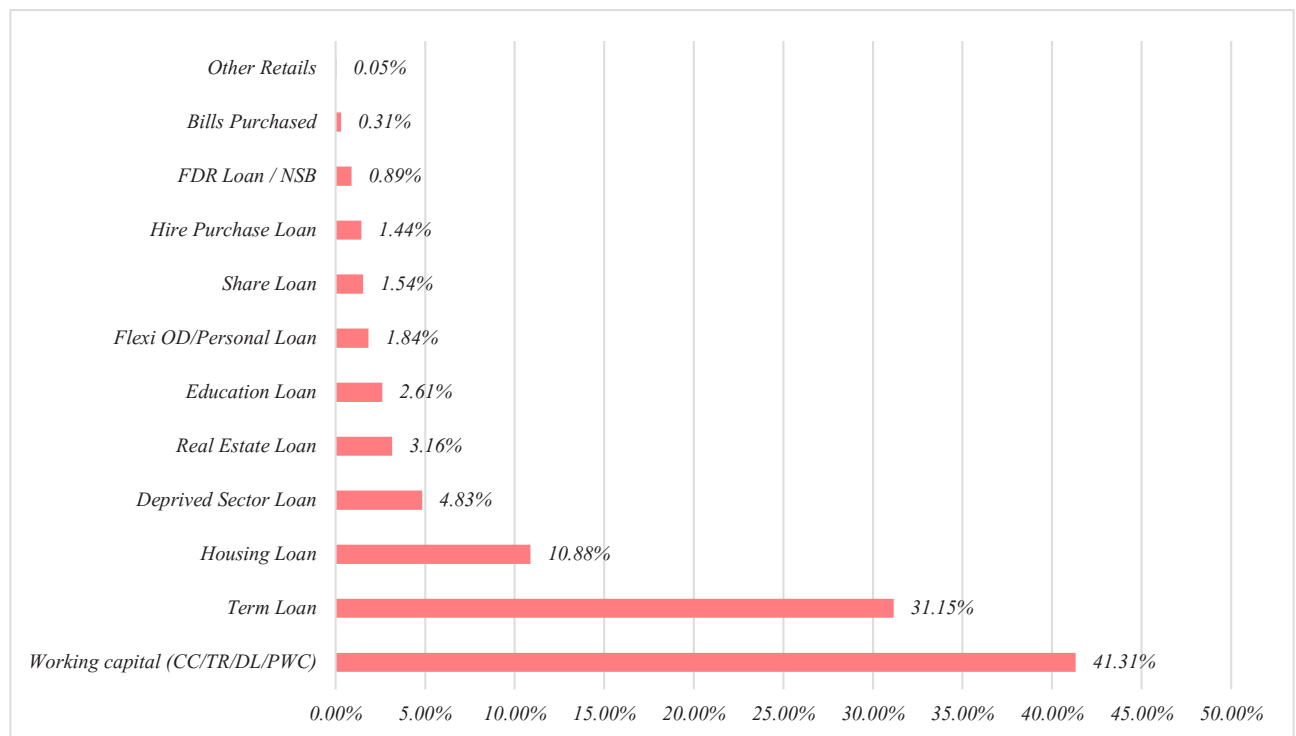
Compliance risk is the current and prospective risk to earnings or capital arising from violations of or non conformance with laws, rules, regulations and prescribed practices and it exposes the bank to fines, penalties and payment of damages etc. The bank has a separate department "Compliance" which oversees the compliance function and the risk associated with it of the bank and develops the policies, guidelines for its mitigation upon approval of the board.

DISCLOSURE OF RISK REPORTING

Sector wise Credit Concentration of Bank



Productwise Credit Concentration of Bank



Disclosure of Compliance Risk Reporting

Compliance with Regulatory Parameters

REGULATORY PARAMETERS	REGULATORY TARGET	AS AT ASHADH END, 2082
Minimum Capital Fund	Core Capital = 8.5% Capital Fund = 11.00%	10.44% 13.17%
Leverage Ratio	4%	6.00%
Net Liquidity Ratio	Minimum 20%	38.94%
Liquidity Coverage ratio (LCR)	Minimum 70%	163.55
Net Stable Funding Ratio (NSFR)	Minimum 100%	135.64
Margin Lending	Up to 40% of Core Capital	12.30
Real Estate Loan	Up to 25% of Total Loan	14.04
Other Real Estate (Including Land Purchase & Plotting)	Up to 10% of Total Loan	1.77
Daily Net Position of Foreign Exchange	Maximum 30% of Core Capital	8.82
Credit to Deposit Ratio	Up to 90%	77.48
Invest in Share/Securities/Mutual Funds of any one corporate body	Up to 10% of Core Capital Up to 10% of paid-up capital of that particular corporate body	0.27% 10%
Total investment in Share/Securities	Up to 30% of Core Capital	1.05%
Investment in Company with Financial Interest	Up to 20% of Core Capital	0.19%
CRR	4% of Total Deposit/90% to be maintained in Daily Basis	4.39
SLR	12% of LCY Deposit	32.12
Interest Spread Rate	4%	3.48
Difference in interest rate of saving accounts	Maximum 2%	0.05
Difference in interest rate (highest and lowest between deposit accounts)	Maximum 5%	3.55
Limits for Institutional Deposit Collection	Up to 50% of Total Deposit	43.73%
Limit for Call Account	Maximum 10% of LCY Deposit	7.79%
Debenture Issuance (in %)	Minimum 25% of Paid-up Capital	51.01%
Deprived Sector	At least 5% of Total Lending	5.03%
Prescribed Sector Lending – Agriculture	11% of Total Loan by Ashad end 2082	13.01
Prescribed sector – Hydropower, Energy	7% of Total Loan by Ashad end 2082	8.50
Prescribed sector – SME (Up to 10 million) Except Agriculture	11% of Total Loan by Ashad end 2082	9.36

Disclosure of Liquidity Risk Reporting

Resource Mobilization

PARTICULARS	REGULATORY REQUIREMENTS	ASHADH END 2082	ASHADH END 2081	ASHADH END 2080
CD Ratio (%)	Maximum 90	77.48%	80.29%	82.32%
LD Ratio (%)	Minimum 20	38.94%	37.77%	33.23%
CRR (%)	Minimum 4%	4.39%	4.56%	4.20%
% of Top 20 Individual Depositors to Total Deposit	Not Specified	2.66%	3.21%	3.28%
% of Top 20 Institutional Depositors to Total Deposit	Not Specified	32.84%	26.79%	20.71%
% of Top Single Institutional Depositor to Total Deposit	Maximum 10%	6.15%	4.40%	3.33%
% of Institutional Deposit	Maximum 50%	43.73%	33.15%	27.07%

Human Resource Management



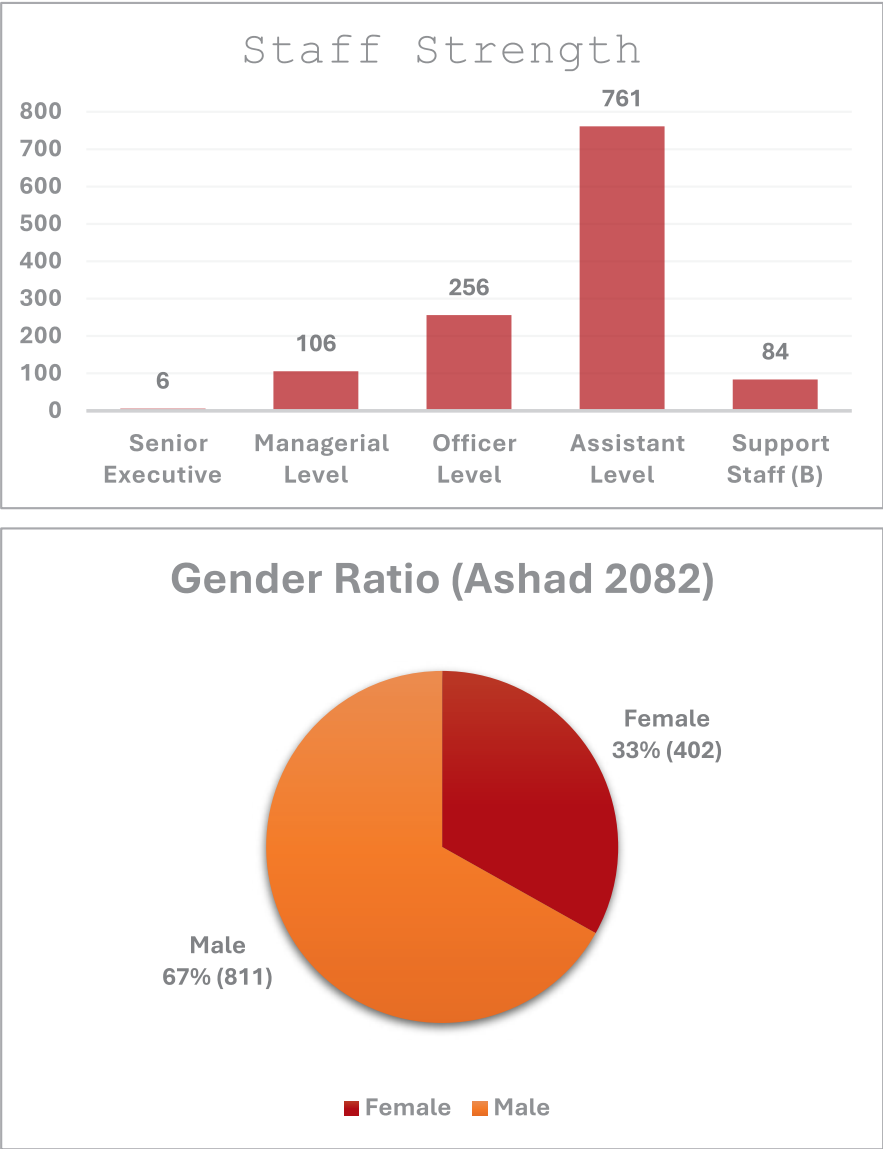
OVERVIEW

Human Resource Management (HRM) is the cornerstone of any organization's success, especially in the banking sector, where employee performance, skills, and engagement directly impact service delivery, customer satisfaction, and operational efficiency. At Everest Bank, we are committed to cultivating a high-performing workforce by aligning HR strategies with organizational goals, fostering a culture of innovation, and ensuring the continuous development of our employees. This report provides an overview of the key initiatives, achievements, and challenges faced in HRM throughout the past year.

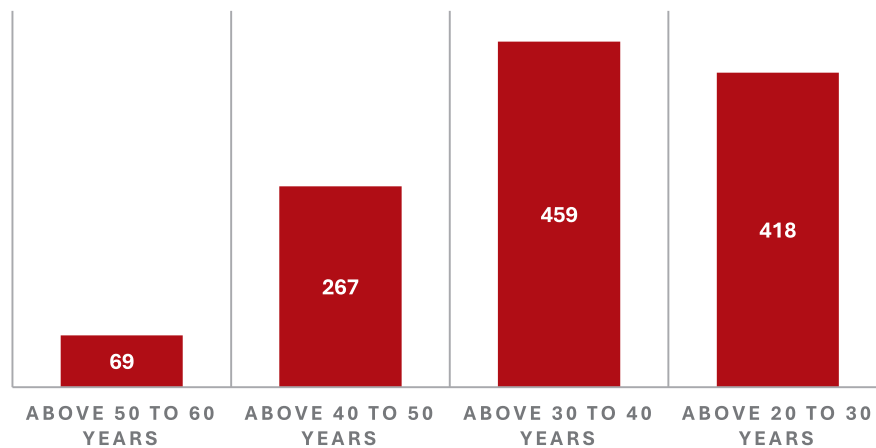
1. WORKFORCE COMPOSITION

As of the end of Ashad 2082, Everest Bank employs a diverse workforce of 1213 employees across 133 branches, Extension Counters and Representative Offices. Our employees are categorized as follows:

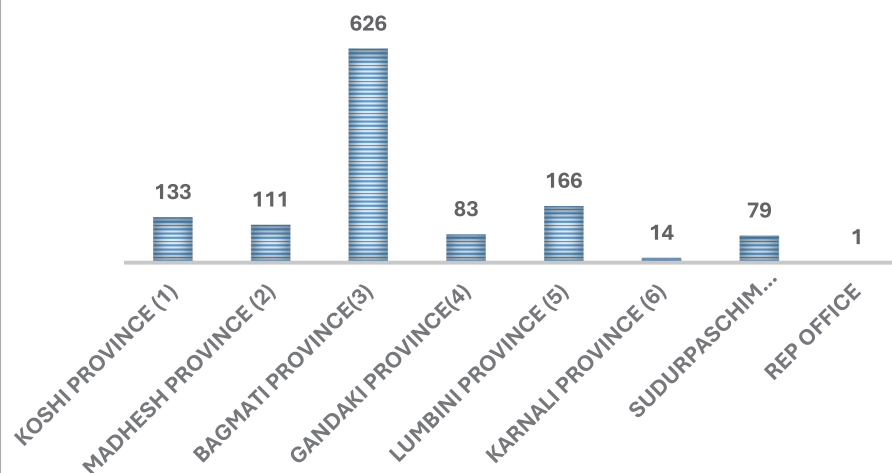
1. Executive Level
2. Managerial Level
3. Officer Level
4. Assistant Level
5. Support Level



AGEWISE EMPLOYEE PROFILE



PROVINCEWISE EMPLOYEE



2. EMPLOYEE POLICY

Recruitment

The Bank believes in recruiting people based on merit who have the ability or potential to meet higher standards of performance. Human Resource for succession planning is managed through following means:

1. Open competition
2. Internal competition
3. Talent hunt

Talent Acquisition and Recruitment

At Everest Bank, attracting and retaining top talent is critical to maintaining our competitive edge. Over the last year, we focused on recruiting professionals with expertise in digital banking, cybersecurity, risk management, and fresh Chartered Accountants/ MBAs for business growth.

Placement and Transfer

The bank believes in continuous development of the skill and abilities of its employees to maximize their contribution and to give them the opportunity to enhance their skill, realize their potential and advance their careers. For this, HRD aims to provide knowledge, tools, planned training, education, and staff development activities as an investment for the mutual benefit of individuals and the bank.

Performance Evaluation and Recognition

The bank has adopted KRA/KPI to review the performance of each employee and guide them to enhance their personality which helps to progress in their career.

To enhance employee engagement and drive performance, we adopted a more agile and transparent performance management system. Review of the Performance Evaluation Mechanism is done to make it more fair and objective.

We strengthened our internal recognition programs, includes quarterly and annual awards for outstanding contributing branches/employees. The recognition of employees' efforts has led to a more motivated and committed workforce.

Promotion

The bank believes in timely recognizing the performance of its employee through regular promotion within the bank based on their banking knowledge, skill, past performance etc. which help the bank to meet its goals.

Equal Opportunity

Positive affirmative action is being implemented continuously to ensure equal opportunity and treatment is being given each employee irrespective of marital status, caste, creed/religion, color or race.

Code of Conduct, Ethics and Discipline

Rights and duties of employees are clearly laid down and governed by EBL Staff Service Bylaws/Regulatory Guidelines. Code of conduct and strict discipline is being maintained in the Bank.

Grievance Handling

Employees grievance is being handled systematically to ensure employees have the right to raise their grievances with their supervisor, and to appeal to a higher level if they feel that their grievance has not been properly addressed/handled.

Health and Safety

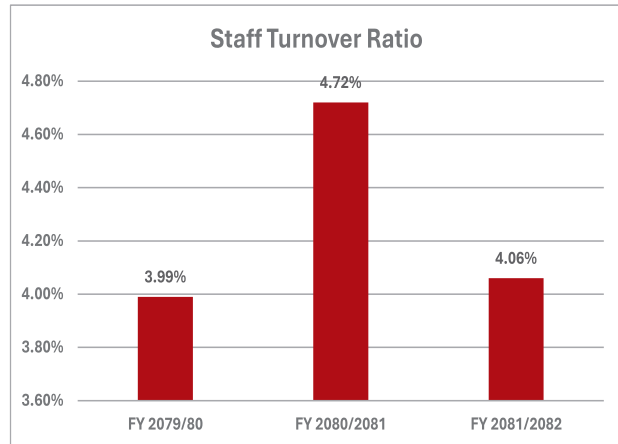
Occupational health and safety of employee is the major concern of the Bank. Good working condition is being provided to each employee and all employees are covered under health as well as life insurance scheme.

Employee Engagement and Well-being

Employee engagement is a critical factor in achieving high levels of productivity and retention. Our HR team rolled out several initiatives to improve engagement and foster a positive work environment.

Employee Turnover Ratio:

Employee turnover ratio signifies the strength of Human Resource Management of any organization. Everest Bank has one of the lowest staff turnover ratio in the industry as reflected below:



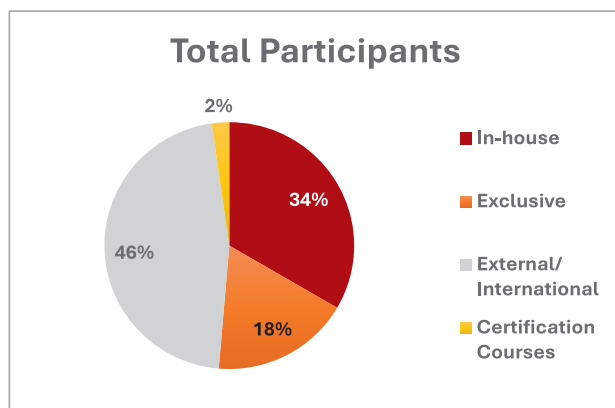
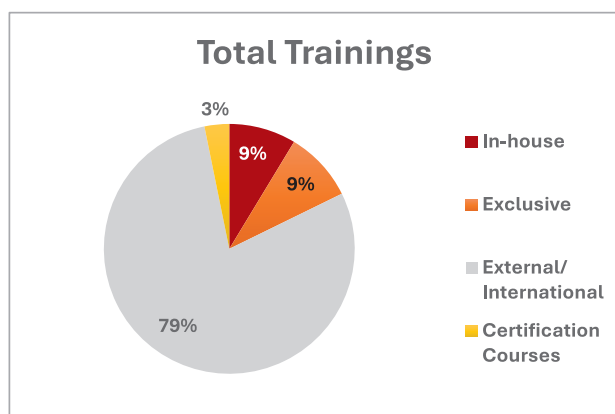
3. Employee Development and Training

Employee development is central to our HR strategy, ensuring that our staff remains equipped to navigate the rapidly changing banking environment. In 2025, Everest Bank implemented several training and upskilling programs to improve employee capabilities and foster leadership.

- **Technical and Digital Training:** We launched courses in digital banking tools, cybersecurity awareness, and data analysis, to ensure our employees are well-versed in the latest banking technologies.
- **Leadership Development Programs:** In collaboration with external leadership training partners, we enrolled mid-level managers in leadership programs designed to equip them with the skills to manage teams effectively and make right decisions.

In FY 2081/82, 220 training programs (In-house, External, Exclusive, International and Certification Courses) were conducted focusing on various areas of banking and essential soft skills with the total number of 1778 employee participants. Along with the training, Everest Bank also emphasizes job rotation, transfer, and job enlargement for the enhancement of knowledge and development of the employees.

	FY 2081-82	
Type of training	No. of Trainings	No. of participants
In-house	19	594
Exclusive	20	319
External/ International	174	825
Certification Courses	7	40
Total	220	1778



4. Succession Planning and Leadership Development

Everest Bank has developed Succession Planning for strategic leadership development and to fill critical position by most competent human resources in case of retirement, resignation and/or sudden accidents. Succession plan will act under the following objectives.

- To ensure fulfillment of future leadership/critical position gap in the Bank.
- To identify those with the potential to assure greater responsibility of the bank and provide them with essential development experiences.
- To build a data base that can be used to make better staffing decisions for critical positions of the Bank.
- To nominate suitable candidates to fill possible vacancies that arises in the key positions of the bank as a contingent plan.

5. Compensation and Benefits

To remain competitive in the industry, we continuously review and adjust our compensation and benefits packages and Everest Bank has remained one of the best in the industry.

- **Competitive Salary and Benefits:** Market comparison study is conducted and accordingly salary and benefits are adjusted to remain competitive in the market and attract and retain quality human resources.
- **Health, Life and Retirement Benefits:** Each employee is covered under Health, Life and Accidental Insurance to cover the risk of employee and retirement plan contributions to support employees in their long-term financial security.
- **Performance-Based Increments:** We introduced a more robust performance system tied directly to individual and team performance, which helped motivate employees to meet and exceed their targets.

CORPORATE SOCIAL RESPONSIBILITY (CSR)

Corporate social responsibility (CSR), in recent times, has become an integral part of business. The contribution of banks in this regard is of paramount importance considering their unique position in the economy. It is believed that through CSR, the Bank's business will grow consistently and responsibly, benefiting those who directly serve while also promoting the conservation of natural environment and the community at large. The objective of the banks is to pro-actively support meaningful socio-economic development in the country and enable a larger number of people to participate in and benefited through the bank's CSR activities.

CSR has evolved as an important tool to increase competitive advantage through enhanced reputation, raise brand awareness and build trust with customers and other stakeholders. Besides, NRB through its circular has advised for the allocation of 1% of Net Profit towards the CSR activities.

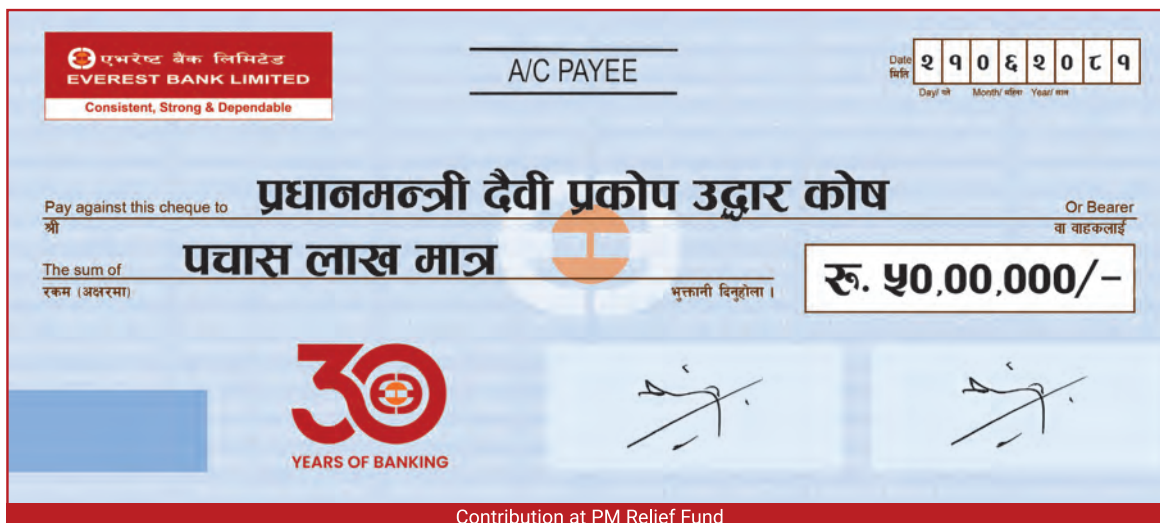
The Bank has been conducting different activities for CSR related activities. Those CSR activities helped the community for betterment of living standard of the people. The CSR activities enhanced the brand visibility of the bank as well as help to create a strong bonding with the community.

During the year, CSR Fund of Rs. 48,399,035 (Previous year Rs. 37,032,251) has been appropriated being 1% of net profit and the CSR expenses incurred during the year amounting to Rs. 42,848,370 (Previous year Rs. 16,516,851) has been reversed from CSR fund. Hence, CSR fund during the year has been increased in total by Rs. 5,550,664 (Previous year 20,515,400).

The detail of expenses incurred during the period are as follows:

S.N.	Head	Budget for FY 2081-82	Expenditure till 17 th July, 2025
A	Opening CSR Fund	33,694,840	
B	Amount Credited in the Fund (1% of Net Profit)	37,032,251	
C	CSR Fund (A)	70,727,091	
	Expenses During Year as per Province Wise		
1	PROV1	7,072,709	3,773,019
2	PROV2	7,072,709	1,295,232
3	PROV3	28,290,837	26,324,074
4	PROV4	7,072,709	2,761,460
5	PROV5	7,072,709	5,810,592
6	PROV6	7,072,709	1,151,404
7	PROV7	7,072,709	1,732,589
	Expenses During Year as per Activities Wise	70,727,092	42,848,370
1	Education		8,921,590.14
2	Health		12,118,558.00
3	Relief Fund		7,531,274.00
4	Environment		6,401,845.00
5	Financial Literacy		7,258,538.83
6	SGD		416,004.52
7	Others (COVID 19 Related)		200,560.00
D	Total Budget/ Expenditure during Chaitra End 2081 year (D)		42,848,370
E	Commitment of CSR expenditure as per earlier CSR Meeting		-
F	Balance in the fund (C-D)		27,878,721

Corporate Social Responsibility



Corporate Social Responsibility



Financial Literacy to Daily Wage Earners



Financial Literacy



Furniture Support at Public School



Handover of Computers at School

Compliance, Risk Management and Governance

Everest Bank Limited is steadfast in its commitment to compliance, risk management, and exemplary corporate governance, which form the cornerstone of our operations. These priorities ensure we uphold the highest standards of integrity, regulatory adherence, and ethical conduct across all levels of the organization.

Robust Compliance Framework

The bank maintains an independent and well-established Compliance Function dedicated to ensuring adherence to regulatory guidelines, applicable laws, and internal policies. This function plays a pivotal role in fostering a culture of compliance throughout the organization. Our internal policies are regularly reviewed and updated to align with evolving regulations, guidelines, and industry best practices, ensuring the bank remains agile and compliant in a dynamic regulatory environment.

To strengthen this commitment, the bank has established a dedicated Compliance Department, led by an experienced Head of Compliance. The department is structured into two specialized units:

- **General Compliance Unit:** Directly overseen by the Head of Compliance, this unit ensures comprehensive adherence to regulatory and internal policy requirements across the organization.
- **KYC/AML/CFT Unit:** Led by the Designated Compliance Officer under the supervision of Head of Compliance, this unit focuses on Know Your Customer (KYC), Anti-Money Laundering (AML), Countering the Financing of Terrorism (CFT) and Countering Proliferation Financing measures, ensuring robust safeguards against financial crime.

A network of designated compliance officers extends the reach of the Compliance Department, ensuring meticulous oversight across all Head Office functions, Province Offices, branch offices, and Representative Offices. The bank's board-approved Compliance and KYC/AML/CFT/CPF Policies are reviewed at least annually or as per requirement to maintain their relevance and effectiveness.

Whistleblower Policy: Fostering Transparency

A cornerstone of our governance framework is the board-approved Whistleblower Policy, which promotes a culture of openness and accountability. This policy provides a secure and confidential mechanism for employees to report concerns about unethical behavior, fraud, or violations of laws, policies, or procedures without fear of retaliation. By encouraging transparency, the policy reinforces trust and integrity within the organization.

Oversight of AML/CFT Compliance

The Assets Laundering Prevention Committee, a board level sub-committee chaired by a Non-Executive Director, plays a critical role in overseeing the implementation of the Assets (Money) Laundering Prevention Act, 2064, and related regulations. Guided by a board-approved Terms of Reference, the Committee meets regularly to review quarterly reports on the bank's AML/CFT framework. During the fiscal year 2081/2082, the Committee convened six times, thoroughly assessing KYC/AML/CFT compliance and providing strategic recommendations to the Board.

Corporate Governance Excellence

The bank is committed to maintaining robust corporate governance practices. A monthly corporate governance status report is presented to management, ensuring ongoing oversight and timely resolution of issues. Additionally, a comprehensive half-yearly governance report is submitted to the Board, reinforcing transparency and accountability at the highest levels of leadership.

Through these measures, Everest Bank Limited continues to uphold its commitment to compliance and corporate governance, ensuring sustainable growth and stakeholder trust.



BRANCHLESS BANKING

Bank is providing Branchless Banking (BLB) facility based on Internet and Mobile Banking service through agents. Main objective of the bank under this product is to provide banking services through business correspondents as per NRB guidelines to the most remote, low bank segment and unbanked areas where potentiality of financial activity is high. EBL has always envisioned serving its customers with new and advanced technologies. Therefore, we always strive to incorporate and reflect the interests of our customers in the products and make it more efficient and convenient. EBL currently provides BLB services in all provinces via 49 Business Correspondents (BCs).

Further, with a view to reach the rural/semi-rural areas as well as to increase our customer base and core deposit, we have started a mobile/tab-based service under the name "Branchless Banking" or "MOBILE ATM" for our customers. Currently, we have more than sixteen thousand customers who have benefited from this service. The Account holder after registering his/her mobile in the system can

transfer funds within the Bank without visiting the Branch. Besides, the customer can also withdraw cash from our Business Correspondents by generating coded transfer message in places where the branch network is not available in order to upgrade the Bank's product and provide efficient service to the customers through Branchless Banking, we have introduced the Tab based Banking under Branchless Banking during this year. Tab banking device is integrated with following features:

1. Biometric authentication
2. Card Reader
3. Printer
4. Camera & Scanner

By using the Integrated Tab Device, customers can initiate the account opening process, withdraw cash and deposit cash in the concerned Everest bank account.

DIGITAL EVEREST

BUILDING A FUTURE READY DIGITAL BANK FOR NEPAL

In today's rapidly evolving banking landscape, digital banking is a transformative force propelling Everest Bank's growth and future-readiness. Our strategic focus is on harnessing innovative technologies and digital tools to amplify the distinctive strengths of our institution, while architecting a forward-thinking digital ecosystem that meets the needs of tomorrow. This vision is realized through two core pillars:

- Digital Transformation:** We are driven to develop new digital capabilities and platforms that redefine customer experience and streamline bank operations. This includes launching cutting-edge, customer-centric banking solutions and delivering seamless end-to-end digital journeys, all underpinned by a robust, scalable, cloud-native core infrastructure.
- Bank Operations Enhancement:** We are modernizing legacy systems to boost operational efficiency and elevate service delivery standards, ensuring agility and responsiveness in all banking functions.

Despite ongoing progress, we have already witnessed the benefits of these investments through the successful digital launches of Robotic Process Automation, Contact less payments, Digital lending, mobile banking app. These advancements underscore our dedication to fostering a future-ready digital environment.

Our Merchant Acquiring business is fundamental to delivering comprehensive banking and payment solutions, tailored for Small and Medium-sized Enterprises (SMEs). This segment is integral to our acceptance and issuance operations, offering funding solutions for pre-purchase and post-purchase transactions. Innovative solutions like Virtual Credit Card and pre-approved digital loans are cornerstone of our strategy to empower SMEs and enhance financial inclusion.

In summary, technology and digital innovation are central to charting our growth trajectory. We remain committed to retaining our leadership position in technological advancements, fostering an innovative culture, and cultivating the appropriate talent to propel our technology and digital initiatives. By doing so, we are well-positioned for sustained success, enabling us to deliver unparalleled value and experiences to our customers within an increasingly digital landscape.

WAY FORWARD

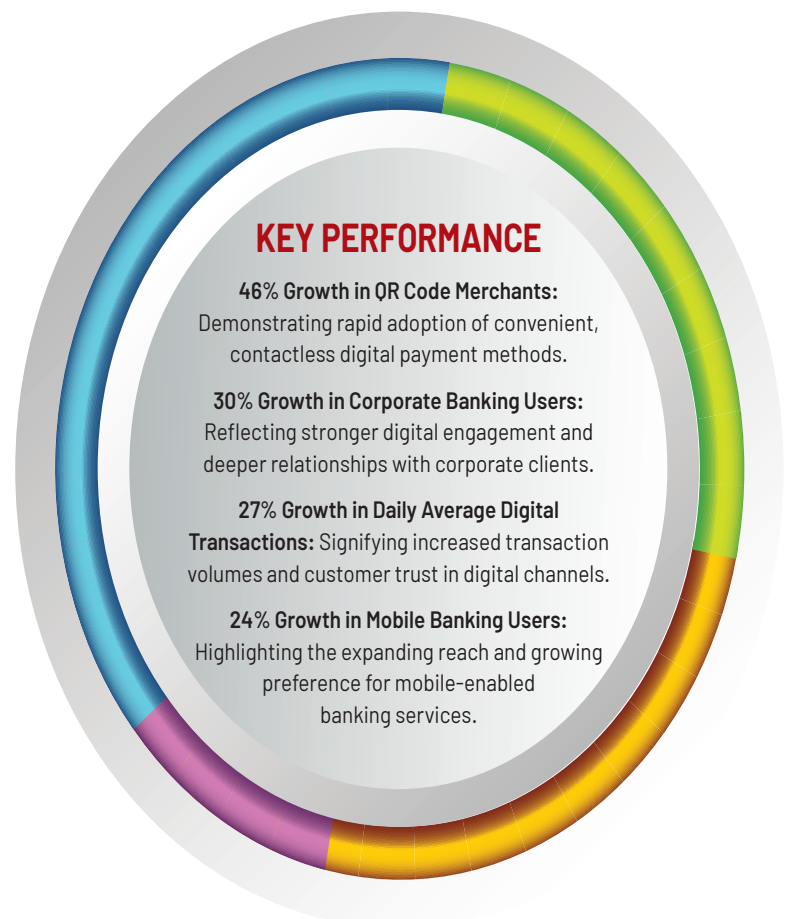
Looking ahead, our strategic priorities focus on several key areas:

Market Expansion: Accelerating growth in assets and deposits, focusing on CASA markets to strengthen our customer base and liquidity position.

Customer-Centric Digital Solutions: Delivering comprehensive, end-to-end digital services that address diverse customer needs, enhancing convenience while reducing operational load on branches. Our goal is to offer comprehensive digital solutions that address all customer servicing needs, thereby streamlining processes and reducing operational burdens on branches.

Operational Efficiency: Boosting back-office efficiency through optimized Straight-Through Processing (STP), continuous automation, and process simplification to elevate overall customer experience and operational agility.

Our unwavering commitment to technological innovation is at the heart of our strategy for sustainable success. By embracing emerging digital trends and continually evolving our capabilities, we stand ready to deliver exceptional banking experiences and create lasting value for our customers as we navigate the future with confidence and agility.



SECURITY TIPS FOR A SAFE DIGITAL BANKING PRACTICES

सुरक्षित ई-बैंकिङ्ग अभ्यास



सतर्क रहौ, सुरक्षित डिजिटल कारोबार गरौ ।
#CyberSecurityAwareness



बैंकको जस्तै नाममा आउने
नक्कली सन्देशबाट बच्नुहोस् ।



आफ्नो OTP/PIN कहिलै
शेयर नगर्नुहोला ।



नपिनेका सन्देशहरूबाट
सचेत रहनुहोस् ।



नक्कली जागिरको
प्रस्तावहरूबाट जोगिनुहोस् ।



साताको लगइन जानकारी
कसैलाई नदिनुहोस् ।



क्रेडिट तथा डेबिट कार्ड सम्बन्धि जानकारी
गोप्य राखौ, शेयर नगरौ ।



एभरेष्ट बैंक लिमिटेड
EVEREST BANK LIMITED

दिगो, दरिलो र विश्वासिलो

REMITTANCE

Our Bank is providing web based online remittance facility through its own product "Everest Remit". Presently, this remittance facility is available to all the Nepalese migrants working in UAE, Qatar, Bahrain, Oman, UK, USA, Malaysia, South Korea, Japan, Hong Kong, Australia and Seychelles. This facility will be extended to other corridors too in due course. In order to facilitate inward remittance and foreign trade, we have tied up with various foreign banks/agencies in different countries.

Likewise, services from instant money transfer products have already been started through Xoom Corporation, EZ Remit, MoneyGram and Western Union Money Transfer. Customers can get easy access to these agencies and will

contribute to increase in inward remittance from worldwide. Further, we are trying to penetrate existing markets deeper to provide services to our customers in a more convenient way.

Similarly, our joint venture partner Punjab National B(PNB), India has already launched its' own remittance product "INREMIT". Under this facility Nepalese who are working/ residing in India can instantly remit money from PNB India to our bank through any branch of PNB or Mobile/Internet banking facility of PNB and through Business Correspondent locations for further payment to beneficiary either by direct credit into A/c maintained with banks in Nepal or cash payment through our 9000+ payout locations.

Arrangement with Exchange Houses for Remittance/Draft

Country	Name of Principal/Agent for Inward Remittance	
UAE	Al Rostamani International Exchange Co. Dubai, UAE Tel: 00971 4 2951996	Index Exchange Company Abu Dhabi, Hamdan Street, UAE Tel: 00971 02 6272656
	Al Ahalia Money Exchange Bureau Abu Dhabi, UAE Tel: 00971 2 6229666	Lari Exchange Abu Dhabi, United Arab Emirates Tel: 00971 2 622 3228
	Al Ansari Exchange Dubai, UAE Tel: 00971 4 3772677	Al Razouki International Exchange Co. Dubai, UAE Tel: 00971 4 3932331
	Lulu International Exchange Abu Dhabi, UAE Tel: 00971 2 6547009	LM Exchange Dubai, UAE Tel: 00971 4 3540191
Bahrain	Bahrain Finance Company Manama, Bahrain Tel: 00973-17223501/17228888, 17506103	
Qatar	Al Zaman Exchange Doha, Qatar Tel: 00974 44441448	Eastern Exchange Doha, Qatar Tel: 00974 44412655
	Al Jazeera Exchange Doha, Qatar Tel: 00974 44363595	Global For Exchange and Money Transfer Service Doha, Qatar Tel: 00974 44515159
Kuwait	Bahrain Exchange Company Safat, Kuwait Tel: 00965 2452057, 1824000	
UK	Punjab National Bank (International) Ltd. London, UK Tel: 0044 2077969600	Transfer To Mobile Financial Services Limited London, UK Tel: 0044 7885536758
	Hums Remit Limited (AYO Remit) London, UK Tel: 0044 7863 900493	M A Fastmove Limited (Shpun Remit) The Colmore Building, 20 Colmore Circus, Birmingham, B4 6AT, United Kingdom. Tel: +44 121 328 0011
	IFast Global Bank Limited 9 th Floor, South Quay Building, 77 Marsh Wall, London, England, E14 9SH Tel: 00442081813670	Xpress Money Services Ltd. F10 Church Lane, Kingsbury London United Kingdom
Oman	Unimoni Exchange LLC Sultanate of Oman Tel: 00968 24794127	
United States	Mastercard Transaction Services (US) LLC 150 Fifth Avenue, N.Y., N.Y. 10011 Tel: 0091 8360823064	
India	Punjab National Bank, New Delhi, India Tel: 23328894/237199094	
Malaysia	Tranglo Sdn. Bhd. Kuala Lumpur, Malaysia. Tel: 00603 2241 4188, 00603 2241 4189	MoneyMatch Sdn. Bhd. Kuala Lumpur, Malaysia. Tel: 00603 2770 0073

Japan	Japan Remit Finance Co. Ltd. Tokyo, Japan Tel: 0081 3 5733 4337	
South Korea	Finshot Inc. Seoul, South Korea Tel: 0082 70 7728 5618	Cross Enf Inc Seoul, South Korea Tel: 0082 02 6275 4131
Hong Kong	Harbour and Hills Financial Services Limited Kowloon, Hong Kong Tel: 00852 35801722, 00852 35807438	Wirease Limited Kowloon, Hong Kong Tel: 00852 23664470
Singapore	Paypal Pte. Ltd. 5 Temasek Boulevard #09-01 Suntec Tower Five Singapore 038985	Tranglo Pte. Ltd. Singapore Tel: +6565497536, +6565497537
Australia	Lumbini Group Pty. Ltd. Sydney, NSW 2000 Tel: 0061 4350 22761	
Seychelles	Cash Plus Co. Pty. Ltd. Victoria, Seychelles Tel: 00248 250 1048	
Global Products	Paypal (Xoom) Market Street Floor, San Francisco Tel: 0014157774800 Please visit www.xoom.com for further detail.	Transfast Remittance 2000 Purchase St, Purchase NY, 10577, USA Please visit www.transfast.com for further detail.
	Moneygram International Money Transfer	Western Union Money Transfer
	EzRemit Global (BFC Bank Ltd.) Manama, Bahrain Tel: 00973-17201826	
Nepal	IME Remit Pvt. Ltd. Panipokhari, Kathmandu Tel: 00977 1 4217600	City Express Money Transfer Kamaladi, Kathmandu Tel: 00977 1 4431900
	CG Remit Pvt. Ltd. (CG Money) Tripureshwor, Kathmandu Tel: 00977 1 4252987	Esewa Money Transfer Pvt. Ltd. Pulchowk, Lalitpur Tel: 00977 1 59700377

Remittance Payout Locations

Province	District	No of agents
1	JHAPA	426
	MORANG	374
	SUNSARI	297
	ILAM	80
	UDAYAPUR	78
	DHANKUTA	64
	PANCHTHAR	45
	BHOJPUR	44
	SANKHUWASABHA	43
	KHOTANG	43
	OKHALDHUNGA	40
	TERHATHUM	28
	SOLUKHUMBU	20
	TAPLEJUNG	18
2	DHANUSHA	213
	SIRAHA	173
	BARA	159
	SAPTARI	129
	PARSA	128
	SARLAHI	126
	MAHOTTARI	111
	RAUTAHAT	110
3	KATHMANDU	1806
	CHITWAN	379
	LALITPUR	241
	KAVREPALANCHOWK	124
	BHAKTAPUR	119
	MAKWANPUR	116
	NUWAKOT	87
	DHADING	72
	DOLAKHA	71
	SINDHULI	59
	SINDHUPALCHOWK	59
	RAMECHHAP	41
	RASUWA	22

Province	District	No of agents
4	KASKI	371
	NAWALPARASI	253
	TANAHU	159
	SYANJA	133
	BAGLUNG	128
	LAMJUNG	104
	MYAGDI	72
	GORKHA	67
	PARBAT	63
	MUSTANG	10
	MANANG	8
5	RUPANDEHI	334
	BANKE	156
	DANG	148
	KAPILVASTU	115
	BARDIYA	86
	PALPA	83
	GULMI	65
	PYUTHAN	48
	RUKUM	40
	ARGHAKHACHI	35
	ROLPA	27
6	SURKHET	98
	SALYAN	46
	DAILEKH	29
	JAJARKOT	25
	KALIKOT	15
	DOLPA	11
	JUMLA	11
	MUGU	7
	HUMLA	3
7	KAILALI	162
	KANCHANPUR	76
	DOTI	26
	ACHHAM	23
	DADEL DHURA	21
	BAJHANG	15
	BAJURA	15
	DARCHULA	12
	BAITADI	10

Total Payout Location: 9055

Correspondent Banks

The bank also provides the remittance inflow facility from Wire transfer through SWIFT. Remitters can transfer funds from any part of the globe to their accounts maintained at EBL or other Banks in Nepal through SWIFT. EBL has tie up with 13 correspondent Banks for swift in and out transfer facility. The details of our Correspondents Banks are as under:

USD Nostro Account

- 1) **Standard Chartered Bank**
NY 10048, New York, USA
SWIFT: SCBLUS33
Our USD A/C # 3582-059378-001
- 2) **Habib American Bank**
99 Madison Avenue, New York, NY 10016
Swift: HANYUS33
- 3) **Woori Bank**
Seoul, South Korea
Account: W1021001US
Swift: HVBK KR SE
- 4) **Mashreq Bank New York**
Account No: 70009908
Swift Code: MSHQUS33
- 5) **KOREA EXCHANGE BANK(KEB), SEOUL**
Account No: 0963-THR-051110011
Swift Code: KOEXKRSE

GBP Account

- 1) **Standard Chartered Bank**
1 Basinghall Ave London EC2V 5DD, United Kingdom
SWIFT: SCBLGB2L
IBAN No: GB71 SCBL 6091 0412 6794 85
A/C: 01267948501

EURO Account

- 1) **Standard Chartered Bank**
Frankfurt, Germany
SWIFT: SCBLDEFX
Our Euro A/C #017043206

INR Account

- 1) **Punjab National Bank**
New Delhi, India
Tel: 23328894/237199094
SWIFT: PUNBINBDOB
Our INR A/C # 2254002100011251

2) Standard Chartered Bank

Kolkotta 700 001, India Tel: 22205271/22200829
SWIFT: SCBLINBBCAL
Our INR A/C# 32205019343

3) HDFC Bank Ltd.

Manekji Wadia Bldg. Nanik Motwani Marg Fort, Mumbai, India
Swift: - HDFCINBB
Tel: 28474900/4902884 Fax: 28S69271
Our INR A/C# 00600390000146

4) ICICI Bank

ICICI Bank towers, Bandra Kurla Complex, Bandra East, Mumbai -400051
Swift: ICICINBB
Tel: 055505075024

JPY Account

- 1) **Standard Chartered Bank**
Tokyo, Japan
SWIFT: SCBLJPJT
Account No.: 23079361110

AED Account

1. **Mashreq Bank PSC**
Dubai, UAE
IBAN No: AE400330000019030000404
Swift: BOML AE AD
Account No: 19030000404

AUD Account

1. **Standard Chartered Bank**
Singapore
Swift: SCBLSG22
Account No: 0107355388

CNY

1. **Standard Chartered Bank**
China(XIAMEN BRANCH)
Swift: SCBL CNSXIMN
Account No: 000000501511740215

Customer Excellence: Feedback, Queries, and Grievance Handling

In a competitive landscape, **customer feedback** and addressing concerns of customers aren't just an important service—they're an **invaluable asset** for growth. By actively listening to our customers and transforming their insights into actionable strategies, we enhance our offerings and ultimately secure a stronger market position.

Building Trust and Competitive Advantage

Trust and reliability are the bedrock of the banking sector. In this environment, **exceptional customer service** transcends a simple support function; it is a **key differentiator** that fuels competitive advantage. Whether it's navigating complex financial processes, resolving a grievance, or simply offering a supportive voice during a stressful moment, every interaction positively impacts our ability to **attract and retain customers** through our unique products and services.

Our Comprehensive Grievance Handling Framework

In alignment with **NRB Unified Directives No: 20, Sub-Point 9**, and to ensure maximum accessibility, we operate a strengthened and dedicated, **24/7 Customer Care Center**. This serves as our primary "**Grievance Handling Desk**" for promptly addressing all customer queries, suggestions, and complaints. Customers can reach us through multiple integrated channels, including **telephone, SMS, email, the bank's online portal, and social media**.

Structured Governance and Oversight

Our grievance handling mechanism is designed for efficiency and accountability. It is overseen by a senior-level **Grievance Handling Officer** and a five-member **Grievance Management Committee**, which is led by the **Deputy Chief Executive Officer**. This committee ensures that grievance management activities are performed with **promptness and efficiency**, guaranteeing superior customer service.

We have also implemented several technological enhancements to streamline the process:

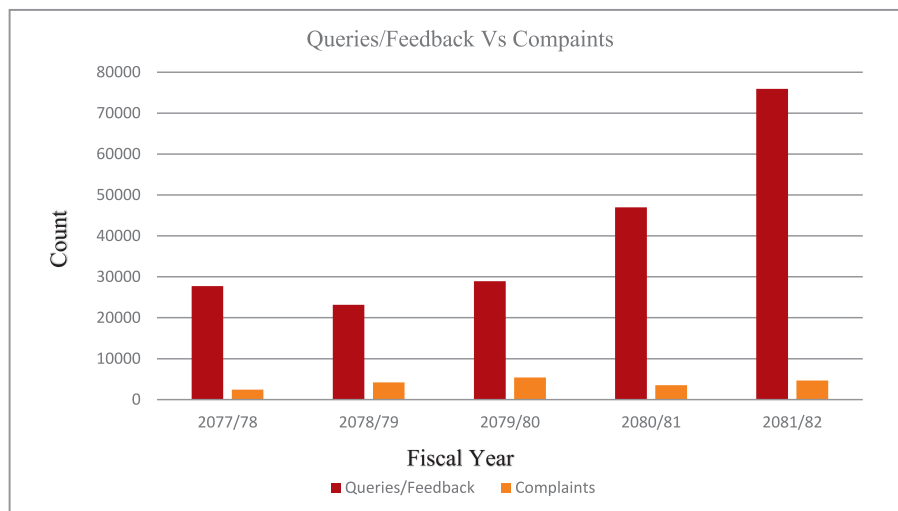
- A dedicated "**Grievance Hearing**" portal on the bank's website.
- Focused measures to **reduce the Turn Around Time (TAT)** for complaint resolution.

Reports detailing customer queries and grievances are systematically reviewed by both **Senior Management** and the **Board** to drive continuous improvement.

Trend Analysis: Increased Queries, Declining Complaints

The data presented below tracks customer complaints and grievances for FY 2081/82 and the preceding two fiscal years:

	2081/82	2080/81	2079/80	2078/79	2077/78
Queries/Feedback	75960	46983	28946	23191	27749
Complaints	4656	3510	5380	4232	2448



Based on this, consecutive three-year data, we observe a positive and notable trend: the **number of proactive queries and general feedback from customers is increasing**, while the **number of formal complaints is steadily declining** during the same period. This **increasing Queries-to-Complaints ratio** strongly indicates the **enhanced effectiveness** of the steps taken to improve our grievance handling mechanism. Notably, all formal grievances lodged within **Fiscal Year 2081/82** were fully resolved.

Banking Operation and Function

Everest Bank Limited (EBL), founded in 1994, has established itself as a premier financial institution, serving diverse customers across the country. Our commitment to nationwide accessibility is underpinned by a robust infrastructure: a network of 133 branches, 168 ATMs, 4 extension counters, and 32 revenue counters. Through our fully interconnected ABBS system, we ensure efficient and customer-friendly banking services are available everywhere our customers are.

Banking Operations serves as a core organizational function, overseeing the essential daily activities and processes that keep the Bank running smoothly, efficiently, and effectively. The department plays a crucial role in achieving strategic objectives by ensuring consistent delivery of high-quality products and services across all branches. In addition, it remains focused on process refinement, operational risk management, and productivity enhancement, thereby fostering organizational growth and sustaining service excellence.

Key Operational Pillars at EBL:

Our operational strategy focuses on maximizing efficiency, mitigating risk, and enhancing the customer experience.

1. Driving Process Improvement and Oversight

The Central Operations Department at the Head Office plays a vital role in enhancing our services and products to precisely meet customer needs. This includes overseeing and coordinating operational affairs across all branches, managing inter-branch transactions, and refining systems and procedures to boost overall operational effectiveness.

2. Enhancing Efficiency and Mitigating Operational Risk

We maintain tight control over operational tasks by establishing centralized units for critical areas like Trade Finance including Bank Guarantee, Inward and Outward Remittance and Central Credit Operations. Furthermore, the development of robust policies and procedures is key to mitigating risks—such as human error, fraud—thereby and also significantly improving overall operational efficiency.

3. Investing in Seamless Customer Support

A cornerstone of our service is the Customer Care Center, which offers 24/7 assistance through multiple channels. We ensure support is respectful, prompt, and personalized by employing user-friendly technology and maintaining a team of knowledgeable staff who undergo ongoing training to address and resolve all customer queries and grievances effectively.

4. Promoting Self-Service Channels:

To provide convenience and encourage self-transactions, we have adopted cutting-edge technology for customer service. This includes implementing cheque and cash deposit machines in key branches, launching an online account opening portal, and deploying information kiosks. These self-service options efficiently address customer needs both before and after they use our products.

5. Cultivating Operational Excellence

Regular and focused training on both operations and operations risk management is crucial. This ensures all employees are consistently informed of the latest policies and guidelines. The proper implementation of these policies is not only essential for risk mitigation but also fundamentally important for enhancing the overall customer experience at Everest Bank.



नेपाल राष्ट्र बैंक बैंक सुपरिवेक्षण विभाग

प.सं: वै.सु.वि./अफसाइट/एजिएम/०३/२०८२-८३
च.नं.: ५३

एभरेष्ट बैंक लिमिटेड
लाजिम्पाट, काठमाडौं।



केन्द्रीय कार्यालय
बालुवाटार, काठमाडौं।

फोन नं.: ०१-५७९९६४९/४२

Site: www.nrb.org.np

Email: bsdoffice@nrb.org.np

पोष्ट बक्स: ७३

मिति: २०८२/०६/०८

विषय: लाभांश घोषणा/वितरण तथा वित्तीय विवरण प्रकाशन सम्बन्धमा।

महाशय,

त्यस बैंकबाट पेश गरिएका वित्तीय विवरण तथा अन्य कागजातका आधारमा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ४७ को उपदफा (२) का प्रावधानहरू पालना गरेको देखिएको हुँदा, सोही ऐनको उपदफा (१) बमोजिम बैंकले सञ्चित मुनाफा रु. ४,८९,३०,९६,९९८/- वाट बैंकको कुल चुक्ता पुँजी रु. १२,९४,४६,९४,२६८/- को ६.०० प्रतिशतले हुने रकम रु. ७७,६६,८१,६५६/- बराबरको बोनस शेयर र चुक्ता पुँजीको १४.०० प्रतिशतले हुने रकम रु. १,८१,२२,५७,९९८/- बराबरको नगद लाभांश (बोनस शेयरमा लाग्ने करसमेत) गरी कुल रु. २,५८,८९,३८,६५४/- (अक्षरेपी दुई अर्ब अठ्ठाउन्न करोड उतान्नब्बे लाख अठ्तीस हजार आठ सय चौवन्न रुपैयाँ) शेयरधनीहरूलाई वितरण गर्न अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्रै वितरण गर्न स्वीकृतिका साथै आ.व. २०८१/८२ को वार्षिक हिसाब वार्षिक साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सार्वजनिक गर्ने सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु।

- लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएको कैफियतहरू पूर्णरूपले सुधार गर्ने तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिने आवश्यक व्यवस्था मिलाउनुहुन।
- बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा १५ को उपदफा ३ मा बैंकको चुक्ता पुँजीको २ प्रतिशत भन्दा बढी शेयर धारण गरेका संस्थापकहरूले आफुले धारण गरेको शेयर बिक्री तथा धितो बन्धक राख्दा नेपाल राष्ट्र बैंकको स्वीकृति लिनु पर्ने व्यवस्था रहेकोले नेपाल राष्ट्र बैंकको स्वीकृति नलिई आफुले धारण गरेको शेयर धितो बन्धक राखी अन्य बैंक तथा वित्तीय संस्थाबाट कर्जा उपयोग गरेका संस्थापक शेयरधनीहरू रहेमा ती संस्थापक शेयरधनीहरूलाई सोको स्वीकृति नलिएसम्म वा शेयर धितो बन्धक राखी उपयोग गरेको कर्जा पूर्ण रुपमा चुक्ता गरी शेयर फुकुवा नगरेसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनुहुन।
- यस बैंकबाट जारी गरिएको एकीकृत निर्देशनको निर्देशन नं.१० को बुँदा नं. ७ बमोजिम इजाजतपत्रप्राप्त कुनै एक बैंक तथा वित्तीय संस्थाको संस्थापक शेयरमा लगानी गर्दा चुक्ता पुँजीको बढीमा १५ प्रतिशत र अन्य बैंक तथा वित्तीय संस्थाहरूमा चुक्ता पुँजीको बढीमा १ प्रतिशतसम्म मात्र लगानी गर्न सकिने व्यवस्था रहेकोले उल्लिखित सीमाभन्दा बढी शेयर धारण गर्ने संस्थापक शेयरधनीहरू रहेमा ती संस्थापक शेयरधनीहरूले आफ्नो शेयर सो सीमाभित्र नल्याएसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर रोक्का राख्ने व्यवस्था मिलाउनुहुन। साथै चुक्ता पुँजीको २३.९६ प्रतिशत संस्थापक शेयरमा लगानी रहेको शेयरधनी श्री प्रतिमा श्रेष्ठलाई उल्लिखित व्यवस्था बमोजिम शेयर लगानी तोकिएको सीमा भित्र नल्याएसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनुहुन।
- विदेशी शेयरधनीहरूलाई लाभांश प्रदान गर्ने सिलसिलामा लाभांश वापतको रकम विदेश पठाउँदा (Repatriation) प्रचलित कानूनी व्यवस्था पालना गर्नुहुन।

उपरोक्त निर्देशनहरूलाई त्यस बैंकको वार्षिक प्रतिवेदनको छुट्टै पातामा प्रकाशित गर्नुहुन।

भुवदीय,
(रमेश अर्याल)
सहायक निर्देशक

बोधार्थ :

- नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग।
- बैंक सुपरिवेक्षण विभाग, प्रतिवेदन कार्यान्वयन इकाई, एभरेष्ट बैंक लिमिटेड।
- नेपाल राष्ट्र बैंक, विदेशी विनिमय व्यवस्थापन विभाग।



A subsidiary of CARE Ratings Limited, India

Date: August 04, 2025

Mr. Sudesh Khaling
 Chief Executive Officer
Everest Bank Limited
 Lazimpat, Kathmandu, Nepal

Confidential

Dear Sir,

Issuer Rating

Please refer to your request for assigning an Issuer rating to your company.

1. The following rating has been assigned by CARE Ratings Nepal Limited's (CRNL) Rating Committee:

Particulars	Amount	Rating	Rating Action
Issuer Rating	NA	CARE-NP AA (Is) [Double A (Issuer Rating)]	Assigned

- The rating is only an opinion on the general creditworthiness of the company and not specific to any particular debt instrument.
- The above rating is valid till July 02, 2026 (linked to the date of our initial communication of rating).
- The explanatory notes regarding the rating symbols of CRNL for Issuer Rating are given in Annexure 1. The rationale for this rating will be communicated to you separately.
- CRNL reserves the right to undertake a surveillance/review of the rating from time to time, based on circumstances warranting such review, subject to at least one such review/surveillance every year.
- CRNL reserves the right to revise/reaffirm/withdraw the rating assigned, as a result of periodic review/surveillance, based on any event or information which in the opinion of CRNL warrants such an action. In the event of failure on the part of the entity to furnish such information, material or clarifications as may be required by CRNL so as to enable it to carry out continuous monitoring of the rating, CRNL shall carry out the review on the basis of best available information. CRNL shall also be entitled to publicize/disseminate all the afore-mentioned rating actions in any manner considered appropriate by it, without reference to you.
- Users of this rating may kindly refer our website www.careratingsnepal.com for latest update on the outstanding rating.
- CRNL ratings are **not** recommendations to buy, sell or hold any securities of the issuer.

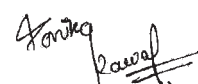
If you need any clarification, you are welcome to approach us in this regard. We are indeed, grateful to you for entrusting this assignment to CRNL.

Thanking You.

Yours faithfully,



[Santosh Pudasaini]
 Group Head

[Monika Rawal]
 Senior Analyst

CARE RATINGS NEPAL LIMITED

Star Mall, 2nd Floor, Putalisadak, Kathmandu
 Tel.: +977-1-4012628/29/30 | Email: care@careratingsnepal.com | Website: www.careratingsnepal.com



Earning in USD, EURO or GBP?

Open your
FCY SAVINGS ACCOUNT ONLINE
in minutes with Everest Bank.

SCAN HERE



TO OPEN AN
ACCOUNT ONLINE

 एभरेष्ट बैंक लिमिटेड
EVEREST BANK LIMITED

दिगो, दरिलो र विश्वासिलो

Send your tuition fee to any
University/ College across
the world through
Everest Bank.



एभरेष्ट बैंक लिमिटेड
EVEREST BANK LIMITED

दिगो, दरिलो र विश्वासिलो

Department Heads



Dharma Prasad Gauli
Legal



Jamuna Tamrakar
Chief Risk Officer



Raju Gauli
Internal Audit



Janak Prasad Chapagain
Human Resource



Kiran Mahat
Information Technology



Nar Bahadur Rawal
Compliance



Rajan Kayastha
Chief Financial Officer



Raj Kumar Shakya
Operation



Vijay Kumar Singh
General Administration



Nikhil Shrestha
Correspondent Banking & Remittance



Yadav Bhandari
Trade Finance Service



Madhu Sudan Shrestha
Digital Banking & ATM Cell



Anju Poudel
Marketing & Institutional Deposit



Suman Raj Shrestha
Central Clearing Cell



Rishikesh Thapa
Treasury

Provincial Heads



Sudhir Gautam
Koshi Province



Puspa Raj Uprety
Madhesh Province



Anju Sharma
Bagmati Province



Niranjana Karki
Lumbini Province



Chandra Bahadur Gurung
Gandaki Province



Ujwal Kumar Pokharel
Karnali Province



Yagya Raj Upadhyaya (Timilsina)
Sudur Paschim Province

OUR BRANCHES

Koshi Province		13 Kanchanbari Branch	5 Janakpur Branch
1 Bhojpur Branch	Mr. Khagendra Nepal Bhojpur - 7, Dandagaun, Bhojpur Phone: 029-420721 Email: bhojpur@ebl.com.np	Mr. Santosh Sigdel Biratnagar - 4, Morang Phone: 021-466766, 464089 Email: kanchanbari@ebl.com.np	Mr. Bikrant Sharma Mills Area, Janakpur - 1, Dhanusa Phone: 041-590364 Email: ebljnk@ebl.com.np
2 Biratnagar Branch	Mr. Prabhat Guragain Sundarharaicha - 9, Biratnagar, Morang Phone: 021-548168, 548169 Email: biratnagar@ebl.com.np	14 Khandbari Branch	6 Kalaiya Branch
3 Biratnagar Branch	Mr. Binay Prasad Upadhyay Dharan Road, Biratnagar - 6, Morang Phone: 021-570527/28, 517645 Email: eblbrt@ebl.com.np	Ms. Reetu Joshi Khandbari - 1, Buddha Tole, Sankhuwasabha Phone: 029-563121, 563131 Email: khandbari@ebl.com.np	Mr. Bikas Giri Bariyarpur Road, Kalaiya - 4 Phone No: 053-551482 Email: kalaiya@ebl.com.np
4 Birtamod Branch	Mr. Suraj Subedi Mayadevi Complex, Birtamod - 5, Jhapa Phone: 023-533805, 534880 Email: eblbtm@ebl.com.np	15 Mahakulung Branch	7 Kanchanpur Branch
5 Damak Branch	Ms. Deepti Rajbanshi Damak - 8, Jhapa, East-West Highway Phone: 023-575956, 575957 Email: damak@ebl.com.np	Mr. Bhisma Raj Bhandari Mahakulung - 01, Bung, Solukhumbu Phone: 9749935070 Email: mahakulung@ebl.com.np	Mr. Pradip Katuwal Kanchanpur - 8, Beriyar, Saptari Phone: 031-560571 Email: kanchanpur@ebl.com.np
6 Dharan Branch	Mr. Shiva Kumar Poudel Putali Line, Dharan - 10, Sunsari Phone: 025-570971 Email: dharan@ebl.com.np	16 Okhaldhunga Branch	8 Lalbandi Branch
7 Dhulabari Branch	Mr. Laxman Acharya Bhadrapur Road, Mechinagar - 10, Jhapa Phone: 023-591002/03 Email: dhulabari@ebl.com.np	Mr. Madan Kumar Shrestha Siddhicharan -12, Okhaldhunga Phone: 037-520504 Email: okhaldhunga@ebl.com.np	Mr. Surya Bahadur Thapa Lalbandi - 6, Sarlahi Phone: 046-590002/03 Email: lalbandi@ebl.com.np
8 Duhabi Branch	Mr. Mahesh Prasad Sharma Duhabi - 5, Sunsari Phone: 025-542628, 542625 Email: eblduh@ebl.com.np	17 Pathari Branch	9 Mahendranagar-Dhanusha Branch
9 Fikkal Branch	Mr. Alok Dahal Fikkal Bazar, Suryodaya - 10, Ilam Phone: 027-540546 Email: fikkal@ebl.com.np	Mr. Saurav Singh Maharjan Pathari Sancischara - 01, Morang Phone: 021-555081 Email: pathari@ebl.com.np	Mr. Aditya Kumar Jha Chhireswornath - 5, Dhanusa Phone: 041-540151/53 Email: mahendranagar.dhanusa@ebl.com.np
10 Gaighat Branch	Mr. Shib Kumar Karki Triyuga - 11, Gaighat, Udayapur Phone: 035-422079, 422080 Email: gaighat@ebl.com.np	18 Silichong Branch	10 Mirchaiya Branch
11 Inaruwa Branch	Ms. Biva Joshi Inaruwa - 1, Sunsari Phone: 025-565012/13 Email: inaruwa@ebl.com.np	Mr. Siddhartha Subedi Silichong - 03, Tamku, Sankhuwasabha Phone: 9852058667 Email: silichong@ebl.com.np	Mr. Rajeeb Sigdel Thana Chowk, Mirchaiya - 5, Siraha Phone: 033-550866 Email: mirchaiya@ebl.com.np
12 Itahari Branch	Mr. Shashank Koirala Itahari - 6, Sunsari Phone: 025-586411/12, 587136 Email: eblith@ebl.com.np	19 Phidim Branch	11 Murali Chowk Branch
		Mr. Suresh Basnet Phidim-01, Hospital Mode, Panchthar Phone: 024-590209, 590210 Email: phidim@ebl.com.np	Mr. Shravan Kumar Pandit Janakpurdham - 4, Dhanusa Phone: 041-591117, 591516 Email: muralichowk@ebl.com.np
		20 Phungling Branch	12 Pipra Branch
		Mr. Lava Kumar Timilsina Kopche, Phungling - 4, Taplejung Phone: 024-593109, 593110 Email: phungling@ebl.com.np	Mr. Saroj Bhandari School Chowk, Pipra - 4, Mahottari Phone: 044-548053 Email: pipra@ebl.com.np
Madhesh Province		13 Rajbiraj Branch	13 Bardibas Branch
1 Birgunj Branch	Mr. Sunil Giri Adarshanagar, Birgunj-10, Parsa Phone: 051-527163, 523048 Email: eblbrj@ebl.com.np	Mr. Prakash Maharjan Gajendra Narayan Chowk, Rajbiraj-7, Saptari Phone: 031-533570 Email: rajbiraj@ebl.com.np	Mr. Bimal Bhusal Bardibas - 1, Mahottari Phone: 044-590903/4 Email: bardibas@ebl.com.np
2 Chandranigahapur Branch	Mr. Krishna Chandra Karn Gaur Road, Chandrapur-4, Rautahat Phone: 055-540642, 540690 Email: chapur@ebl.com.np	14 Simara Branch	14 Bagmati Province
3 Garuda Branch	Mr. Bishnu Paudel Garuda Chowk, Garuda-10, Rautahat Phone: 055-565068/69 Email: garuda@ebl.com.np	Ms. Sagun Nepal Simara Chowk, Jeetpur Simara - 2, Bara Phone: 053-520506 Email: eblsim@ebl.com.np	1 Bagbazar Branch
4 ICD (Dry Port) Branch	Mr. Sampurna Maharjan Birgunj-25, Sirsiya, Parsa, Birgunj Customs Office, Dry Port Operations Division Phone: 051-590013, 527825 Email: eblidc@ebl.com.np		Mr. Nabin Pandit Chhetri Bagbazar, Kathmandu - 28 Phone: 01-5342712, 5347262 Email: bagbazar@ebl.com.np

2 Bagdol Branch Mr. Sujeet Jnawali Bagdol, Lalitpur - 4 Phone: 01-5424066/5448620 Email: bagdol@ebl.com.np	14 Golfutar Branch Ms. Prerana Rajbhandari Golfutar, Budhanilkantha - 7, Kathmandu Phone: 01-4650793, 4379705 Email: eblgol@ebl.com.np	26 Kirtipur Branch Mr. Amir K.C. Nayabazar, Kirtipur - 9 Phone: 01-4336423, 01-4336424 Email: eblkrt@ebl.com.np
3 Balaju Branch Mr. Chhitij Parajuli Nayabazar, Kathmandu - 16 Phone: 01-4980301, 4980381 Email: eblbj@ebl.com.np	15 Gongabu Branch Mr. Shyam Bahadur Pandit Samakhushi Chowk, Tokha - 10, Kathmandu Phone: 01-4963076 Email: gongabu@ebl.com.np	27 Lagankhel Branch Mr. Saajan K.C. Lagankhel Bus Park, Lagankhel, Lalitpur - 12 Phone: 01-5451470/71 Email: ebl_lgkl@ebl.com.np
4 Banepa Branch Mr. Kishor Palikhel Banepa - 7, Kavre Phone: 011-664182 Email: banepa@ebl.com.np	16 Gwarko Branch Gwarko, Mahalaxmi - 2, Lalitpur Phone: 01-5440348, 5439066, 5437705 Email: eblgwk@ebl.com.np	28 Lazimpat Branch Ms. Sunita Basnet EBL House, Lazimpat, Kathmandu - 3 Phone: 01-4543377, 4543863 Email: ebl_laz@ebl.com.np
5 Baneshwor Branch Mr. Pranay Pradhan New Baneshwor, Kathmandu - 10 Phone: 01-4790018/434/578/587/671 Email: eblbn@ebl.com.np	17 Hakim Chowk Branch Mr. Mrigesh Shrestha Hakim Chowk, Bharatpur - 10, Chitwan Phone: 056-590328, 590428 Email: hakimchowk@ebl.com.np	29 Maharajgunj Branch Mr. Subas Ghimire Near Chappal Karkhana, Kathmandu - 4, Phone: 01-5910714, 5910715 Email: maharajgunj@ebl.com.np
6 Battar Branch Mr. Dinesh Acharya Battar Bazar, Bidur - 2, Nuwakot Phone: 010-561955 Email: battar@ebl.com.np	18 Hetauda Branch Mr. Surit Sharma Ajar Amar Road, Hetauda - 4, Makwanpur Phone: 057-527003, 527004 Email: hetauda@ebl.com.np	30 Maitidevi Branch Mr. Nabin Regmi Maitidevi, Near Seto Pool, Kathmandu - 29 Phone: 01-4545172, 4545173, 4541127 Email: eblmtd@ebl.com.np
7 Bhaisepati Branch Mr. Ganesh Prasad Ghimire Lalitpur -18, Bhaisepati Phone: 01-5909771/5909772 Email: bhaisepati@ebl.com.np	19 Jadibuti Branch Mr. Subash Budhathoki Jadibuti, Koteswor, Kathmandu - 32 Phone: 01-5149273 Email: jadibuti@ebl.com.np	31 Narayangarh Branch Mr. Prakash Gyawali Shahidpath, Narayangarh, Bharatpur - 1, Chitwan Phone: 056-596565, 596465, 596827 Email: eblngd@ebl.com.np
8 Bhaktapur Branch Mr. Jagadish Karki Pandu Bazar Gate, Suryabinayak - 6, Bhaktapur Phone: 01-5092061, 5092151 Email: eblbkt@ebl.com.np	20 Jamal Branch Mr. Bhagwan Kumar Thapa Nachghar Building, Kathmandu - 27 Phone: 01-5913375, 5913376 Email: jamal@ebl.com.np	32 Naxal Branch Mr. Lal Bahadur Bogati Naxal, Gairidhara, Kathmandu - 1 Phone: 01-4543241, 4543242 Email: naxal@ebl.com.np
9 Budhanilkantha Branch Mr. Mukunda Bhandari Budhanilkantha - 3, Chapali Chowk Phone: 01-5900093/94 Email: budhanilkantha@ebl.com.np	21 Jarankhu Branch Ms. Rajita Shrestha Tarkeshwor - 8, Jarankhu, Kathmandu Phone: 01-4025680, 4025685 Email: jarankhu@ebl.com.np	33 New Road Branch Mr. Lava Prasad Kuikel 2nd Floor, New Road Complex, Kathmandu - 22 Phone: 01-5322230, 5345782/84 Email: eblnr@ebl.com.np
10 Chabahil Branch Mr. Dhurba Prasad Acharya Chabahil, Kathmandu - 7 Phone: 01-4564895, 4564914 Email: eblchab@ebl.com.np	22 Jorpati Branch Mr. Rajiv Prakash Dhar Gokarneshwor -13, Kathmandu Phone: 01-4914935 Email: jorpati@ebl.com.np	34 Parsa Branch Mr. Ganesh Kumar Shrestha Parsa Bazar, Khairahani - 8, Chitwan Phone: 056-582960 Email: parsa@ebl.com.np
11 Dhading Branch Mr. Maheshwor Pudasaini Neelkantha - 3, Bich Bazar, Dhading Phone: 010-520631 Email: dhading@ebl.com.np	23 Kadaghari Branch Mr. Bibek Bikram Uperaty Kageshwori Manohara - 9, Birendra Chowk, Kathmandu Phone: 01-4993272 Email: kadaghari@ebl.com.np	35 Pulchowk Branch Mr. Bibhuti Neupane Pulchowk, Lalitpur - 3 Phone: 01-5449738, 5449739, 5449736 Email: eblpul@ebl.com.np
12 Dharke Branch Mr. Dhawa Lama Dhunibesi - 6, Dharke Bazar, Dhading Phone: 010-414149/52 Email: dharke@ebl.com.np	24 Kalimati Branch Mr. Purushottam Luitel Kalimati, Kathmandu - 13 Phone: 01-5378556, 5378557 Email: eblklmt@ebl.com.np	36 Sanogaun Branch Mr. Gopal Lamichhane Mahalaxmi - 6, Siddhipur, Lalitpur Phone: 01-5709305/06 Email: sanogaun@ebl.com.np
13 Dupcheshwor Branch Mr. Shyam Chandra Rupakheti Dupcheshwor - 6, Samundratara, Nuwakot Phone: 9851241518 Email: dupcheshwor@ebl.com.np	25 Kamalbinayak Branch Mr. Ganesh Tamang Bhaktapur - 10, Bhaktapur Phone: 01-6620281/82 Email: kamalbinayak@ebl.com.np	37 Satdobato Branch Mr. Krishna Prasad Acharya Lalitpur - 15, Lalitpur Phone: 01-5151820, 5151040 Email: satdobato@ebl.com.np

OUR BRANCHES

38 Satungal Branch Mr. Arun Sharma Poudel Chandragiri - 11, Satungal, Kathmandu Phone: 01-4311080, 01-4313573 Email: eblsat@ebl.com.np	3 Besisahar Branch Mr. Anil Gurung Besisahar - 7, Lamjung Phone: 066-520771/772 Email: eblbeshi@ebl.com.np	2 Bardaghat Branch Mr. Chiranjivi Paudel Bardaghat - 4, Nawalparasi West Phone: 078-590520, 590521 Email: bardaghat@ebl.com.np
39 Sitapaila Branch Mr. Shyam Sundar Pandey Sitapaila, Nagarjun - 4, Kathmandu Phone: 01-5233287, 5233304 Email: sitapaila@ebl.com.np	4 Birauta Branch Mr. Subash Bhattarai Pokhara - 17, Kaski Phone: 061-590073/76 Email: birauta@ebl.com.np	3 Bhairahawa Branch Mr. Joshan Joshi Prahari Tole, Siddharthanagar - 12, Bhairahawa, Rupandehi Phone: 071-587360/61 Email: eblbhw@ebl.com.np
40 Sundarbasti (Bhangal) Branch Mr. Shrawan Kumar Bista Budhanilkhantha - 8, Kathmandu Phone: 01-5911937, 5911938 Email: sundarbasti@ebl.com.np	5 Biruwa Branch Mr. Mekh Bahadur Khadka Biruwa Bazar, Biruwa - 1, Syangja Phone: 9856030180 Email: biruwa@ebl.com.np	4 Butwal Branch Mr. Prabhat Raman Uprety Palpa Road, Butwal - 4, Rupandehi Phone: 071-533661, 533662, 535661 Email: eblbtw@ebl.com.np
41 Tandi Branch Mr. Ajay Bhandari Ratnagar - 2, Tandi, Chitwan Phone: 056-5620000 Email: tandi@ebl.com.np	6 Daldale Branch Mr. Sunil Kumar Bhusal Devchuli - 13, Daldale, Nawalparasi Phone: 078-590978/79 Email: daldale@ebl.com.np	5 Chandrapur Branch Mr. Manoj Rimal Shivraj - 5, Chandrapur, Kapilvastu Phone: 076-540446, 540447 Email: chandrapur@ebl.com.np
42 Taukhel Branch Mr. Arun Sanjel Godawari - 3, Lalitpur Phone: 01-5560314/15 Email: taukhel@ebl.com.np	7 Damauli Branch Ms. Meenu Maharjan Padam Chowk, Vyas - 2, Damauli, Tanahu Phone: 065-590598/99 Email: damauli@ebl.com.np	6 Ghorahi Branch Mr. Shiva Krishna Shrestha B.P. Chowk, Ghorahi - 15, Dang Phone: 082-564244/245 Email: ghorahi@ebl.com.np
43 Teku Branch Ms. Dina Dhaubhadel Teku, Kathmandu - 12 Phone: 01-5343337, 5343124, 5343305 Email: ebltk@ebl.com.np	8 Gorkha Branch Mr. Chola Kant Sharma Haramtari Chowk, Gorkha - 6 Phone: 064-420414 Email: gorkha@ebl.com.np	7 Gulariya Branch Mr. Deepak Kumar Jha Narayangopal Chowk, Gulariya - 6, Bardiya Phone: 084-420038 Email: gulariya@ebl.com.np
44 Thamel Branch Mr. Bishnu Prasad Gautam A One Business Complex, Thamel, Kathmandu - 26 Phone: 01-4533037, 01-4536117 Email: eblthml@ebl.com.np	9 Kawasoti Branch Mr. Sovit Karki Kawasoti -3, Nawalparasi Phone: 078-540671 Email: kawasoti@ebl.com.np	8 Jeetpur Branch Mr. Sharad Pratap Singh Banganga - 1, Char Number, Kapilvastu Phone: 076-550134, 550171 Email: jeetpur@ebl.com.np
45 Thimi Branch Mr. Ujwal Prajapati Madhyapur Thimi - 4, Naya Thimi, Bhaktapur Phone: 01-5910445, 5910446 Email: thimi@ebl.com.np	10 Kushma Branch Mr. Sanjib Man Shrestha Shahid Chowk, Kushma - 5, Parbat Phone: 067-421173 Email: eblkus@ebl.com.np	9 Khairani Branch Mr. Raju Bhusal Devdaha - 7, Rupandehi Phone: 071-577474, 577480 Email: khairani@ebl.com.np
46 Tokha Branch Mr. Beeky Kadel Tokha - 6, Opposite of Grande Hospital Phone: 01-4970013, 4970212 Email: tokha@ebl.com.np	11 Lekhnath Branch Ms. Suman Khatri Pokhara - 27, Taal Chowk, Kaski Phone: 061-563777, 563977 Email: ebl_lekh@ebl.com.np	10 Kohalpur Branch Mr. Prabin Subedi Kohalpur Mainroad, Kohalpur - 11, Banke Phone: 081-541816/815 Email: kohalpur@ebl.com.np
47 Sindhuli Branch Mr. Nilesh Shakya Kamalamai - 6, Sindhulimadhi, Sindhuli Phone: 047-590600, 590602 Email: sindhuli@ebl.com.np	12 Pokhara Branch Mr. Ujjwal Raj Sharma Pokhara - 9, New Road, Pokhara Phone: 061-544491/552291 Email: eblpok@ebl.com.np	11 Krishnanagar Branch Mr. Paban Koirala Krishnanagar - 2, Kapilvastu Phone: 076-520428 Email: krishnanagar@ebl.com.np
Gandaki Province	13 Syangja Branch Mr. Binod Shrestha Sahidchowk, Putalibazar - 1, Syangja Phone: 063-425174/75 Email: syangja@ebl.com.np	12 Lamahi Branch Mr. Devendra Aryal Bank Road, Lamahi - 5, Dang Phone: 082-540802 Email: lamahi@ebl.com.np
1 Amarsingh Chowk Branch Mr. Suvaraj Kafle Uttam Chowk, Pokhara - 10, Kaski Phone: 061-435124 Email: amarsingh@ebl.com.np	Lumbini Province	13 Lumbini Branch Mr. Sandip Sapkota Lumbini Sanskritik Municipality-10, Mahilwar Bazar, Rupandehi Phone: 071-580297 Email: lumbini@ebl.com.np
2 Baglung Branch Mr. Ramesh Prasad Bhandari Aawa Road, Baglung - 2 Phone: 068-522185, 522186 Email: eblbgl@ebl.com.np	1 Bansgadhi Branch Mr. Mahesh Pyakurel Bansgadhi - 5, Bansgadi Bazar, Bardiya Phone: 084-400169 Email: bansgadhi@ebl.com.np	

14 Manigram Branch

Mr. Thaneshwor Bhandari
Tilottama - 5, Rupandehi
Phone: 071-590026, 590027
Email: manigram@ebl.com.np

15 Murgiya Branch

Mr. Hiranman Shrestha
Sainamaina - 3, Rupandehi
Phone: 071-440009
Email: murgiya@ebl.com.np

16 Nepalgunj Branch

Mr. Raju Kumar Bhagat
Surkhet Road, Dhamboji, Nepalgunj - 2, Banke
Phone: 081-525804/805
Email: ebLnpj@ebl.com.np

17 Parasi Branch

Mr. Deepak Kumar Bajimaya
Ramgram - 5, Ghantaghar Chowk, Nawalparasi
Phone: 078-590661, 590662
Email: parasi@ebl.com.np

18 Rajapur Branch

Mr. Ravi Adhikari
Rajapur - 4, Bardiya
Phone: 084-460104, 254
Email: rajapur@ebl.com.np

19 Sandhikharka Branch

Mr. Rabindra Subedi
Sandhikharka - 2, Chutrabeshi, Arghakhanchi
Phone: 077-420801
Email: eblsandhi@ebl.com.np

20 Taulihawa Branch

Mr. Shankar Ghimire
Kapilvastu - 1, Nayatole, Taulihawa
Phone: 076-561148
Email: ebltauli@ebl.com.np

21 Tulsipur Branch

Mr. Suraj K.C.
JCI Chowk, Tulsipur - 5, Dang
Phone: 082-521620, 521621
Email: ebltul@ebl.com.np

22 Yogikuti Branch

Ms. Susma Gyawali
Tilottama - 3, Rupandehi
Phone: 071-437028
Email: yogikuti@ebl.com.np

Karnali Province

1 Rukum Branch

Mr. Saroj Atreya
Musikot - 1, Khalanga, Rukum West
Phone: 088-530336
Email: rukum@ebl.com.np

2 Surkhet Branch

Mr. Ujwal Kumar Pokharel
Birendra Chowk, Birendranagar - 6, Surkhet
Phone: 083-523552/53
Email: eblsur@ebl.com.np

Sudur Paschim Province

1 Attariya Branch

Ms. Gauri Kumari Regmi
Attariya, Godawari - 2, Kailali
Phone: 091-550007
Email: attariya@ebl.com.np

2 Bajhang Branch

Mr. Kumar Thing Tamang
Jayapriithivi - 10, Chainpur, Bajhang
Phone: 092-421398
Email: bajhang@ebl.com.np

3 Bauniya Branch

Mr. Dharmananda Joshi
Bardgoriya - 2, Kailali
Phone: 091-404140
Email: bauniya@ebl.com.np

4 Dhangadhi Branch

Mr. Ramesh Shakya
Dhangadhi - 2, Kailali
Phone: 091-523641, 523642
Email: eblDhn@ebl.com.np

5 Dipayal Branch

Mr. Saroj Maharjan
Pipalla Bazar, Dipayal Silgadhi - 4, Doti
Phone: 094-412168
Email: dipayal@ebl.com.np

6 Jhalari Branch

Mr. Amit Thapa Magar
Shuklaphanta - 10, Jhalari, Kanchanpur
Phone: 099-540287
Email: jhalari@ebl.com.np

7 Lamki Branch

Mr. Sanim Maharjan
Lamki Bazar, Lamki Chuha - 1, Kailali
Phone: 091-540527
Email: lamki@ebl.com.np

8 Mahendranagar Branch

Mr. Tejendra Bahadur K.C.
Bheemdatt - 18, Galli No. 5, Mahendranagar,
Kanchanpur
Phone: 099-525389
Email: mahendranagar@ebl.com.np

9 Shikhar Branch

Mr. Lokesh Joshi
Shikhar - 8, Gopghat, Doti
Phone: 094-590335
Email: shikhar@ebl.com.np

10 Sukkhad Branch

Mr. Saroj Prasad Yadav
Ghodaghodi - 1, Sukkhad, Kailali
Phone: 091-403224
Email: sukkhad@ebl.com.np

11 Surma Branch

Mr. Pushpa Raj Ojha
Surma - 1, Daulichaur, Bajhang
Phone: 9858485772
Email: surma@ebl.com.np

12 Talkot Branch

Mr. Laxman Kumar Singh
Talkot - 5, Khaula Bazar, Bajhang
Phone: 9801709290
Email: talkot@ebl.com.np

13 Tikapur Branch

Mr. Rajan Pokharel
Tikapur - 1, Block No.14, Khakraula Road,
Kailali
Phone: 091-561357
Email: tikapur@ebl.com.np

14 Saipal Branch

Mr. Prakash Bahadur Bist
Dhalaun, Saipal - 1, Bajhang
Phone: 9858433390
Email: Saipal@ebl.com.np

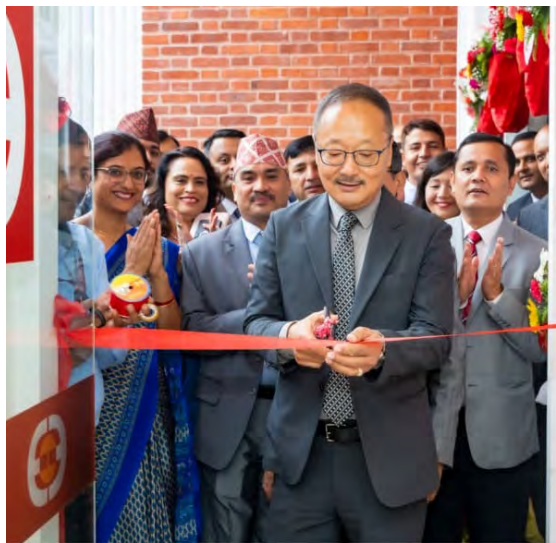
नयाँ शाखाहरू



फिदिम, पाँचथर



फुङलिङ, ताप्लेजुङ



नयाँ बानेश्वर स्थानान्तरण

नयाँ शाखाहरू



बर्दिया, महोत्तरी



सिन्धुली

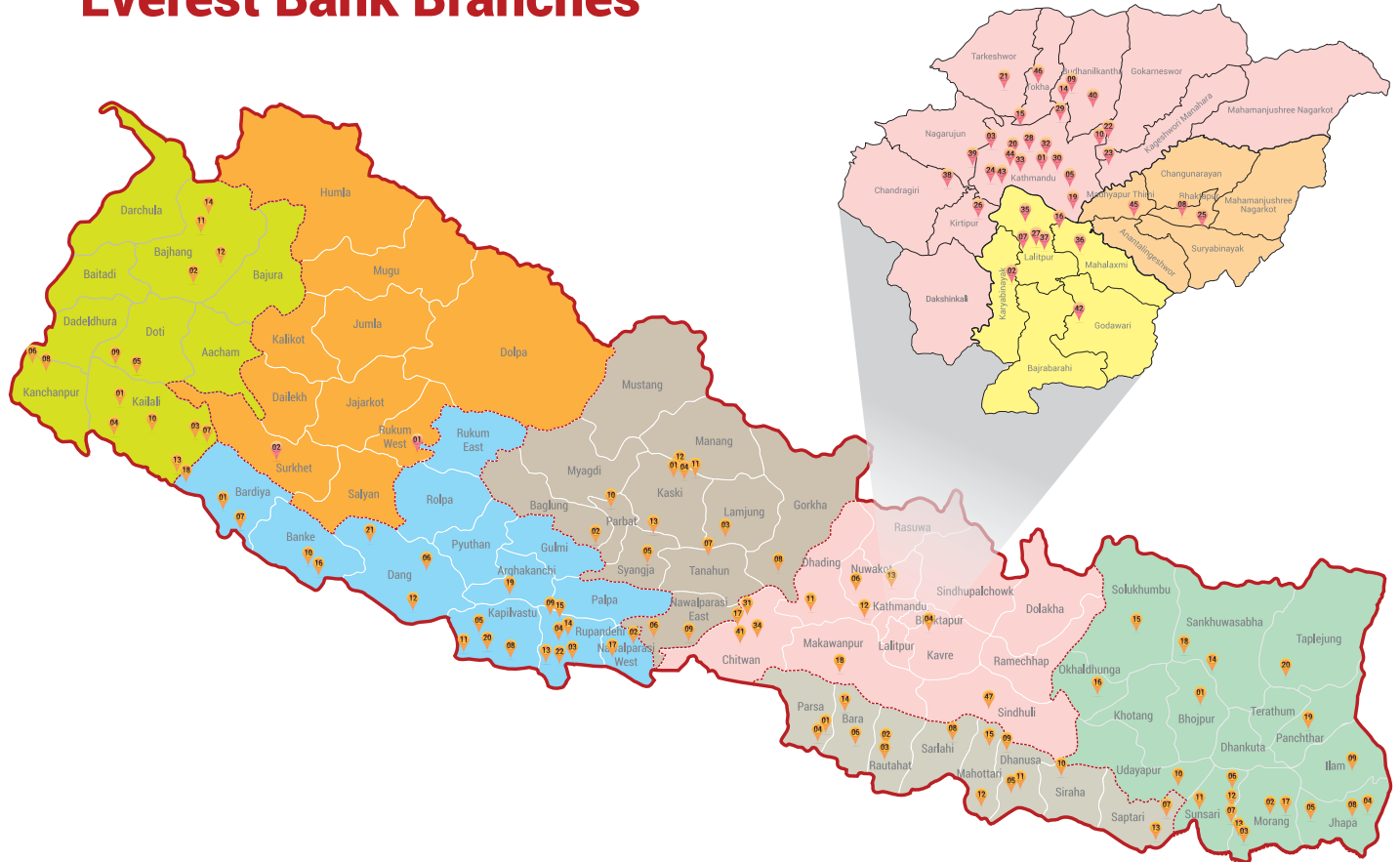


साईपाल, बम्राड

Note:

[illegible]

Everest Bank Branches



Koshi Province

1. Bhojpur	2. Biratchowk	3. Biratnagar	4. Birtamod	5. Damak	6. Dharan	7. Dhulabari
8. Duhabi	9. Fikkal	10. Gaighat	11. Inaruwa	12. Itahari	13. Kanchanbari	14. Khandbari
15. Mahakulung	16. Okhaldhunga	17. Pathari	18. Silichong	19. Phidim	20. Phungling	

Madhesh Province

1. Birgunj	2. Chandranigahapur	3. Garuda	4. ICD (Dry port)	5. Janakpur	6. Kalaiya	7. Kanchanpur
8. Lalbandi	9. Mahendranagar-Dhanusha	10. Mirchaiya	11. Murali Chowk	12. Pipra	13. Rajbiraj	14. Simara
15. Bardibas						

Bagmati Province

1. Bagbazar	2. Bagdol	3. Balaju	4. Banepa	5. Baneshwor	6. Battar	7. Bhaishepati
8. Bhaktapur	9. Budhanilkantha	10. Chabahil	11. Dhading	12. Dharke	13. Dupcheshwor	14. Golfutar
15. Gongabu	16. Gwarko	17. Hakim Chowk	18. Hetauda	19. Jadibuti	20. Jamal	21. Jarankhu
22. Jorpati	23. Kadaghari	24. Kalimati	25. Kamalbinayak	26. Kirtipur	27. Lagankhel	28. Lazimpat
29. Maharajgunj	30. Maitidevi	31. Narayangarh	32. Naxal	33. New Road	34. Parsa	35. Pulchowk
36. Sanogaun	37. Satdobato	38. Satungal	39. Sitapaila	40. Sundarbasti	41. Tandi	42. Taukhel
43. Teku	44. Thamel	45. Thimi	46. Tokha	47. Sindhuli		

Gandaki Province

1. Amarsingh Chowk	2. Baglung	3. Besishahar	4. Birauta	5. Biruwa	6. Daldale	7. Damauli
8. Gorkha	9. Kawasoti	10. Kushma	11. Lekhnath	12. Pokhara	13. Syangja	

Lumbini Province

1. Banggadhi	2. Bardaghat	3. Bhairahawa	4. Butwal	5. Chandrouta	6. Ghorahi	7. Gulariya
8. Jeetpur	9. Khairani	10. Kohalpur	11. Krishnanagar	12. Lamahi	13. Lumbini	14. Manigram
15. Murgiya	16. Nepalgunj	17. Parasi	18. Rajapur	19. Sandhikharka	20. Taulihawa	21. Tulsipur
22. Yogikuti						

Karnali Province

1. Rukum	2. Surkhet
----------	------------

Sudur Paschim Province

1. Attariya	2. Bajhang	3. Bauniya	4. Dhangadhi	5. Dipayal	6. Jhalari	7. Lamki
8. Mahendranagar	9. Shikhar	10. Sukkhad	11. Surma	12. Talkot	13. Tikapur	14. Saipal

Corporate Office: EBL House, Lazimpat, P.O.Box 13384, Kathmandu, Nepal
Tel: 4543377 (Hunting), Fax: 4543160, E-mail: info@ebl.com.np, SWIFT: EVBLNPKA

Representative Office: 414, 4th Floor Antriksh Bhawan, KG Marg, New Delhi - 110001
Tel: 91-11-23710327, Fax: 91-11-23710326, E-mail: -ebrepdelhi@ebl.com.np



 **एभरेष्ट बैंक लिमिटेड**
EVEREST BANK LIMITED

दिगो, दरिलो र विश्वासिलो