# सफलताको उचाइ

## ३२औं वार्षिक प्रतिवेदन
आ.व. २०८२/८३

## 32nd ANNUAL REPORT
FY 2025/26 AD

CONSISTENT • STRONG • DEPENDABLE

एभरेष्ट बैंक लिमिटेड

EBL EVEREST BANK LIMITED

( नेपाल राष्ट्र बैंकबाट “क” वर्गको इजाजतपत्र प्राप्त संस्था )

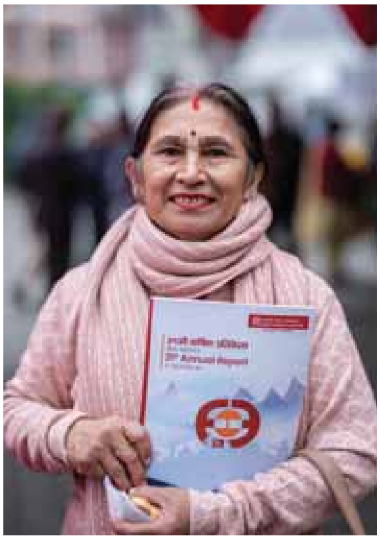

The Annual Report of **Everest Bank Limited** for FY 2082/83 presents the Bank's audited financial statements, statutory disclosures and key highlights, offering a transparent overview of its financial performance, governance and strategic progress.


## ABOUT REPORT

This Annual Report of Everest Bank Limited for the fiscal year 2082/83 provides a comprehensive overview of the Bank's financial performance, financial position, and strategic direction. The report includes audited financial statements, notes to the financial statements, and all statutory disclosures, presenting a transparent and balanced view of the Bank's financial and operational performance, governance practices, and key business developments during the reporting period.

आर्थिक वर्ष २०८२/८३ का लागि एभरेष्ट बैंक लिमिटेडको यस वार्षिक प्रतिवेदनले बैंकको वित्तीय कार्यसम्पादन, वित्तीय स्थिति तथा रणनीतिक दिशाको समग्र अवलोकन प्रस्तुत गर्दछ । यस प्रतिवेदनमा लेखापरीक्षण गरिएका वित्तीय विवरणहरु, वित्तीय विवरणसम्बन्धी टीपोटहरु तथा प्रचलित कानुन तथा नियमन बमोजिम आवश्यक सम्पूर्ण वैधानिक खुलासाहरु समावेश गरिएका छन् । यसले प्रतिवेदन अवधिमा बैंकको वित्तीय तथा सञ्चालनगत कार्यसम्पादन, संस्थागत सुशासनका अभ्यासहरु तथा प्रमुख व्यावसायिक गतिविधि र विकासक्रमको पारदर्शी र सन्तुलित चित्र प्रस्तुत गर्दछ ।

# KEY MOMENTS OF 31ST ANNUAL GENERAL MEETING


# प्रवेश-पत्र

शेयरधनीको नाम ..................................................................................शेयरधनी नं. ...................
शेयर संख्या ....................... शेयरधनीको दस्तखतः

(मिति २०८३ साल आश्विन १४ गते बुधवारका दिन हुने **एभरेष्ट बैंक लिमिटेडको ३२ औं वार्षिक साधारण सभा**मा उपस्थित हुन जारी गरिएको प्रवेश-पत्र)

**द्रष्टव्यः**

१) शेयरधनी आफैंले खाली कोष्ठहरु भर्नु होला ।

२) सभा कक्षमा प्रवेश गर्न यो प्रवेश-पत्र प्रस्तुत गर्नु अनिवार्य छ ।

.............................

**(रमेश राजथला)**

कम्पनी सचिव

# प्रोक्सी फाराम

श्री संचालक समिति

**एभरेष्ट बैंक लिमिटेड**

**विषयः प्रतिनिधि नियुक्त गरेको बारे ।**

महाशय,

..........................जिल्ला...............................................................म.न.पा/न.पा/गाउँपालिका वडा नं.........बस्ने म/हामी .................................................................................. ......ले त्यस बैंकको शेयरधनीको हैसियतले ३२ **औं वार्षिक साधारण-सभा**मा उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा भाग लिन तथा मतदान गर्नका लागि............................................................ जिल्ला.............................................म.न.पा/न.पा/गाउँपालिका वडा नं. ............बस्ने त्यस बैंकका शेयरधनी श्री.......................................................................,शेयरधनी नं./BOID Number................. ....................................लाई मेरो/हाम्रो प्रतिनिधि मनोनयन गरी पठाएका छु/छौ ।

**प्रतिनिधि नियुक्त भएको व्यक्तिको**

दस्तखतः ...................................

शेयरधनी नं./BOID No.: .....................

शेयर संख्याः ................................

मितिः ........................................

**निवेदक**

दस्तखतः ....................................

नामः ..........................................

ठेगानाः .......................................

शेयरधनी नं./BOID No.: ......................

शेयर संख्याः ................................

मितिः.........................................

**कम्पनी सचिवको दस्तखत**

**बैंकको छाप**

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**द्रस्टव्यः**

१) प्रतिनिधि (प्रोक्सी) मुकरर गर्दा शेयरधनी बाहेक अरुलाई गर्न पाईने छैन ।

२) प्रोक्सी फाराम साधारण सभा हुनुभन्दा ४८ घण्टा अगावै निर्वाचन कार्यालयमा दर्ता भएको हुनुपर्नेछ ।

# एभरेष्ट बैंक लिमिटेडको
# ३२ औं वार्षिक साधारण सभा सम्बन्धी सूचना

यस बैंकको मिति २०८३ साल भाद्र १८ गते बसेको संचालक समितिको ४०३ औं बैठकको निर्णय अनुसार ३२ औं वार्षिक साधारण-सभा देहायको मिति, स्थान र समयमा निम्न प्रस्ताव उपर छलफल गर्न बस्ने भएको हूँदा सबै शेयरधनी महानुभावहरुको जानकारीको लागि यो सुचना प्रकाशित गरिएको छ।

सभा हुने मिति : **२०८३ साल आश्विन १४ गते बुधबार तदनुसार ३० सेप्टेम्बर २०२६**

स्थान : **आम्रपाली ब्यांक्वेट, भाटभटेनी, काठमाण्डौ**

समय : **बिहान १०:०० बजे**

## बैंकको ३२ औं बार्षिक साधारण-सभाको छलफलको बिषयसुची

१. संचालक समितिको तर्फबाट अध्यक्षज्युको प्रतिवेदन।

२. लेखापरीक्षकको प्रतिवेदन सहितको लेखापरीक्षण गरिएको २०८३ साल आषाढ ३२ गतेको वासलात, सोही मितिमा समाप्त आ.व.२०८२/८३ को नाफा नोक्सान हिसाव तथा सोही अवधिको नगद प्रवाह विवरण छलफल गरी पारित गर्ने,

३. मिति २०८३/०५/११ मा बसेको सञ्चालक समितिको ४०२ औं बैठकले, शेयरधनीहरुलाई निम्न बमोजिम बोनस शेयर तथा नगद लाभांश प्रदान गर्न सिफारिस गरेकोले सो प्रस्ताव छलफल गरी पारित गर्ने,

(क) ५% का दरले बोनस शेयर जारी गर्ने बिशेष प्रस्ताव,

(ख) १०% नगद लाभांश (बोनस शेयरमा लाग्ने कर समेत) वितरण गर्न गरेको सिफारिसलाई छलफल गरी पारित गर्ने,

४. **प्रबन्धपत्र तथा नियमावली संशोधन सम्बन्धि बिशेष प्रस्ताव पारित गर्ने,**

बैंकले प्रस्तावित बोनस शेयर जारी भएपश्चात पूँजी वृद्धि हूने भएकोले सोही बमोजिम संशोधन गर्ने।

५. आ.ब. २०८३/८४ 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 २०८३/०६/०१ गते विहिवार एकदिन बैंकको शेयरधनी दर्ता किताब बन्द गरिनेछ।

**नोटः**

(१) सभामा उपस्थित हुने शेयरधनी महानुभावहरुले शेयर प्रमाणपत्र वा शेयर अभौतिकरण गरिसकेका शेयरधनीहरुको हकमा हितग्राही (DEMAT Account) नम्बर, DEMAT Statement र आफ्नो परिचय खुल्ने (जस्तैः नागरिकताको प्रमाणपत्र/राष्ट्रिय परिचयपत्र वा अन्य कुनै परिचय पत्र) अनिवार्य रुपमा साथमा लिई आउनु हुन अनुरोध छ।

(२) नगद लाभांश सम्बन्धित शेयरधनी महानुभावहरुको बैंक खातामा जम्मा गर्ने प्रयोजनका लागि आफ्नो बैंक खाता हितग्राही (DEMAT Account) नम्बरमा अद्यावधिक गरिदिनु हुन शेयरधनी महानुभावहरुलाई अनुरोध गर्दछौं।

(३) साधारण सभाको हाजिरी पुस्तिका बिहान ९:०० बजे देखी खुल्ला रहने छ र ११:०० बजे बन्द गरिने छ।

# KEY MOMENTS OF 31ST ANNIVERSARY




# *Safalta* Ko Uchai

Everest Bank Limited's Annual Report presents our journey of growth, resilience, and sustainable value creation. It offers stakeholders a comprehensive view of how we continue to build on our strong foundations while pursuing new opportunities and reaching greater heights of success.

The Report highlights our strategic priorities, performance, and management approach, while reflecting our impact on the economy, environment, and society. It also illustrates how our business strategy, risk management, and governance frameworks work together to strengthen our ability to create lasting value.

As we move forward, we remain committed to empowering people, strengthening communities, driving responsible growth, and creating sustainable value for all our stakeholders—continuously rising towards new heights of success.

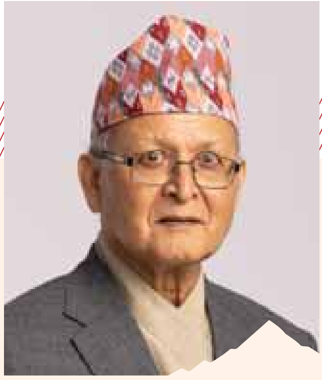
# Contents



# OUR VISIONARIES

Our Visionaries embody our commitment to building a trusted, inclusive, and accessible banking institution with a strong presence across Nepal. We aspire to create sustainable value by making financial products and services accessible to everyone.

# BOD'S PROFILE



**DR. BAL GOPAL BAIDYA**
CHAIRMAN

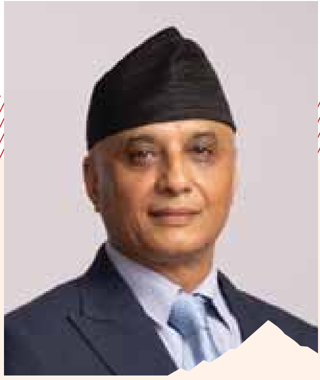
Dr. Baidya holds Ph.D in Economics from Philippines. He is the former Member of the National Planning Commission of Nepal and was also the Member of the Board of the Poverty Alleviation Fund of Nepal. He is also a former Board Member of the Nepal Electricity Authority.

**KIRAN KRISHNA SHRESTHA**
DIRECTOR (PROMOTER)

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.

**SANTOSH KUMAR**
DIRECTOR
PUNJAB NATIONAL BANK, INDIA

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.



**NABIN BHAKTA SHRESTHA**
DIRECTOR
(PUBLIC SHAREHOLDERS)

Mr. Shrestha has completed Bachelor in Commerce from Tribhuvan University and has more than 21 years of experience in Business and Trade sector.

**URMILA SHRESTHA**
DIRECTOR
(PUBLIC SHAREHOLDERS)

Ms. Shrestha holds Master's Degree in Economics from Tribhuvan University. Ms. Shrestha was the Promoter/ Chairperson of Mahila Sahayatra Laghubitta Bittiya Sanstha Limited.

**BIGYAN BICKRAM SIJAPATI**
INDEPENDENT DIRECTOR

Mr. Sijapati holds a Master of Science in Information Systems, with a concentration in Project Management, from the New Jersey Institute of Technology, Newark, New Jersey, and a Bachelor of Science in Electrical Engineering from the Rochester Institute of Technology, Rochester, New York, USA. He has nearly a decade of professional experience in the IT sector in the United States. He has also gained professional experience in Nepal, having worked with organizations including DFID, Himalayan Bank, and Cedar Gate Technologies. His areas of expertise include cybersecurity, cloud infrastructure, banking technology, project management, IT governance, and enterprise systems.

**RAMESH RAJTHALA**
COMPANY SECRETARY

**SR. ADVOCATE SHAMBHU THAPA**
LEGAL ADVISOR

AUDITOR
**ASHESH RAJBAHAK,**
FCA PARTNER
FOR G.P. RAJBAHAK & CO.
CHARTERED ACCOUNTANTS

# BOARD OF DIRECTOR'S

**NABIN BHAKTA SHRESTHA**
DIRECTOR
(PUBLIC SHAREHOLDERS)

**DR. BAL GOPAL BAIDYA**
CHAIRMAN

**KIRAN KRISHNA SHRESTHA**
DIRECTOR (PROMOTER)

**BIGYAN BICKRAM SIJAPATI**
INDEPENDENT DIRECTOR

**URMILA SHRESTHA**
DIRECTOR
(PUBLIC SHAREHOLDERS)

**SANTOSH KUMAR**
DIRECTOR
PUNJAB NATIONAL BANK, INDIA

# MANAGEMENT TEAM

**ASHUTOSH SHARMA**
DY. GENERAL MANAGER

**HARISH KUMAR ACHARYA**
CHIEF MANAGER

**SUDESH KHALING**
CHIEF EXECUTIVE OFFICER

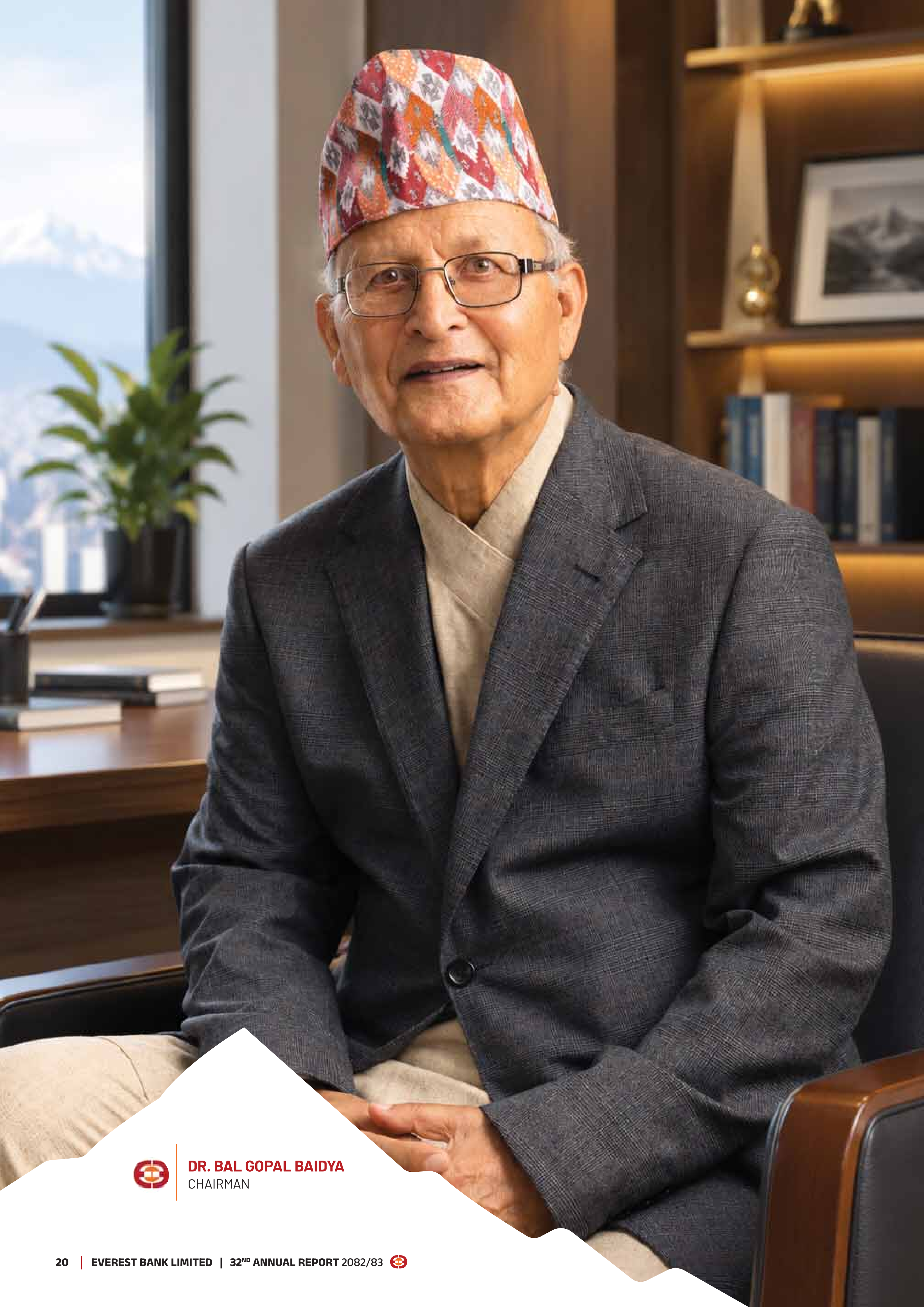
**ANJU SHARMA**
ASST. GENERAL MANAGER

FROM LEFT TO RIGHT

**SIDDHARATH RANA**
DY. GENERAL MANAGER

**YOGENDRA SINGH UDAWAT**
DY. CHIEF EXECUTIVE OFFICER

**BISHNU PRASAD GYAWALI**
ASST. GENERAL MANAGER



**DR. BAL GOPAL BAIDYA**
CHAIRMAN

CHAIRMAN'S MESSAGE

# THE JOURNEY OF SUSTAINABLE SUCCESS

## Distinguished Shareholders, Fellow Directors, Regulators, Media Representatives and Bank Colleagues

It gives me great pleasure to welcome you all to the **32nd Annual General Meeting of Everest Bank Limited.**

On behalf of the Board of Directors, I extend my sincere gratitude to all our shareholders for your continued confidence, support and trust in the Bank.

This Annual General Meeting provides us not only an opportunity to review the Bank's performance during the past financial year, but also to reflect on the economic environment in which we operate, the challenges faced by our country, and our responsibilities as a leading financial institution of the country.

Ladies and gentlemen, on August 26, 2026, a catastrophic flood hit the Bhote Koshi River area, causing a major disaster in Nepal. On behalf of the Bank, I would like to express our deepest condolences to all those who have lost their lives and livelihoods in this disaster. Our thoughts and prayers remain with the affected families, and our appreciation goes to the security forces, government agencies, volunteers, communities and humanitarian organizations engaged in rescue and relief operations. The Bank will extend its full support to the rehabilitation and rebuilding of the country in the disaster affected area as per the guideline of the regulator.

## Nepal's Economic Scenario

Nepal has experienced sluggish economic growth in past several years. While domestic production remains low and structural challenges persist, including limited industrialization, high unemployment, a widening merchandise trade deficit of Rs. 1.78 trillion, and rising year-on-year inflation hitting 5.14 percent by mid-July 2026 while the average consumer price Inflation stood at 3.08 percent - the country's external sector has shown remarkable strength. Driven by a 37.1 percent surge in remittance inflows to Rs. 2.36 trillion, Nepal achieved a substantial balance of payments surplus of Rs. 1.03 trillion and accumulated historically high foreign exchange reserves of $25.31 billion, capable of sustaining nearly 20 months of imports. Organizations like the World Bank have emphasized that Nepal must transition from consumption-driven numbers to quality, private-sector-led growth by investing in infrastructure, hydropower, and domestic production to create sustainable employment and improve living standards.

## The Banking Sector

In the current economic environment, commercial banks must act as a crucial bridge between savings and investment by efficiently directing credit into productive sectors like agriculture, tourism, hydropower, IT, manufacturing, SMEs, and infrastructure. While the recent period of high liquidity and low interest rates supports economic recovery, it simultaneously strains bank margins and profitability, demanding higher prudence across the industry. Consequently, a bank's success can no longer be measured merely by the growth of its balance sheet, but rather by its asset quality, capital strength, operational efficiency, digital capability, governance, and sustainable profitability, a holistic and resilient approach that Everest Bank has actively adopted.

## Performance of Everest Bank Limited

Everest Bank Limited continued to demonstrate financial resilience and stability during FY 2025/26, as evidenced by steady growth across its key balance sheet metrics. According to the Bank's audited financial statements, total assets expanded to Rs. 383.52 billion, up from Rs. 363.64 billion in the previous year. This growth was well supported by customer deposits, which increased to Rs. 316.02 billion, while loans and advances to customers reached approximately Rs. 235.52 billion. In terms of earnings, the Bank recorded a net profit of approximately Rs. 5.07 billion (up from Rs. 4.84 billion previously), driven by a solid net interest income of Rs. 9.15 billion and a net fee and commission income of Rs. 1.89 billion. The Bank maintained a highly sound and risk-averse financial position, emphasizing asset quality and long-term sustainability over raw balance sheet expansion. Everest Bank reported a stable capital adequacy ratio of 12.15 percent and a CET-1 ratio of 9.88 percent. Crucially, it kept its non-performing loan (NPL) ratio at a remarkably low 0.49 percent while holding a massive loan-loss provision coverage of 295.68% percent of total NPLs. Management emphasized that pure profitability is not their sole objective; rather, these strong indicators reflect a commitment to shielding depositors, managing risks prudently, and generating sustainable value for shareholders and the wider community.

## Strategic Priorities Ahead

Going forward, the Board and Management have identified several strategic priorities.

**1. Quality Credit Growth**

We will continue to support productive economic activities while maintaining disciplined credit standards. Similarly, greater emphasis will be placed on sectors capable of generating employment, foreign exchange earnings and sustainable economic value.

**2. Strengthening Asset Quality**

Credit quality will remain one of our highest priorities. We will continue to strengthen credit appraisal, monitoring, early-warning systems and recovery mechanisms. Growth without appropriate risk management is not sustainable banking.

**3. Digital Transformation**

The future of banking is increasingly digital. Customers expect banking services to be convenient, secure, fast and available 24 hours a day. The Bank will therefore continue to invest in digital banking, cybersecurity, data analytics and technology-enabled customer service. Our objective is not simply to digitize existing processes, but to redefine the banking experience for our customers.

**4. SME and Entrepreneurship Financing**

Nepal needs entrepreneurs who can create jobs and build competitive businesses. Everest Bank will continue to support small and medium enterprises, emerging entrepreneurs and businesses with viable and sustainable business models.

**5. Green and Sustainable Finance**

Climate change is no longer a distant environmental issue. It is increasingly a financial and economic risk. The banking sector must therefore integrate environmental, social and governance considerations into lending and investment decisions. We see considerable potential in renewable energy, electric mobility, energy efficiency, climate-resilient infrastructure and environmentally sustainable businesses.

## Banks Commitment

Distinguished Shareholders, Nepal has faced many challenges in the past. Nepal has faced many big problems before, like earthquakes, Covid-19 pandemic, political instability, and terrible floods, but its people are incredibly strong and have always bounced back. Right now, the country is going through another tough time, but there are also great opportunities to succeed. Nepal has a lot of foreign exchange reserve, money sent from workers abroad is high, and clean hydropower energy is growing fast. The country also has a young, hard-working population and huge potential in technology, internet services, and tourism. To make this work, Nepal just needs steady government rules, honest leadership, and strong teamwork between the government and private businesses.

Everest Bank is fully committed to being a reliable partner in helping the nation grow but promises to do it safely and honestly. The bank's true intention is not just to make quick profits, but to protect its customers and help the country build a stable future.

**Our commitment is simple:**

We will grow, but responsibly.
We will innovate, but securely.
We will lend, but prudently.
We will serve customers, but with integrity.
And we will create value, but sustainably.

## Acknowledgements

Before concluding, on behalf of the bank, I would like to express my sincere appreciation to the Nepal Rastra Bank, the Government of Nepal, the Securities Board of Nepal and other regulatory authorities for their continued guidance and support. I would also like to thank our correspondent banks, business partners and institutional stakeholders for their cooperation.

My special appreciation goes to our Chief Executive Officer, members of the Management Team and all employees of Everest Bank. The performance of the Bank is the result of their dedication, professionalism and commitment.

Above all, I would like to express my deepest gratitude to our shareholders and customers. You have entrusted Everest Bank with your savings, your businesses and your financial aspirations. We recognize the enormous responsibility that comes with that trust. We will continue to work tirelessly to deserve it.

Finally, on behalf of the Board of Directors and the entire Everest Bank family, I once again extend our heartfelt condolences to all the families affected by the recent floods. May those who have lost their lives rest in peace, may those who are still missing be found safely, and may the affected communities recover and rebuild with strength and dignity.

Let us remain united in our commitment to building a stronger, more resilient and prosperous Nepal.

Thank you.

# BOARD OF DIRECTORS' REPORT

## TO THE 32nd ANNUAL GENERAL MEETING OF SHAREHOLDERS OF THE BANK


**Ladies and Gentlemen**

It gives me great pleasure to welcome you to the 32nd Annual General Meeting (AGM) of your Bank. I have the privilege of presenting the Balance Sheet as at 32nd Ashadh 2083 (16th July, 2026), the Profit & Loss Account and Cash Flow Statement of your Bank for the year ending on that date and 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, core strength of your Bank has consistently improved over the years. Total shareholders' funds have increased by 70.08% significantly during the last five years from Rs. 2,068.36 crore to Rs. 3,517.91crore as summarized below: -

(Rs. in crore)

| PARTICULARS | 2077/78 (2020/21) | 2082/83 (2025/26) |
|---|---|---|
| Share capital | 893.37 | 1,372.14 |
| Share premium | 23.85 | 23.85 |
| Retained earnings | 236.42 | 520.75 |
| Statutory general reserve | 468.36 | 873.29 |
| Exchange equalization reserve | 3.81 | 7.41 |
| Corporate social responsibility reserve | 1.79 | 10.51 |
| Reserve for Staff Training | 0.53 | 5.25 |
| Regulatory reserve (NFRS) | 94.21 | 203.67 |
| Investment adjustment reserve | 0.28 | - |
| Capital Adjustment reserve | 64.76 | 111.64 |
| Assets revaluation reserve | 97.14 | 97.14 |
| Fair value reserve (NFRS) | 142.54 | 82.84 |
| Actuarial gain | -9.71 | -29.09 |
| Debenture Redemption reserve | 42.20 | 229.63 |
| Other reserve | 8.82 | 8.86 |
| **Total Shareholders' Fund** | **2,068.36** | **3,517.91** |

## 1. Other Major Performance in Business & Profitability

### A) BUSINESS

(Rs. in crore)

| PARTICULARS | 2077/78 (2020/21) | 2081/82 (2024/25) | 2082/83 (2025/26) | GROWTH OVER PREVIOUS YEAR (%) | GROWTH OVER 5 YEAR PERIOD (%) |
|---|---|---|---|---|---|
| Deposit | 16,089.92 | 30,225.53 | 31,837.65 | 5.33 | 97.87 |
| Loans & Advances (Net) | 13,517.32 | 22,322.02 | 24,709.28 | 10.69 | 82.80 |

### B) PROFITABILITY

(Rs. in crore)

| PARTICULARS | 2077/78 (2020/21) | 2081/82 (2024/25) | 2082/83 (2025/26) | GROWTH OVER PREVIOUS YEAR (%) | GROWTH OVER 5 YEAR PERIOD (%) |
|---|---|---|---|---|---|
| Total Income | 1,307.60 | 2,324.05 | 2,312.56 | -0.49 | 76.86 |
| Operating Profit | 254.83 | 734.84 | 746.00 | 1.52 | 192.74 |
| Net Profit after Tax | 177.09 | 484 | 507.94 | 4.95 | 186.82 |

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

The total deposits have reached Rs. 31,837.65 crore recording growth of 97.87 % in last 5 years. The loans and advances (net) stood at Rs. 24,709.28 crore showing growth of 82.80% in last 5 years. The deposit and the advance figures have also increased 5.33% and 10.69% respectively since previous year.

The Bank has earned operating profit of Rs. 746.00 crore which is 192.74 % more than five years ago and net profit of Rs. 507.94 crore, which is 186.82% more than five years ago.

The Bank has paid additional income tax this year Rs. 10.10 crores (previous year Rs. 29.74 crores) regarding pending tax litigation cases under different courts. It will help to save interest and penalties levied by the Tax Office.

## 2. Internal and External Factors Impacting Bank's Activities:

Nepal enters FY 2083/84 with polarized indicators—excellent external buffers alongside fragile domestic business confidence. For the banking industry, navigating this environment requires a balanced strategy: balancing high liquidity with prudent risk mitigation, monitoring NPLs in stressed asset classes, and selectively identifying credit opportunities in climate-resilient infrastructure and productive sectors. Sustained economic expansion will ultimately depend on restored private sector confidence, timely execution of government capital budgets, and effective credit transmission into the real economy.

Deleveraging and Weak Credit Demand: Despite highly comfortable liquidity and lower interest rates, private sector credit expansion decelerated. Credits from Banks and Financial Institutions (BFIs) grew by only 6.5% (Rs. 359.36 billion) to stand at Rs. 5,857.06 billion, down from an 8.4% expansion (Rs. 423.73 billion) in the prior year. This sub-optimal credit growth reflects weak credit demand, limited immediate investment opportunities, and risk-averse lending.

Asset Quality and NPL Pressures: The banking sector faced headwinds as Non-Performing Loans (NPLs) rose noticeably. Businesses in real estate, construction, wholesale/retail trade, and small/medium enterprises experienced prolonged repayment difficulties, prompting BFIs to adopt highly cautious credit underwriting standards to protect profitability and capital adequacy.

External Sector Dominance: The external sector stood as the primary anchor of economic resilience. Remittance inflows recorded an extraordinary growth of 37.1%, reaching Rs. 2,363.13 billion in FY 2025/26 (compared to a 19.2% growth in FY 2024/25).

Record Foreign Exchange Reserves: Gross foreign exchange reserves surged to a historic high of USD 25.31 billion by mid-July 2026 (Ashad 2083). This provides an exceptionally strong cushion, sufficient to cover more than 19.6 months of prospective merchandise and service imports.

Easing Inflationary Pressures: Consumer price inflation was effectively contained, averaging 3.08% for FY 2025/26. This moderation was supported by stable domestic supply conditions, which helped contain inflationary pressures and preserve household purchasing power.

Natural Disaster Impact: In August 2026 devastating glacial failure induced flood in the Bhotekoshi-Trishuli valley resulted in severer loss of life and critical infrastructure damage. The catastrophe destroyed the Rasuwagadhi-Gyirong border crossing with China and heavily damaged hydropower projects/ transmission lines/ roads and several thriving market towns in this valley. This will likely negatively impact the outlook for current fiscal year.

Energy Sector Vulnerability: The damaged hydro projects accounted for 750 MW, representing roughly 8% to 10% of the national generating capacity. Preliminary damage estimates run into hundreds of billions of rupees, posing a severe capital and reconstruction burden on both the state and private energy developers.

Fiscal Execution Lag: Public capital expenditure execution remained slow, capping the potential multiplier effects of state-led investment. While the government's FY 2083/84 budget targets aggressive development spending, rapid implementation will be non-negotiable to restore damaged infrastructure and revitalize domestic employment.

## 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 has been upgraded to version 10.x. 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.

Enhanced digital banking capabilities through mobile banking, internet banking, and QR/wallet integrations, with 92% of all transactions now processed digitally, is contributing to reduced paper usage and lower customer travel-related environmental impacts.

Digitized and automated key operational workflows, including loan processing, human resource management, approval processes, change management, user administration, centralized account opening, and document management, are using both internally developed and third-party solutions. These initiatives have significantly improved efficiency by minimizing physical documentation and reducing processing turnaround times.

Continued investment is being made in cybersecurity and data protection enhancements to maintain the security, confidentiality, and integrity of digital banking services and customer information.

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 continues to expand and optimize its ATM network to provide customers with convenient and reliable access to cash withdrawal services across the country. Currently, ATMs are strategically deployed at 159 locations, offering customers access to major international card schemes, account-based cardless cash withdrawal services, and eSewa wallet-based cardless withdrawal facilities.

The Bank maintains a diverse and growing card portfolio comprising more than 250,000 active Debit Cards, 9,800 Credit Cards, and 8,200 Prepaid Dollar Cards. Debit Cards are issued with Visa International. Visa Debit and Credit Cards provide e-commerce and cross-border transaction capabilities across ATM, POS, and e-commerce channels in India, while Visa Prepaid Cards are accepted at Visa-enabled terminals worldwide. To further enhance customer convenience, the Bank has integrated a range of card-related services into its EBL Touch 24 Mobile Banking App, including card activation and blocking, statement generation, and viewing of Credit Card and USD Prepaid Card balances and limits.

As part of its continued focus on digital payment innovation, the Bank has introduced the Fonepay Virtual Credit Card through the EBL Touch 24 Mobile Banking App. The Virtual Credit Card enables QR-based payments across more than 1.8 million Fonepay QR merchant locations while providing key credit card features, including up to 45 days of interest-free credit, flexible minimum payment options ranging from 10% to 100%, monthly billing, and monthly payment facilities. Eligible customers can apply for and obtain the Virtual Credit Card instantly through the EBL Touch 24 Mobile Banking App.

**B. BRANCH EXPANSION/OUTREACH**

As of FY 2082-83, the Bank operates a network of 133 branches and additional 32 government revenue collection counters nationwide. To expand financial inclusion, the Bank provides Branchless Banking services through internet and mobile banking agents, alongside 159 strategically located ATMs for cash withdrawals.

## 4. Customer Care

Bank has dedicated Customer Care Center and a Grievance Handling Officer 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 looking to provide easy, fast, reliable and hassle-free services to its customers and striving to continuously improve its customers service experience, fulfill the customers' needs through 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 2082/83 (2025/26) was 1,227 and in the last year it was 1,213. Per employee business as at the end of the financial year is as under:

(Rs. in crore)

| PARTICULARS DESCRIPTION | 2077/78 (2020/21) TOTAL AMOUNT | 2077/78 (2020/21) PER EMPLOYEE AMOUNT | 2081/82 (2024/25) TOTAL AMOUNT | 2081/82 (2024/25) PER EMPLOYEE AMOUNT | 2082/83 (2025/26) TOTAL AMOUNT | 2082/83 (2025/26) PER EMPLOYEE AMOUNT | GROWTH OVER PREVIOUS YEAR (%) | GROWTH OVER 5 YEAR'S PERIOD (%) |
|---|---|---|---|---|---|---|---|---|
| Deposits and Loans & Advances | 29,607 | 31.33 | 52,548 | 43.32 | 56,547 | 46.09 | 6.38 | 34.06 |
| Operating Profit | 255 | 0.27 | 735 | 0.61 | 746.00 | 0.61 | 0.36 | 55.85 |
| Net Profit | 177 | 0.19 | 484 | 0.40 | 507.94 | 0.41 | 3.75 | 56.78 |

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

Everest Bank Limited remains steadfast in its dedication to robust corporate governance, effective risk management, and strict regulatory compliance, ensuring the highest standards of integrity and transparency across all operations. Guided by our independent Compliance Function, the Bank routinely updates its internal policies to align with evolving regulatory frameworks and industry's best practices.

Oversight is structured under two specialized divisions- the General Compliance Unit and the dedicated KYC/AML/CFT Unit-backed by a comprehensive network of compliance officers across all Head Office departments, provincial units, and branch locations. Financial crime prevention remains a central pillar of our governance framework, spearheaded by the board-level Assets Laundering Prevention Committee. Furthermore, our board approved Whistleblower Policy safeguards internal accountability by allowing staff to report irregularities confidentially and without fear of retaliation.

Similarly, for developing risk management culture in the Bank, a Risk Management Department (RMD) is in place, which is engaged in identifying, measuring, monitoring and 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 is appropriate and elevates the situation to the Board where further action is required.

The lowest non-performing assets (NPA) in the banking industry is the result of bank's prudent risk management practices.

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). In FY 2082-83, Bank hired Audit Firms to assist the Internal Audit Department for timely completion of branch and departmental audits.

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. It also reviews quarterly financial reports of the Bank and guides 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' 402nd meeting held on 27th August 2026 (11th Bhadra, 2083) has decided to recommend to the forthcoming Annual General Meeting to declare cash dividend 10% (including tax on bonus share) and bonus share 5% on Paid-up Capital.

Although the Public Shareholder Directors had suggested if the Board could consider dividend distribution is at the like level as declared last year, following comprehensive discussions, the Board of Directors resolved to maintain the proposed dividend level as our CAR is already under stress and new challenges facing the economy.

Closing Balance of distributable profit for FY 2082/83 after distribution of dividend (Cash and Bonus) would be Rs. 314.93 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. The Capital Adequacy Ratio of the Bank as at the yearend 16th July 2026 stands at 12.15% (Previous Year 13.17%). 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.

Dr. Tarak Bahadur K.C. (Independent Director) has completed his tenure in the Bank and Mr. Bigyan Bickram Sijapati has joined as New Independent Director of the bank.

We heartily thank outgoing Director Dr. K.C for his contribution to the bank and welcome new Board of Director to the 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 resources as well as training and motivating our existing employees is proceeding apace.

## 13. Good Corporate Governance

Respected shareholders, good corporate governance is one of the key factors for strength, stability and sustainable progress of an institution. We always remain alert about the good corporate 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 2083/84 (2026/27) 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 behalf, 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 support and cooperation and special thanks to employees 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

**Dr. Bal Gopal Baidya,**
On behalf of the Board of Directors

# FINANCIAL STATEMENTS & DISCLOSURE

We ensure transparent, accurate, and accountable financial reporting, providing stakeholders with clear and reliable insights into the Bank's performance and position.

G.P. Rajbahak & Co.
Chartered Accountants

# INDEPENDENT AUDITOR'S REPORT

## TO THE SHAREHOLDERS OF EVEREST BANK LIMITED

### Opinion

We have audited the Financial Statements of **Everest Bank Limited ('the Bank')** which comprise the Statement of Financial Position as at Ashadh 32, 2083 (*July 16, 2026*), and the Statement of Profit or Loss, the Statement of Other Comprehensive Income, the Statement of Changes in Equity and the Statement of Cash Flows for the year then ended, and notes to the Financial Statements, including a summary of significant accounting policies.

In our opinion, the accompanying Financial Statements present fairly, in all material respects, the Financial Position of the bank as at Ashadh 32, 2083 (*July 16, 2026*), and its Financial Performance and its Cash Flows for the year then ended in accordance with Nepal Financial Reporting Standards [NFRS].

### 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 ethical requirements that are relevant to our audit of the financial statements in Nepal, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. 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:

| S.N. | Key Audit Matters | Auditor's Response |
|---|---|---|
| a) | **Interest Income:**<br>The Bank has implemented NRB's Guidance Note on Interest Income Recognition, 2025 effective from Shrawan 2081. The guidelines require staging of loans (Stage 1, 2, 3) with different recognition methods - accrual basis for Stage 1 & 2 based on coupon interest rate and cash basis (incremental) for Stage 3 assets. The transitional arrangement involves complex quarterly tracking at account level and reconciliation between interest suspense, accrued interest, and actual collections.<br>Given the significant system changes, manual interventions during transition, and risk of misstatement in interest | Our audit approach included:<br>a. Obtained understanding of the Bank's implementation framework and tested quarterly interest computation processes at account level<br>b. Verified staging classification (Stage 1, 2, 3) for sample loans based on ECL guidelines and tested stage migration reports<br>c. For Stage 3 assets, tested cash basis approach by tracing collections to bank statements, recalculating interest suspense movements, and verifying that suspense doesn't exceed accrued interest |

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| | | |
|---|---|---|
| | income, we considered this as a key audit matter. | d. Performed reconciliation between CBS interest calculations and GL entries and verified quarterly interest income aggregation. |
| **b)** | **Investment valuation, identification and impairment:**<br>Investment of the bank comprises of investment in government bonds, development bonds and investment in quoted and unquoted securities. The valuation of the aforesaid securities has been done in compliance with NFRS 9 and NRB Directive number 8. The investment in the government and NRB bonds and T-bills has been done on Amortized cost and rest have been valued through Fair Value through Other Comprehensive Income. The valuation of the investment requires special attention and further in view of the significance of the amount of the investment in the financial statement the same has been considered as Key Audit Matters in our audit. | Our audit approach regarding investments of the Bank is based on the NRB Directives and Nepal Financial Reporting Standards (NFRS) issued by the Accounting Standards Board of Nepal.<br><br>For investments measured at amortized cost, we verified the Effective Interest Rate (EIR) and amortization schedules on a test-check basis.<br><br>For investments measured at fair value through Other Comprehensive Income (FVOCI), the fair value of quoted securities was determined using Level 1 inputs, based on the closing market price/last traded price available on NEPSE as of 16 July 2026. For unquoted securities, fair value was determined using Level 2 inputs where observable market inputs were available. Where observable market inputs were not available, Level 3 valuation was applied, using the book value per share as the basis for determining fair value. Further, dividend income, bonus shares, and other corporate actions, wherever applicable, were cross verified with the Bank's Demat statements and supporting documents. |
| **c)** | **Impairment of Loans and Advances:**<br>As per NFRS 9 (carve-out issued by ICAN), bank shall measure impairment loss on loans and advances at the higher of:<br>a) Amount derived as per norms prescribed by NRB for loan loss provisioning and;<br>b) Amount determined as per para 5.5 of NFRS 9 adopting the expected credit loss model.<br><br>As per the norms prescribed by the NRB, provision at the prescribed rate shall be created on the loans and advances based on overdue status of loans and advances as well as utilization status of the facility, status of the security etc. | Our audit approach included reviewing the overdue status of loans and advances by obtaining data from the system and matching the same with NRB 2.2 report.<br><br>Sample credit files were reviewed for the purpose of assuring the utilization of loan & advances for the intended purpose, account movement and account turnover. |

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| | | |
|---|---|---|
| | As per NFRS 9, impairment of loans and advances should be made on individual impairment basis for loans and advances that are individually significant and collective impairment for homogeneous groups of loan that are not considered individually significant.<br><br>On individual impairment, amount of the loss is measured as the difference between asset's carrying amount and present value of the estimated future cash flows.<br><br>Under collective impairment, loss is determined after taking into account the historical loss experience in portfolios of similar credit risk and management's experienced judgement as to whether economic and credit conditions are such that actual level of inherent losses at the reporting date is likely to be greater or less than suggested by historical experience.<br><br>Given the fact that the impairment of loans and advances under incurred loss model require assessment of future cash flows as well historic loss experience of portfolios and also the impairment of loan loss under NRB norms require assessment of overdue status of loans and advances and proper utilization of loans for intended purpose. Hence assessment of availability and accuracy of required data for impairment of loans and advances under incurred loss model as well as under NRB provisioning norms is regarded as a key audit matter. | We also assessed the expected future cash flows on the basis of the realizable value of collateral securities based on the management estimate from the individually significant loans and advances with the indication of the impairment of the assets. Similarly, homogeneous group of loans were assessed on the basis of nature and purpose of loans and data of historical loss experience in the portfolios were assessed on the basis of the past due date from the system as well as data of loan loss provision of the defined group in the past. |
| **d)** | **Information Technology:**<br>Since most of the information of the bank is digitally stored and transactions are carried out digitally/electronically in today's scenario, we have considered information technology status of the bank as our key audit areas. | Our audit process included, but was not limited to, gaining an understanding of and evaluating the bank's digital infrastructure, assessing management's risk awareness, and reviewing cybersecurity controls, including information security audits and management's responses to identified risks. Additionally, our procedures involved testing application controls, verifying system-generated key financial reports, and conducting inquiries regarding data migration, regular system updates, and user awareness of digital risks. We also reviewed the IT audit conducted by the bank. |

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| | | |
|---|---|---|
| | | We have verified the interest income and expense recording regarding loan and deposit on test basis with the Core Banking System of the bank.<br><br>Also, we have verified the provisioning of the loan and advances based on ageing on the test check basis. |

### Other Matter

Depending on the facts and circumstances of the bank and the audit, we have determined that there are no other matters to communicate in our report.

### Other Information

The Bank's management is responsible for the preparation of other information. The other information comprises the information included in the Annual Report but does not include the Financial Statements and our auditor's report thereon.

Our opinion on the Financial Statement does not cover the other information and we do not express any form of assurance conclusion thereon.

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 course of our audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

### Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management 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 Financial Statements

Our objectives are to obtain reasonable assurance whether the financial statements as a whole are free from material misstatement, whether caused 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.

As part of an audit in accordance with NSAs, we exercise professional judgment 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.

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- 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 bank's ability to continue as going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to related disclosures in the financial statements or, if such disclosures are inadequate, to modify our audit opinion. Our conclusions are based on the audit evidences obtained up to date of our auditor's report. However, future events or conditions may cause the bank to cease as a going concern.

- Evaluate the overall presentation, structure and content of the financial statement, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

- Obtain sufficient and appropriate audit evidence regarding the financial information of the bank's activities to express an opinion on Financial Statements.

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 have determined to communicate following matters in accordance with the requirements of NRB Directives, Companies Act, 2063, BAFIA, 2073 and other regulatory requirements: -

- We have obtained all the information and the explanations, which, to the best of our knowledge and belief, were necessary for the purpose of our audit.

- Based on our audit, proper books of accounts as required by law have been kept by the Bank.

- The Statement of Financial Position, the Statement of Profit or Loss and Statement of Other Comprehensive Income, the Cash Flow Statement, and the Statement of Changes in Equity dealt with by this report are in agreement with the books of accounts maintained by the Bank.

- Returns received from the branch offices of the Bank were adequate for the purpose of our audit though the statements are independently not audited.

- The capital fund, risk bearing fund and the provisions for possible impairment of assets of the bank are adequate considering the Directives issued by Nepal Rastra Bank.

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- In our opinion and to the best of our information and according to the explanations and from our examination of the books of accounts of the Bank, we have not come across any case where the Board of Directors or any office bearer of the Bank have acted contrary to the provisions of law, or committed any misappropriation or caused any loss or damage to the Bank and violated Directives issued by Nepal Rastra Bank or acted in a manner, as would jeopardize the interest and security of the Bank, its shareholders and its depositors.

- The business of the Bank has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per NRB Directives.

G. P. RAJBAHAK & CO. Chartered Accountants

**Ashesh Rajbahak, FCA**
Partner

**G. P. Rajbahak & Co.,**
Chartered Accountants

Date: August 27, 2026
Place: Kathmandu, Nepal
UDIN: 260831CA00278BSdmD

# वित्तीय अवस्थाको विवरण (वासलात)

**२०८३ साल आषाढ मसान्तको**

| विवरण | नोट | बैंक<br>आषाढ ३२, २०८३ | बैंक<br>आषाढ ३२, २०८२ |
|---|---|---|---|
| **सम्पत्ति** | | | |
| नगद तथा नगद समान | ४.१ | ९,१०३,९८३,०४५ | ६,७२०,६३९,४८२ |
| नेपाल राष्ट्र बैंकमा रहेको मौज्दात | ४.२ | ३५,०७०,३८३,२०४ | ६४,७१५,१४६,२२८ |
| बैंक तथा वित्तीय संस्थामा रहेको प्लेसमेन्ट | ४.३ | १९,४५७,११७,९१८ | ७,९९६,५८५,१८१ |
| व्यूत्पन्न वित्तीय उपकरणहरु | ४.४ | ७,७६३,२६५,४०१ | ३,५७७,७२३,७५३ |
| अन्य व्यापारिक सम्पत्तिहरु | ४.५ | - | - |
| बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापटी | ४.६ | ११,५७८,५५७,३८८ | ९,७८१,७५९,४६८ |
| ग्राहकलाई दिएको कर्जा तथा सापटी | ४.७ | २३५,५१४,२४६,२१५ | २१३,४३८,४९०,१०३ |
| लगानी उपकरणहरु | ४.८ | ५६,९८५,५२२,४८० | ४९,४४३,४३७,४६७ |
| चालु कर सम्पत्ति | ४.९ | २०४,१४९,९०३ | ३७४,६३४,५०७ |
| सहायक कम्पनीमा लगानी | ४.१० | - | - |
| सम्बद्ध कम्पनीमा लगानी | ४.११ | ८३१,०४१,८७१ | ७६२,१४४,३१९ |
| लगानी सम्पत्ति | ४.१२ | ५१४,४७२,८७५ | ५६४,२९५,०८६ |
| सम्पत्ति तथा उपकरण | ४.१३ | ४,०१५,१७२,५२८ | ४,१७७,५६२,४५४ |
| ख्याती र अभौतिक सम्पत्ति | ४.१४ | २०५,८७९,८६८ | १९१,९७९,७७३ |
| स्थगन कर सम्पत्ति | ४.१५ | - | - |
| अन्य सम्पत्ति | ४.१६ | २,२७७,८०९,०४३ | १,८९४,८४७,४६९ |
| **कुल सम्पत्ति** | | ३८३,५२१,६०१,७३९ | ३६३,६३९,२४५,२९१ |
| | | | |
| **दायित्व** | | | |
| बैंक तथा वित्तीय संस्थालाई तिर्न बाँकी रकम | ४.१७ | २,३५७,९६२,५८४ | ३,४३६,९४३,३०८ |
| नेपाल राष्ट्र बैंकलाई तिर्न बाँकी रकम | ४.१८ | - | - |
| व्यूत्पन्न वित्तीय उपकरणहरु | ४.१९ | ७,७५२,०६०,७१५ | ३,५९८,४०३,६६० |
| ग्राहकबाट प्राप्त निक्षेप | ४.२० | ३१६,०१८,५७६,८३२ | २९८,८१८,४००,१९० |
| सापटी | ४.२१ | - | - |
| चालु कर दायित्व | ४.९ | - | - |
| व्यवस्थाहरु | ४.२२ | - | - |
| स्थगन कर दायित्व | ४.१५ | ११,७४५,७६७ | ४२,१९३,५९३ |
| अन्य दायित्वहरु | ४.२३ | १५,५९८,५६९,४४८ | १९,२००,१९१,४४१ |
| जारी गरिएका ऋणपत्रहरु | ४.२४ | ६,६०३,६१३,००० | ६,६०३,६१३,००० |
| सहायक आवधिक दायित्वहरु | ४.२५ | - | - |
| **कुल दायित्व** | | ३४८,३४२,५२८,३४६ | ३३१,६९९,७४५,१९२ |
| **पूँजी** | | | |
| शेयर पूँजी | ४.२६ | १३,७२१,३७५,९२४ | १२,९४४,६९४,२६८ |
| शेयर प्रिमियम | | २३८,४६९,८८४ | २३८,४६९,८८४ |
| संचित मुनाफा | | ५,२०७,५२२,५६० | ४,८९३,०९६,१९८ |
| जगेडा तथा कोषहरु | ४.२७ | १६,०११,७०५,०२५ | १३,८६३,२३९,७४९ |
| बैंकको शेयरधनीहरुको कुल पूँजी | | ३५,१७९,०७३,३९३ | ३१,९३९,५००,०९९ |
| गैर नियन्त्रित स्वार्थ | | - | - |
| **कुल पूँजी** | | ३५,१७९,०७३,३९३ | ३१,९३९,५००,०९९ |
| **कुल दायित्व तथा पूँजी** | | ३८३,५२१,६०१,७३९ | ३६३,६३९,२४५,२९१ |
| | | | |
| सम्भावित दायित्व तथा प्रतिवद्धता | ४.२८ | १७७,१५७,२७६,५१७ | १२४,३३६,५१९,०१६ |
| प्रति शेयर खुद सम्पत्ति | | २५६.३८ | २४६.७४ |

**योगेन्द्र सिंह उदावत**
नायब प्रमुख कार्यकारी अधिकृत

**सुदेश खालिङ**
प्रमुख कार्यकारी अधिकृत

**डा. बाल गोपाल बैद्य**
अध्यक्ष

आजको मितिको संलग्न प्रतिवेदन अनुसार

**राजन कायस्थ**
प्रमुख वित्तीय अधिकृत

**किरण कृष्ण श्रेष्ठ**
सञ्चालक

**सन्तोष कुमार**
PNB मनोनीत सञ्चालक

**नविन भक्त श्रेष्ठ**
सञ्चालक

**उर्मिला श्रेष्ठ**
सञ्चालक

**विज्ञान विक्रम सिजापती**
स्वतन्त्र सञ्चालक

**अशेष राजवाहक, एफ.सी.ए.**
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**स्थान: काठमाडौं**
**मिति:** ११/०५/२०८३

# नाफा नोक्सान हिसाब

**श्रावण १, २०८२ देखि ३२ आषाढ २०८३ सम्म**

| विवरण | नोट | बैंक आषाढ ३२, २०८३ | बैंक आषाढ ३२, २०८२ |
|---|---|---|---|
| ब्याज आम्दानी | ४.२९ | २०,०६२,८७२,९६९ | २०,८१४,२६१,२०५ |
| ब्याज खर्च | ४.३० | १०,९१२,१२५,६३६ | ११,७११,९३६,९८२ |
| **खुद ब्याज आम्दानी** | | ९,१५०,७४७,३३३ | ९,१०२,३२४,२२३ |
| शुल्क तथा कमिशन आम्दानी | ४.३१ | २,२४६,८०५,२२७ | १,८७७,८०८,६३३ |
| शुल्क तथा कमिशन खर्च | ४.३२ | ३५३,६६१,२३६ | ३४७,३१२,०५२ |
| **खुद शुल्क तथा कमिशन आम्दानी** | | १,८९३,१४३,९९२ | १,५३०,४९६,५८२ |
| **खुद ब्याज, शुल्क तथा कमिशन आम्दानी** | | ११,०४३,८९१,३२५ | १०,६३२,८२०,८०४ |
| खुद व्यापारिक आम्दानी | ४.३३ | ६९३,२२२,१८७ | ४६८,६८१,६९९ |
| अन्य संचालन आम्दानी | ४.३४ | ११७,१७०,५७३ | ६९,११४,१६३ |
| **कुल सञ्चालन आम्दानी** | | ११,८५४,२८४,०८४ | ११,१७०,६१६,६६६ |
| कर्जा तथा अन्य सम्पत्तिमा नोक्सानीको व्यवस्था/(फिर्ता) | ४.३५ | २७८,०६७,१३६ | (१५५,३२६,६१८) |
| **खुद सञ्चालन आम्दानी** | | ११,५७६,२१६,९४९ | ११,३२५,९४३,२८४ |
| **सञ्चालन खर्च** | | | |
| कर्मचारी खर्च | ४.३६ | २,८५५,९८७,१६९ | २,६४०,४५७,४५० |
| अन्य संचालन खर्च | ४.३७ | ८६०,३९७,९६६ | १,०१०,६४७,३०५ |
| ह्रासकट्टी तथा परिषोधन | ४.३८ | ४०३,२४३,५६८ | ३२६,४२१,०६४ |
| **सञ्चालन मुनाफा** | | ७,४५६,५८८,२४५ | ७,३४८,४१७,४६५ |
| गैर सञ्चालन आम्दानी | ४.३९ | ५,४९६,२१७ | १०,६८७,९२३ |
| गैर सञ्चालन खर्च | ४.४० | २,१३१,४५५ | २,१५१,५१५ |
| **आयकर अघिको मुनाफा** | | ७,४५९,९५३,००८ | ७,३५६,९५३,८७२ |
| **आयकर खर्च/(आम्दानी)** | | | |
| चालु आयकर | ४.४१ | २,३९९,१४७,५५६ | २,५७७,३४१,४४४ |
| स्थगन कर | ४.४१ | (१८,६२०,९९०) | (६०,२९१,०४४) |
| **यस वर्षको खुद मुनाफा** | | ५,०७९,४२६,४४२ | ४,८३९,९०३,४७२ |
| | | | |
| **नाफा बाँडफाँड:** | | | |
| बैंकको शेयरधनीहरुलाई | | ५,०७९,४२६,४४२ | ४,८३९,९०३,४७२ |
| गैर नियन्त्रित स्वार्थ | | - | - |
| **यस वर्षको मुनाफा** | | ५,०७९,४२६,४४२ | ४,८३९,९०३,४७२ |
| | | | |
| **प्रति शेयर आम्दानी** | | | |
| आधारभूत प्रति शेयर आम्दानी | | ३७.०२ | ३७.३९ |
| समायोजित प्रति शेयर आम्दानी | | ३७.०२ | ३७.३९ |

**योगेन्द्र सिंह उदावत**
नायब प्रमुख कार्यकारी अधिकृत

**सुदेश खालिङ**
प्रमुख कार्यकारी अधिकृत

**डा. बाल गोपाल बैद्य**
अध्यक्ष

आजको मितिको संलग्न प्रतिवेदन अनुसार

**राजन कायस्थ**
प्रमुख वित्तीय अधिकृत

**किरण कृष्ण श्रेष्ठ**
सञ्चालक

**सन्तोष कुमार**
PNB मनोनीत सञ्चालक

**नविन भक्त श्रेष्ठ**
सञ्चालक

**उर्मिला श्रेष्ठ**
सञ्चालक

**विज्ञान विक्रम सिजापती**
स्वतन्त्र सञ्चालक

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**स्थान: काठमाडौं**
**मिति: ११/०५/२०८३**

# अन्य विस्तृत आयको एकिकृत विवरण

**श्रावण १, २०८२ देखि ३२ आषाढ २०८३ सम्म**

| विवरण | बैंक आषाढ ३२, २०८३ | बैंक आषाढ ३२, २०८२ |
|---|---|---|
| **यस वर्षको खुद मुनाफा** | ५,०७९,४२६,४४२ | ४,८३९,९०३,४७२ |
| कर पछिको नाफा/(नोक्सान) हिसाब बाहेकको अन्य विस्तृत आय/(खर्च) | | |
| **क) नाफा/(नोक्सान) मा पुन:वर्गीकरण नगरिने शीर्षकहरु** | | |
| इक्वीटी उपकरण लगानीलाई फेयर भ्याल्युमा मूल्याङकन गर्दा भएका नाफा/(नोक्सान) | ७४,२९०,२९४ | (६३,९६२,७३२) |
| पुनः मूल्याङ्कनबाट भएका नाफा/(नोक्सान) | - | - |
| परिभाषित लाभ योजनाबाट विमाङ्कीय नाफा/(नोक्सान) | (११३,६९४,११०) | (१३,७७३,५२०) |
| माथि उल्लिखित शीर्षकहरुसँग सम्बन्धित कर आम्दानी/(खर्च) | ११,८२१,१४५ | २३,३२०,८७६ |
| **नाफा/(नोक्सान) मा पुन:वर्गीकरण नगरिने शीर्षकहरुको खुद रकम** | (२७,५८२,६७१) | (५४,४१५,३७६) |
| | | |
| **ख) नाफा/(नोक्सान) मा पुन:वर्गीकरण गरिने र गर्न सकिने शीर्षकहरु** | | |
| नगद प्रवाहको हेजिङबाट भएको नाफा/(नोक्सान) | - | - |
| विनिमयबाट भएको नाफा/(नोक्सान) (विदेशी कारोबारको वित्तीय सम्पत्ति स्वदेशी विनिमय अनुसारको पुन:मूल्याङ्कनमा) | - | |
| माथि उल्लिखित शीर्षकहरुसँग सम्बन्धित कर आम्दानी/(खर्च) | - | - |
| **नाफा/(नोक्सान) मा वर्गीकरण गरिएको रकम** | - | - |
| **नाफा/(नोक्सान) मा पुन:वर्गीकरण गरिएका वा गर्न सकिने शीर्षकहरुको खुद आम्दानी/(खर्च)** | - | - |
| **ग) इक्वीटी तरिकाबाट लेखांकन गरिएको सम्बद्ध संस्थाको अन्य विस्तृत आयमा हिस्सा** | (१३,२७९) | (६,६५०) |
| **यस वर्षको आयकर पछिको नाफा/(नोक्सान) खाता बाहिरको खुद आम्दानी/(खर्च)** | (२७,५९५,९५०) | (५४,४२२,०२६) |
| **यस वर्षको कुल विस्तृत आम्दानी** | ५,०५१,८३०,४९२ | ४,७८५,४८१,४४६ |
| | | |
| **कुल विस्तृत आम्दानीको बाँडफाँड** | | |
| बैंकको शेयरधनीहरुको | ५,०५१,८३०,४९२ | ४,७८५,४८१,४४६ |
| गैर नियन्त्रित स्वार्थको | - | - |
| **यस वर्षको कुल विस्तृत आम्दानी** | ५,०५१,८३०,४९२ | ४,७८५,४८१,४४६ |

**योगेन्द्र सिंह उदावत**
नायब प्रमुख कार्यकारी अधिकृत

**सुदेश खालिङ**
प्रमुख कार्यकारी अधिकृत

**डा. बाल गोपाल बैद्य**
अध्यक्ष

**राजन कायस्थ**
प्रमुख वित्तीय अधिकृत

**किरण कृष्ण श्रेष्ठ**
सञ्चालक

**सन्तोष कुमार**
PNB मनोनीत सञ्चालक

**नविन भक्त श्रेष्ठ**
सञ्चालक

**उर्मिला श्रेष्ठ**
सञ्चालक

**विज्ञान विक्रम सिजापती**
स्वतन्त्र सञ्चालक

आजको मितिको संलग्न प्रतिवेदन अनुसार

**अशेष राजवाहक, एफ.सी.ए.**
साझेदार
जी.पी. राजवाहक एण्ड कम्पनी
चार्टर्ड अकाउन्टेन्ट्स

**स्थान:** काठमाडौं
**मिति:** ११/०५/२०८३

# इक्वीटीमा भएको परिवर्तन सम्वन्धि विवरण

## २०८३ साल आषाढ मसान्तको

| विवरण | शेयर पूँजी | शेयर प्रिमियम | साधारण जगेडा कोष | सटही समिकरण कोष | नियमनकारी कोष | बजार मूल्य कोष | सम्पत्ति पुनर्मूल्याङ्कन कोष | संचित मुनाफा | लगानी समायोजन कोष | पूँजी समायोजन कोष | ऋणपत्र फिर्ता कोष | अन्य कोष | कुल शेयरधनी कोष | गैर नियन्त्रित स्वार्थ | कुल कोष |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **श्रावण १, २०८१ सालको मौज्दात** | ११,७६७,९०३,८८० | २३८,४६९,८८४ | ६,७४८,९८७,३९७ | ६९,६२२,३६२ | २,०१०,६८९,६८० | ८२१,२२७,५३९ | ९७१,४३०,८९२ | ३,३०२,३६८,७६२ | २,६९०,९३३ | १,११६,४०७,९०७ | ७६८,५७५,४४५ | (१३,५९०,९४४) | २७,८०४,७८३,७३७ | | २७,८०४,७८३,७३७ |
| **समायोजन / पुनः स्थापन** | | | | | | | | | | | | | | | |
| **समायोजित / पुनः स्थापित श्रावण १, २०८१ सालको मौज्दात** | ११,७६७,९०३,८८० | २३८,४६९,८८४ | ६,७४८,९८७,३९७ | ६९,६२२,३६२ | २,०१०,६८९,६८० | ८२१,२२७,५३९ | ९७१,४३०,८९२ | ३,३०२,३६८,७६२ | २,६९०,९३३ | १,११६,४०७,९०७ | ७६८,५७५,४४५ | (१३,५९०,९४४) | २७,८०४,७८३,७३७ | | २७,८०४,७८३,७३७ |
| **यस वर्षको विस्तृत आम्दानी** | | | | | | | | | | | | | | | |
| **यस वर्षको मुनाफा** | | | | | | | | ४,८३९,९०३,४७२ | | | | | ४,८३९,९०३,४७२ | | ४,८३९,९०३,४७२ |
| **यस वर्षको आयकर पछिको अन्य विस्तृत आय** | | | | | | | | | | | | | | | |
| इक्वीटी उपकरण लगानीलाई उचित/बजार मूल्यमा मूल्याङ्कन गर्दा भएको नाफा/(नोक्सान) | - | - | - | - | - | (४४,७७३,९१२) | - | - | - | - | - | - | (४४,७७३,९१२) | | (४४,७७३,९१२) |
| पुनः मूल्याङ्कनबाट भएका नाफा/(नोक्सान) | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| परिभाषित लाभ योजनाबाट विमाङ्कि नाफा/(नोक्सान) | - | - | - | - | - | - | - | - | - | - | - | (९,६४१,४६४) | (९,६४१,४६४) | | (९,६४१,४६४) |
| नगद प्रवाहको हेजिङबाट भएको नाफा/(नोक्सान) | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| विदेशी विनिमय संचालनको वित्तीय सम्पत्ति विनिमयबाट भएको सटही नाफा/(नोक्सान) | - | - | - | - | - | - | - | - | - | - | - | - | - | | - |
| इक्विटी विधिअनुसार लेखांकन गरिएको सम्बद्ध कम्पनीको अन्य विस्तृत आयको हिस्सा | - | - | - | - | - | - | - | - | - | - | - | (६,६५०) | (६,६५०) | | (६,६५०) |
| **यस वर्षको विस्तृत आम्दानी** | - | - | - | - | - | (४४,७७३,९१२) | - | ४,८३९,९०३,४७२ | - | - | - | (९,६४८,११४) | ४,७८५,४८१,४४६ | - | ४,७८५,४८१,४४६ |
| कोषमा सारिएको रकम | - | - | ९६७,९८०,६९४ | २१०,०४८ | - | - | - | (१,५७९,२६४,११३) | - | - | ५९७,२१८,८४४ | १३,८५४,५२६ | - | | - |
| कोषबाट फिर्ता गरिएका रकम | - | - | - | - | (१५७,६४३,५४९) | - | - | १५७,६४३,५४९ | - | - | - | - | - | | - |
| **सिधै इक्वीटीमा देखाइएको शेयरधनी संगको कारोवार** | | | | | | | | | | | | | | | |
| हकाधिकार शेयर जारी | | | | | | | | | | | | | - | | - |
| शेयर जारी खर्च | - | - | - | - | - | - | - | - | - | - | - | - | - | | - |
| शेयरमा आधारित भुक्तानी | - | - | - | - | - | - | - | - | - | - | - | - | - | | - |
| **शेयरधनीलाई लाभांश** | | | | | | | | | | | | | | | |
| बोनस शेयर | १,१७६,७९०,३८८ | - | - | - | - | - | - | (१,१७६,७९०,३८८) | - | - | - | - | - | | - |
| **नगद लाभांश** | | | | | | | | | | | | | | | |
| शेयरधनीलाई लाभांश (साधारण) | - | - | - | - | - | - | - | (६५०,७६५,०८५) | - | - | - | - | (६५०,७६५,०८५) | | (६५०,७६५,०८५) |
| शेयरधनीलाई लाभांश (अग्राधिकार) | - | - | - | - | - | - | - | - | - | - | - | - | - | | - |
| **कुल योगदान र वितरण** | १,१७६,७९०,३८८ | - | - | - | - | - | - | (१,८२७,५५५,४७३) | - | - | - | - | (६५०,७६५,०८५) | - | (६५०,७६५,०८५) |
| **आषाढ २०८२ को अन्तिम मौज्दात** | १२,९४४,६९४,२६८ | २३८,४६९,८८४ | ७,७१६,९६८,०९२ | ६९,८३२,४१० | १,८५३,०४६,१३१ | ७७६,४५३,६२७ | ९७१,४३०,८९२ | ४,८९३,०९६,१९७ | २,६९०,९३३ | १,११६,४०७,९०७ | १,३६५,७९४,२८९ | (९,३८४,५३२) | ३१,९३९,५००,०९९ | - | ३१,९३९,५००,०९९ |

*क्रमशः इक्वीटीमा भएको परिवर्तन सम्वन्धि विवरण*

# इक्वीटीमा भएको परिवर्तन सम्वन्धि विवरण

**२०८३ साल आषाढ मसान्तको**

| विवरण | शेयर पूँजी | शेयर प्रिमियम | साधारण जगेडा कोष | सटही समिकरण कोष | नियमनकारी कोष | बजार मूल्य कोष | सम्पत्ति पुनर्मूल्याङ्कन कोष | संचित मुनाफा | लगानी समायोजन कोष | पूँजी समायोजन कोष | ऋणपत्र फिर्ता कोष | अन्य कोष | कुल शेयरधनी कोष | गैर नियन्त्रित स्वार्थ | कुल कोष |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **श्रावण १, २०८२ सालको मौज्दात** | १२,९४४,६९४,२६८ | २३८,४६९,८८४ | ७,७१६,९६८,०९२ | ६९,८३२,४१० | १,८५३,०४६,१३१ | ७७६,४५३,६२७ | ९७१,४३०,८९२ | ४,८९३,०९६,१९७ | २,६९०,९३३ | १,११६,४०७,९०७ | १,३६५,७९४,२८९ | (९,३८४,५३२) | ३१,९३९,५००,०९९ | - | ३१,९३९,५००,०९९ |
| समायोजन/पुनः स्थापन | | | | | | | | | | | | | | | |
| **समायोजित/पुनः स्थापित श्रावण १, २०८२ सालको मौज्दात** | १२,९४४,६९४,२६८ | २३८,४६९,८८४ | ७,७१६,९६८,०९२ | ६९,८३२,४१० | १,८५३,०४६,१३१ | ७७६,४५३,६२७ | ९७१,४३०,८९२ | ४,८९३,०९६,१९७ | २,६९०,९३३ | १,११६,४०७,९०७ | १,३६५,७९४,२८९ | (९,३८४,५३२) | ३१,९३९,५००,०९९ | | ३१,९३९,५००,०९९ |
| **यस वर्षको विस्तृत आम्दानी** | | | | | | | | | | | | | | | |
| **यस वर्षको मुनाफा** | - | - | - | - | - | - | - | ५,०७९,४२६,४४२ | - | - | - | - | ५,०७९,४२६,४४२ | | ५,०७९,४२६,४४२ |
| **यस वर्षको आयकर पछिको अन्य विस्तृत आय** | | | | | | | | | | | | | | | |
| इक्वीटी उपकरण लगानीलाई उचित/बजार मूल्यमा मूल्याङ्कन गर्दा भएको नाफा/नोक्सान | - | - | - | - | - | ५२,००३,२०६ | - | - | - | - | - | - | ५२,००३,२०६ | | ५२,००३,२०६ |
| पुनः मूल्याङ्कनबाट भएका नाफा/(नोक्सान) | - | - | - | - | - | - | - | - | - | - | - | - | - | | - |
| परिभाषित लाभ योजनाबाट विमाङ्किक नाफा/(नोक्सान) | - | - | - | - | - | - | - | - | - | - | - | (७९,५८५,८७७) | (७९,५८५,८७७) | | (७९,५८५,८७७) |
| नगद प्रवाहको हेजिङबाट भएको नाफा/(नोक्सान) | - | - | - | - | - | - | - | - | - | - | - | - | - | | - |
| विदेशी विनिमय संचालनको वित्तीय सम्पत्ति विनिमयबाट भएको सटही नाफा/(नोक्सान) | - | - | - | - | - | - | - | - | - | - | - | - | - | | - |
| इक्विटी विधिअनुसार लेखांकन गरिएको सम्बद्ध कम्पनीको अन्य विस्तृत आयको हिस्सा | - | - | - | - | - | (१३,२७९) | - | - | - | - | - | - | (१३,२७९) | | (१३,२७९) |
| **यस वर्षको विस्तृत आम्दानी** | - | - | - | - | - | ५१,९८९,९२७ | - | ५,०७९,४२६,४४२ | - | - | - | (७९,५८५,८७७) | ५,०५१,८३०,४९२ | | ५,०५१,८३०,४९२ |
| कोषमा सारिएको रकम | - | - | १,०१५,८८५,२८८ | ४,३०८,५७५ | १८३,६७९,७१७ | - | - | (२,१७८,७५२,१५९) | - | - | ९३०,५५२,१७८ | ४४,३२६,४०१ | - | | - |
| कोषबाट फिर्ता गरिएका रकम | - | - | - | - | - | - | - | २,६९०,९३३ | (२,६९०,९३३) | - | - | - | - | | - |
| **सिधै इक्वीटीमा देखाइएको शेयरधनी संगको कारोवार** | | | | | | | | | | | | | | | |
| हकाधिकार शेयर जारी | | | | | | | | | | | | | | | |
| शेयर जारी खर्च | - | - | - | - | - | - | - | - | - | - | - | - | - | | - |
| शेयरमा आधारित भुक्तानी | - | - | - | - | - | - | - | - | - | - | - | - | - | | - |
| **शेयरधनीलाई लाभांश** | | | | | | | | | | | | | | | |
| बोनस शेयर | ७७६,६८१,६५६ | - | - | - | - | - | - | (७७६,६८१,६५६) | - | - | - | - | - | | - |
| **नगद लाभांश** | | | | | | | | | | | | | | | |
| शेयरधनीलाई लाभांश (साधारण) | - | - | - | - | - | - | - | (१,८१२,२५७,१९८) | - | - | - | - | (१,८१२,२५७,१९८) | | (१,८१२,२५७,१९८) |
| शेयरधनीलाई लाभांश (अग्राधिकार) | - | - | - | - | - | - | - | - | - | - | - | - | - | | - |
| **कुल योगदान र वितरण** | ७७६,६८१,६५६ | - | - | - | - | - | - | (२,५८८,९३८,८५४) | - | - | - | - | (१,८१२,२५७,१९८) | - | (१,८१२,२५७,१९८) |
| **आषाढ २०८३ को अन्तिम मौज्दात** | १३,७२१,३७५,९२४ | २३८,४६९,८८४ | ८,७३२,८५३,३८० | ७४,१४०,९८५ | २,०३६,७२५,८४८ | ८२८,४४३,५५४ | ९७१,४३०,८९२ | ५,२०७,५२२,५६० | - | १,११६,४०७,९०७ | २,२९६,३४६,४६७ | (४४,६४४,००७) | ३५,१७९,०७३,३९३ | - | ३५,१७९,०७३,३९३ |

आजको मितिको संलग्न प्रतिवेदन अनुसार

**योगेन्द्र सिंह उदावत**
नायब प्रमुख कार्यकारी अधिकृत

**सुदेश खालिङ**
प्रमुख कार्यकारी अधिकृत

**डा. बाल गोपाल बैद्य**
अध्यक्ष

**राजन कायस्थ**
प्रमुख वित्तीय अधिकृत

**किरण कृष्ण श्रेष्ठ**
सञ्चालक

**सन्तोष कुमार**
PNB मनोनीत सञ्चालक

**अशेष राजवाहक, एफ.सी.ए.**
साझेदार
जी.पी. राजवाहक एण्ड कम्पनी
चार्टर्ड अकाउन्टेन्ट्स

**नविन भक्त श्रेष्ठ**
सञ्चालक

**उर्मिला श्रेष्ठ**
सञ्चालक

**विज्ञान विक्रम सिजापती**
स्वतन्त्र सञ्चालक

**स्थानः काठमाडौं**
**मितिः ११/०५/२०८३**

# नगद प्रवाह विवरण

**२०८३ साल आषाढ मसान्तको**

| विवरण | बैंक | |
|---|---|---|
| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
| **सञ्चालन गतिविधिबाट नगद प्रवाह** | | |
| ब्याज प्राप्ति | १६,२१४,२५९,५४७ | १७,५३९,८४६,५२८ |
| शूल्क तथा अन्य आम्दानी प्राप्ति | २,२४६,८०५,२२७ | १,८७७,८०८,६३३ |
| लाभांश प्राप्ति | - | - |
| अन्य सञ्चालन गतिविधिबाट प्राप्ति | ६६६,८३३,८१२ | ५३३,७३३,७१४ |
| ब्याज भुक्तानी | (१०,३२६,०८०,९२५) | (११,२६५,८०६,१२७) |
| कमिशन तथा शुल्क भुक्तानी | (३५३,६६१,२३६) | (३४७,३१२,०५२) |
| कर्मचारीलाई भुक्तानी | (३,३६०,६८०,५१८) | (२,४९५,१७८,१८७) |
| अन्य खर्च भुक्तानी | (९००,२७४,८९१) | (९०८,८९२,७९३) |
| **सञ्चालन सम्पत्ति/दायित्वमा परिवर्तन अघिको नगद प्रवाह** | ४,१८७,२०१,०१६ | ४,९३४,१९९,७१६ |
| **सञ्चालन सम्पत्तिमा कमि/(वृद्धि)** | | |
| नेपाल राष्ट्र बैंकमा रहेको मौज्दातमा कमि/(वृद्धि) | २९,६४४,७६३,०२४ | (२३,५३३,०९६,४०५) |
| बैंक तथा वित्तिय संस्थाहरुमा रहेको मौज्दातमा कमि/(वृद्धि) | (११,४६५,४८२,२००) | (१,३६९,५८१,९०५) |
| अन्य व्यापारिक सम्पत्तिमा कमि/(वृद्धि) | - | - |
| बैंक तथा वित्तीय संस्थाहरुलाई दिइएको कर्जा तथा सापटीमा कमि/(वृद्धि) | (१,८१४,९४७,३९४) | (२,१३४,९५४,३५९) |
| ग्राहकलाई दिइएको कर्जा तथा सापटीमा कमि/(वृद्धि) | (२२,२७६,२५२,८६६) | (३५,३८०,२८४,११६) |
| अन्य सम्पत्तिमा कमि/(वृद्धि) | (४१४,९१८,५३१) | २४०,३२३,६४३ |
| **सञ्चालन दायित्वमा (कमि)/वृद्धि** | | |
| बैंक तथा वित्तीय संस्थाहरुलाई तिर्न बाँकी रकममा (कमि)/वृद्धि | (१,०७८,९८०,७२५) | १५,९४२,३४९ |
| नेपाल राष्ट्र बैंकलाई तिर्न बाँकी रकममा (कमि)/वृद्धि | - | - |
| निक्षेप दायित्वमा (कमि)/वृद्धि | १७,२००,१७६,६४२ | ६६,५८६,६२१,०५५ |
| तिर्न बाँकी सापटीमा (कमि)/वृद्धि | - | - |
| अन्य दायित्वमा (कमि)/वृद्धि | (३,५९४,७७१,५०३) | (७,७९३,४८१,८३०) |
| **आयकर अघिको संचालन गतिविधिबाट खुद नगद प्रवाह** | १०,३८६,७८७,४६४ | १,५६५,६८८,१४८ |
| आयकर भुक्तानी | (२,२२८,६६२,९५२) | (२,४३४,२२९,२९६) |
| **सञ्चालन गतिविधिबाट खुद नगद प्रवाह** | ८,१५८,१२४,५१२ | (८६८,५४१,१४८) |
| **लगानी गतिविधिबाट नगद प्रवाह** | | |
| लगानी उपकरणको खरिद | (७,५६१,०९८,६४६) | (५,४१९,१८८,८१९) |
| लगानी उपकरणको बिक्री | - | - |
| स्थिर सम्पत्तिको खरिद | (२०३,२१५,०३९) | (६००,१७६,८७५) |
| स्थिर सम्पत्तिको बिक्री | ६,१७२,३८५ | ६०७,८८६ |
| अमूर्त सम्पत्तिको खरिद | (५३,६७०,१५४) | (१८१,०८२,५५५) |
| अमूर्त सम्पत्तिको बिक्री | - | - |
| लगानी सम्पत्तिको खरिद | - | (४२,००१,८११) |
| लगानी सम्पत्तिको बिक्री | ५०,९९६,९१० | ६०,६६७,८९४ |
| ब्याज प्राप्ति | ३,९१९,४०२,८६१ | ३,५२८,४२४,६३८ |
| लाभांश प्राप्ति | २३,६७२,६६९ | ६,९९८,१९३ |
| **लगानी गतिविधिमा प्रयोग भएको खुद नगद** | (३,८१७,७३९,०१४) | (२,६४५,७५१,४५०) |

# नगद प्रवाह विवरण

**२०८३ साल आषाढ मसान्तको**

| विवरण | बैंक | |
|---|---|---|
| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
| **वित्तीय गतिविधिबाट नगद प्रवाह** | | |
| ऋणपत्र निष्काशनबाट प्राप्त | - | ३,०००,०००,००० |
| ऋणपत्रको भुक्तानी | - | - |
| आवधिक दायित्वको निष्काशनबाट प्राप्त | - | - |
| आवधिक दायित्वको भुक्तानी | - | - |
| शेयर निष्काशनबाट प्राप्त | - | - |
| लाभांश भुक्तानी | (१,३७५,५२६,६१८) | (६९४,९०८,८१६) |
| ब्याज भुक्तानी | (५९८,७४९,६१७) | (४८३,०१०,५९६) |
| अन्य प्राप्ति/भुक्तानी | - | - |
| **वित्तीय गतिविधिबाट नगद** | (१,९७४,२७६,२३४) | १,८२२,०८०,५८७ |
| **नगद तथा नगद समानमा भएको खुद (घट)/बढ** | २,३६६,१०९,२६३ | (१,६९२,२१२,०१०) |
| श्रावण १, २०८२ मा रहेको नगद तथा नगद समान | ६,७२०,६३९,४८२ | ८,४१२,०११,३०२ |
| नगद तथा नगद समानमा विनिमय दरको उतारचढावको असर | १७,२३४,३०० | ८४०,१९१ |
| **३२ आषाढ २०८३ मा रहेको नगद तथानगद समान** | ९,१०३,९८३,०४५ | ६,७२०,६३९,४८२ |

**योगेन्द्र सिंह उदावत**
नायब प्रमुख कार्यकारी अधिकृत

**सुदेश खालिङ**
प्रमुख कार्यकारी अधिकृत

**डा. बाल गोपाल बैद्य**
अध्यक्ष

**राजन कायस्थ**
प्रमुख वित्तीय अधिकृत

**किरण कृष्ण श्रेष्ठ**
सञ्चालक

**सन्तोष कुमार**
PNB मनोनीत सञ्चालक

**नविन भक्त श्रेष्ठ**
सञ्चालक

**उर्मिला श्रेष्ठ**
सञ्चालक

**विज्ञान विक्रम सिजापती**
स्वतन्त्र सञ्चालक

आजको मितिको संलग्न प्रतिवेदन अनुसार

**अशेष राजवाहक, एफ.सी.ए.**
साझेदार
जी.पी. राजवाहक एण्ड कम्पनी
चार्टर्ड अकाउन्टेन्ट्स

**स्थान:** काठमाडौं
**मिति:** ११/०५/२०८३

# बाँडफाँडको लागि उपलब्ध नाफा /(नोक्सानको) विवरण

**२०८३ साल आषाढ मसान्तको**

| विवरण | बैंक आषाढ ३२, २०८३ | बैंक आषाढ ३२, २०८२ |
|---|---|---|
| **नाफा वा नोक्सानको विवरण अनुसार खुद नाफा वा (नोक्सानी)** | ५,०७९,४२६,४४२ | ४,८३९,९०३,४७२ |
| **विनियोजन:** | | |
| साधारण जगेडा कोष | १,०१५,८८५,२८८ | ९६७,९८०,६९४ |
| सटही समिकरण कोष | ४,३०८,५७५ | २१०,०४८ |
| पूँजी फिर्ता जगेडा कोष | ९३०,५५२,१७८ | ५९७,२१८,८४४ |
| संस्थागत सामाजिक उत्तरदायित्व कोष | २८,८५६,९५१ | ५,५५०,६६४ |
| कर्मचारी तालिम तथा दक्षता अभिवृद्धि कोष | १५,४६९,४५१ | ८,३०३,८६२ |
| अन्य | - | - |
| **नियमनकारी समायोजन अघि लाभ वा (हानि)** | ३,०८४,३५४,००० | ३,२६०,६३९,३५९ |
| **नियमनकारी समायोजन:** | | |
| असुल हुन बाँकी ब्याज मुल्तबी (-) / गत वर्षको असुल हुन बाँकी ब्याजको असुली (+) | (११,०९३,०७७) | २३३,८३५,७९८ |
| कर्जाको सम्भावित नोक्सानी व्यवस्थामा कमी (-) / वृद्धि (+) | - | - |
| लगानी उपकरणको सम्भावित क्षय नोक्सानी व्यवस्थामा कमी (-) / वृद्धि (+) | - | - |
| गैर बैंकिङ्ग सम्पत्तिको सम्भावित क्षय नोक्सानी व्यवस्थामा कमी (-) / वृद्धि (+) | ४९,८२२,२१२ | (३८,६५१,८११) |
| स्थगित कर सम्पत्ति मान्यता (-)/ रिभर्सल (+) | (१८,६२०,९९०) | (६०,२९१,०४४) |
| ख्यातिको पहिचान (-) / नोक्सानी (+) | - | - |
| बार्गेन खरिद लाभ मान्यता प्राप्त (-)/रिभर्सल (+) | - | - |
| एक्चुरियल नोक्सान को वृद्धि (-) / कमी (+) | (७९,५८५,८७७) | (९,६४१,४६४) |
| अन्य पूँजिकृत ब्याज कोष को वृद्धि (-) / कमी (+) | (८०,७९६,५२६) | (१३,७२६,११६) |
| अन्य सम्बद्ध कम्पनीको नाफामा वृद्धि (-) / कमी (+) | (४३,४०५,४५७) | ४६,११८,१८५ |
| **२०८३ आषाढ मसान्तसम्म वितरणयोग्य नाफा वा घाटा** | २,९००,६७४,२८३ | ३,४१८,२८२,९०८ |
| **श्रावण १ २०८२ को संचित नाफा** | ४,८९३,०९६,१९८ | ३,३०२,३६८,७६३ |
| **समायोजन** (+/-) | २,६९०,९३३ | |
| **वितरण:** | | |
| बोनस शेयर जारी | (७७६,६८१,६५६) | (१,१७६,७९०,३८८) |
| नगद लाभांश जारी | (१,८१२,२५७,१९८) | (६५०,७६५,०८५) |
| **आषाढ मसान्त २०८३ को अन्त्यमा कुल वितरण योग्य नाफा वा (नोक्सानी)** | ५,२०७,५२२,५६० | ४,८९३,०९६,१९८ |
| **प्रति शेयर वार्षिक वितरण योग्य नाफा/(नोक्सानी)** | ३७.९५ | ३७.८० |

# आर्थिक सूचकाङ्कहरू

**२०८३ साल आषाढ मसान्तको**

| विवरण | आर्थिक वर्ष | |
|---|---|---|
| | २०८२/८३ | २०८१/८२ |
| जोखिम भारित सम्पत्तिमा पूँजीकोषको पर्याप्तता | १२.१५% | १३.१७% |
| जोखिम भारित सम्पत्तिमा प्राथमिक पूँजीकोषको पर्याप्तता | ९.८८% | १०.४४% |
| जोखिम भारित सम्पत्तिमा प्राथमिक पूँजीकोषको (CET1) पर्याप्तता | ९.८८% | १०.४४% |
| निष्क्रीय कर्जा / कुल कर्जा | ०.४९% | ०.३८% |
| कर्जा नोक्सानी व्यवस्था / कुल कर्जा | २९५.६८% | ३८३.४२% |
| कोषको लागत | ३.१५% | ३.८७% |
| कर्जा निक्षेप अनुपात | ७७.५७% | ७७.४८% |
| आधार दर | ४.२५% | ५.३६% |
| औषत आधार दर | ४.३१% | ५.२७% |
| ब्याजदर अन्तर | ३.०५% | ३.४८% |
| प्रति शेयर बजार मूल्य | ६९५.०० | ७०१.५६ |
| सम्पत्तिमा प्रतिफल | १.३६% | १.४७% |
| पूँजीमा प्रतिफल | १५.१४% | १६.२०% |
| प्रति शेयर खुद मूल्य | २५६.३८ | २४६.७४ |
| प्रति शेयर कुल सम्पत्ति | २,७९५.०७ | २,८०९.१८ |

# वित्तीय विवरण सम्बन्धी टिप्पणीहरू

**२०८३ 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 (BAFIA) 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। आर्थिक वर्षको अन्त्यमा अर्थात् १६ जुलाई २०२६ मा, बैंकको १३३ शाखाहरू (१६ जुलाई २०२५: १३३ शाखाहरू) थिए। १६ जुलाई २०२६ सम्म बैंकमा १२२७ कर्मचारी थिए (१६ जुलाई २०२५: १२१३ कर्मचारी)।

बैंकले निक्षेपहरू स्वीकार गर्ने, ऋण जारी गर्ने, पैसा स्थानान्तरण र सेटलमेन्टहरू गर्ने, आफ्ना ग्राहकहरूका लागि मुद्राहरू साट्ने, डेबिट र क्रेडिट कार्ड जारी गर्ने, ट्रेड फाइनान्सको सुबिधा दिने , धितोपत्र उपकरणहरूमा लगानी र व्यापारका साथै बैंक तथा वित्तीय संस्था सम्बन्धी ऐन र यस बैंकको नियमावली तथा प्रबन्धपत्रमा उल्लिखित अन्य गतिविधिहरू पनि गर्दछ। नेपाल राष्ट्र बैंकबाट स्वीकृति प्राप्त गरी बैंकले व्यक्ति, मध्यम बजार, स्थानीय कर्पोरेट, बहुराष्ट्रिय कम्पनी, ठूला सार्वजनिक क्षेत्रका कम्पनी, नेपाल सरकार तथा सरकारी संस्थान, हवाई तथा होटल व्यवसाय, सहायता नियोग, अन्तर्राष्ट्रिय गैरसरकारी संस्था र गैरसरकारी संस्था लगायत फराकिलो दायराका ग्राहकहरूलाई पूर्ण दायराका बैंकिङ उत्पादन तथा सेवाहरू प्रदान गर्दछ।

बैंकको शेयर नेपाल स्टक एक्सचेन्ज लिमिटेडमा सूचीकृत छ, र यसको स्टक सिम्बल EBL हो। बैंकले भारतको नयाँ दिल्लीस्थित पञ्जाब नेशनल बैंकसँग इक्विटी तथा व्यवस्थापन सहभागिताका लागि प्राविधिक सेवा सम्झौता (TSA) गरेको छ। बैंकको नयाँ दिल्लीमा एउटा प्रतिनिधि कार्यालय रहेको छ।

## २. लेखाङ्कनका आधारहरु

बैंकको वित्तीय विवरण नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्थान (ICAN) ले स्वीकृत गरेको र नेपाल लेखामान बोर्ड (NASB) ले प्रकाशन गरेको नेपाल वित्तीय प्रतिवेदन मापदण्ड (NFRS) बमोजिम प्रोदभावी आधारमा तयार गरिएको छ। वित्तीय विवरणको तयारी र प्रस्तुतीकरण नेपाल राष्ट्र बैंकको एकीकृत निर्देशन, २०८२ को निर्देशन नम्बर ४ बमोजिम नेपाल राष्ट्र बैंकले जारी गरेको ढाँचा अनुरूप तयार गरिएको छ।

वित्तीय विवरणमा वित्तीय अवस्थाको विवरण, नाफा नोक्सानको विवरण, अन्य विस्तृत आयको विवरण, इक्विटीमा भएको परिवर्तनको विवरण र नगद प्रवाहको विवरण तथा अन्य व्याख्यात्मक टिप्पणीहरू समावेश छन्।

### २.१ अनुपालन सम्बन्धी स्वघोषणा

बैंकको वित्तीय विवरणहरु नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्थान (ICAN) ले स्वीकृत गरेको र नेपाल लेखामान बोर्ड (NASB) ले प्रकाशन गरेको नेपाल वित्तीय प्रतिवेदन मापदण्ड (NFRS) बमोजिम प्रोदभावी आधारमा तयार गरिएको छ। वित्तीय विवरणको तयारी र प्रस्तुतीकरण नेपाल राष्ट्र बैंकको एकीकृत निर्देशन, २०८२ को निर्देशन नम्बर ४ बमोजिम नेपाल राष्ट्र बैंकले जारी गरेको ढाँचा अनुरूप तयार गरिएको छ।

वित्तीय विवरण तयार गर्दा प्रयोग गरिएका महत्वपूर्ण लेखा नीतिहरू टिप्पणी ३ मा उल्लेख गरिएका छन्। अन्यथा खुलाइएकोमा बाहेक यी नीतिहरू प्रस्तुत गरिएका सबै वर्षमा एकरूपताका साथ लागू गरिएका छन्। बैंकले NFRS लागू गर्दा केही छुट (Carve-out) सुविधा प्रयोग गरेको छ, जसलाई तलका टिप्पणीहरूमा संक्षेपमा वर्णन गरिएको छ।

### २.२ रिपोर्टिङ्ग अवधि तथा वित्तीय विवरणको स्वीकृति

#### २.२.१ रिपोर्टिङ्ग अवधि

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

| वित्तीय विवरण मिति | नेपाली मिति | अंग्रेजी मिति |
|---|---|---|
| वित्तीय अवस्थाको विवरण | आषाढ ३२, २०८३ | जुलाई १६, २०२६ |
| नाफा नोक्सान विवरण | श्रावण १, २०८२ देखि आषाढ ३२, २०८३ | जुलाई १७, २०२५ देखि जुलाई १६,२०२६ |
| अन्य विस्तृत आयको विवरण | श्रावण १, २०८२ देखि आषाढ ३२, २०८३ | जुलाई १७, २०२५ देखि जुलाई १६,२०२६ |
| इक्विटीमा भएको परिवर्तन सम्बन्धि विवरण | श्रावण १, २०८२ देखि आषाढ ३२, २०८३ | जुलाई १७, २०२५ देखि जुलाई १६,२०२६ |
| नगद प्रवाह विवरण | आषाढ ३२, २०८३ | जुलाई १६, २०२६ |

#### २.२.२ वित्तीय विवरणहरूको स्वीकृति

बैंकको वित्तीय विवरण तयार गर्ने जिम्मेवारी स्वीकार्दै यस बैंकको वित्तीय विवरणहरू २७ अगष्ट, २०२६ को ४०२ औं सञ्चालक समितिको बैठकमा सञ्चालक समितिले स्वीकृत र जारी गर्न निर्णय बमोजिम बैंकको ३२ औं वार्षिक साधारण सभामा शेयरधनीहरुबाट स्वीकृत वित्तीय विवरण पारित गर्नको लागी प्रस्ताव गरिएको छ।

### २.३ कार्यात्मक तथा प्रस्तुतीकरण मुद्रा

वित्तीय विवरणहरू नेपाली रुपैयाँ (NPR) मा उल्लेख गरिएको छ, जुन बैंकको कार्यात्मक तथा प्रस्तुतीकरण मुद्रा हो। अन्यथा उल्लेख गरिएकोमा बाहेक नेपाली रुपैयाँमा प्रस्तुत गरिएको सम्पूर्ण वित्तीय जानकारीलाई नजिकको पूर्णाङ्क रुपैयाँमा जनाइएको छ।

## २.४ अनुमान, पूर्वधारणा र विवेकको प्रयोग

NFRS बमोजिम वित्तीय विवरण तयार गर्दा व्यवस्थापनले लेखा नीति लागू गर्ने क्रममा विवेक, अनुमान र पूर्वधारणा प्रयोग गर्नुपर्ने हुन्छ जसको असर प्रस्तुत गरिने सम्पत्ति, दायित्व, आय र खर्चको रकमलाई पर्दछ। अनुमान गर्दा रहने अन्तर्निहित अनिश्चितताका कारण, भविष्यका अवधिमा तयार गरिने विवरणको नतिजा वास्तविक अनुमानहरूभन्दा फरक रकममा आधारित हुन सक्छन्। अनुमानहरू, धारणा र निर्णयहरू आवधिक रूपमा मूल्याङ्कन गरि न्छन् र ऐतिहासिक अनुभव र अन्य कारकहरूमा आधारित हुन्छन्, जसमा भविष्यमा घट्न 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 स्वविवे कको प्रयोग हुने महत्वपूर्ण क्षेत्रहरु जसको कारण वित्तीय विवरणमा गम्भिर असर पर्दछ, त्यस्ता क्षेत्रहरु निम्न बमोजिम छन् :

#### २.४.१ निरन्तरता (Going Concern)

व्यवस्थापनले बैंकको निरन्तर व्यवसायको रूपमा सञ्चालन गर्ने क्षमताको मूल्यांकन गरेको छ र निकट भविष्यमा व्यवसाय निरन्तर राख्नका लागि बैंकसँग पर्याप्त स्रोतसाधन रहेको कुरामा आश्वस्त रहेको छ। साथै, बैंकको निरन्तर व्यवसायको रूपमा सञ्चालन गर्ने क्षमता माथि गम्भीर शंका उत्पन्न गराउने कुनै महत्वपूर्ण अनिश्चितता व्यवस्थापनको जानकारीमा छैन। तसर्थ, वित्तीय विवरण निरन्तर व्यवसायको आधारमा नै तयार गरिएको छ।

#### २.४.२ प्रतिबद्धता र संभावित दायित्वहरु

सबै ज्ञात र मापनयोग्य दायित्वको रकम निर्धारण गर्दा सबै पहिचान गर्न सकिने जोखिमहरूलाई समावेश गरिएको छ। आकस्मिक दायित्व भनेको त्यस्तो सम्भाव्य दायित्व हो जसको अस्तित्व अनिश्चित भविष्यका घटनाहरूबाट मात्र पुष्टि हुनेछ, वा त्यस्तो हालको दायित्व हो जसमा आर्थिक लाभको हस्तान्तरण हुने सम्भावना कम छ वा भरपर्दो रूपमा मापन गर्न सकिँदैन। आकस्मिक दायित्वलाई वित्तीय अवस्थाको विवरणमा मान्यता दिइँदैन, तर बैंक त्यस्तो सम्भाव्य दायित्व फछ्र्यौट गर्न उत्तरदायी हुने सम्भावना नगण्य नरहेसम्म वित्तीय विवरणका टिप्पणीहरूमा खुलासा गरिएको छ।

#### २.४.३ वित्तीय उपकरणको बजार मूल्य (Fair Value of Financial Instruments)

वित्तीय अवस्थाको विवरणमा अभिलेख गरिएका वित्तीय सम्पत्ति र वित्तीय दायित्वको उचित मूल्य सक्रिय बजारबाट प्राप्त गर्न नसकिने अवस्थामा, गणितीय नमूनाहरूको प्रयोग सहितका विभिन्न मूल्याङ्कन प्रविधिहरू प्रयोग गरी यस्तो मूल्य निर्धारण गरिन्छ। यी नमूनाहरूमा प्रयोग हुने तथ्याङ्क सकेसम्म अवलोकन योग्य बजारबाट लिइन्छ, तर त्यस्तो तथ्याङ्क उपलब्ध नभएको खण्डमा अनुमान तथा स्वविवेकको प्रयोग गरी अन्य तथ्याङ्क प्रयोगबाट पर्ने प्रभावलाई कम गर्ने गरी उचित मूल्य निर्धारण गरिन्छ। वित्तीय उपकरणहरूको मूल्याङ्कन सम्बन्धी विस्तृत विवरण बुंदा ३.४.४ मा उल्लेख गरिएको छ।

### २.४.४ कर्जा तथा सापटीमा हुने हानि नोक्सानी

नेपाल चार्टर्ड एकाउन्टेन्टस् संस्थानले बैंक तथा वित्तीय संस्थाहरूका लागि वित्तीय सम्पत्ति र वित्तीय दायित्वको मान्यता तथा मापनका लागि NFRS 9 वित्तीय उपकरण मापदण्ड जारी गरी लागू गरेको छ । बैंकले नेपाल राष्ट्र बैंकले जारी गरेको (Expected Credit Loss Related Guidelines, 2024 (First Amendment)) बमोजिम कर्जा तथा सापटीमा हुने हानी/नोक्सानी बमोजिम अपेक्षित कर्जा नोक्सानी व्यवस्था गरेको छ जुन NFRS 9 वित्तीय उपकरण मापदण्ड अनुरुप छ। सोही अनुसार, वित्तीय सम्पत्तिहरुमा मापन गरिएको हानी/नोक्सानी निम्न दुई मध्ये जुन बढी हुन्छ सोही अनुसार जनाइएको छ :

- नेपाल राष्ट्र बैंकको एकिकृत निर्देशन नं ०२/२०८२ मा तोकिए बमोजिम हानि नोक्सानी व्यवस्था रकम र
- NFRS 9 मा निर्दिष्ट गरिएको अपेक्षित कर्जा नोक्सानी व्यवस्था मोडेल अनुसार निर्धारण गरिएको हानि नोक्सानी रकम

परिशोधित लागतमा मापन गरिएका वित्तीय सम्पत्तिको हानी/नोक्सानीको रकम मूल्याङ्कन तथा निर्धारण गर्दा बैंकको व्यवस्थापनले विवेक र अनुमान प्रयोग गर्नुपर्ने आवश्यकता देखिन्छ। व्यवस्थापनको विवेक र अनुमान आवश्यक पर्ने केही क्षेत्रहरू तल उल्लेख गरिएका छन् :

- उपयुक्त कार्यविधि र मूल्याङ्कन उपकरणको छनोट
- कर्जा जोखिममा उल्लेख्य वृद्धि (SICR)भएका सम्पत्ति पहिचान तथा निर्धारण
- (ECL) मोडल अन्तर्गत निर्धारण गरिएको हानी/नोक्सानीका लागि नियामकीय ब्याकस्टपको रूपमा प्रुडेन्सियल फ्लोर तोक्ने कार्य
- फराकिलो दायराका कर्जा सूचना समावेश गरी कर्जा नोक्सानी व्यवस्थाको लेखाङ्कन मान्यतालाई सुदृढ बनाउने कार्य।
- (ECL) मोडलका लागि समष्टिगत आर्थिक चलहरू स्थापना गर्ने कार्य
- वित्तीय सम्पत्तिमा भविष्यमा प्राप्त हुने अनुमानित नगद प्रवाहको आकलन गर्ने कार्य, र
- ऐतिहासिक तथ्यांकको विश्लेषणको नतिजामा समायोजन गर्ने कार्य

प्रतिवेदन मितिमा विद्यमान आर्थिक अवस्था र पोर्टफोलियो कारकहरूको विश्लेषण गरिन्छ । स्वविवेकको प्रयोग हानी/नोक्सानी मूल्याङ्कन प्रक्रियाको अभिन्न अंग हो, र बैंकले वित्तीय सम्पत्तिको समूहसम्बन्धी अवलोकनयोग्य तथ्यांकलाई हालको परिस्थिति झल्काउने गरी समायोजन गर्न आफ्नो अनुभवी विवेकको प्रयोग गरेको छ। उचित अनुमानको प्रयोग वित्तीय विवरण तयारीको एउटा आवश्यक अंग हो र यसले तिनको विश्वसनीयतालाई कमजोर बनाउँदैन । वित्तीय सम्पत्तिको हानी/नोक्सानीको लेखाङ्कनसम्बन्धी बैंकको नीति बुंदा ३.४.५ मा उल्लेख गरिएको छ।

### २.४.५ वित्तीय सम्पत्तिको हानी/नोक्सानी

कुनै लगानी सम्पत्ति वा वित्तीय सम्पत्तिको हानी/नोक्सानी हुनुपर्ने हो कि होइन भन्ने निर्धारण गर्दा बैंकले NFRS 9 बमोजिम मान्यता तथा मापनसम्बन्धी व्यवस्थाको पालना गर्दछ। हानी/नोक्सानी का सूचकहरूको निर्धारण तथा पहिचान गर्न बैंकले लगानी वा वित्तीय सम्पत्तिको बजार मूल्य त्यसको लागतभन्दा कति समयदेखि र कति हदसम्म कम रहेको छ भन्ने कुरा तथा र त्यस उद्योग/क्षेत्रको कार्यसम्पादन, प्रविधि र सञ्चालन वातावरणमा हुने परिवर्तन र भविष्यको नगद प्रवाहजस्ता कारकहरूलाई ध्यानमा राखी लगानी वा वित्तीय सम्पत्तिको नजिकको भविष्यको व्यावसायिक दृष्टिकोण र वित्तीय स्थायित्वको मूल्याङ्कन गर्नुपर्दछ। यस प्रक्रियामा उपरोक्त क्षेत्रहरूमा स्वविवेकको प्रयोग समावेश हुन्छन् जसको विस्तृत विवरण सम्बन्धित टिप्पणीहरूमा दिइएको छ।

### २.४.६ परिभाषित लाभ दायित्व

परिभाषित लाभ योजना तथा अन्य सेवापछिको सुविधा योजनाहरूको लागत बीमाङ्कीय मूल्याङ्कनको प्रयोग गरी निर्धारण गरिन्छ । बीमाङ्कीय मूल्याङ्कनमा छुट दर, सम्पत्तिबाट अपेक्षित प्रतिफल दर, भविष्यको तलब वृद्धि, मृत्युदर र भविष्यको पेन्सन वृद्धि निर्धारण गर्ने जस्ता विभिन्न पूर्वधारणाहरू समावेश हुन्छन् । यी योजनाहरूको दीर्घकालीन प्रकृतिका कारण, त्यस्ता अनुमानहरू अनिश्चितताको अधीनमा रहन्छन् । प्रयोग गरिएका सबै पूर्वधारणाहरूको समीक्षा प्रत्येक प्रतिवेदन मितिमा गरिन्छ र वर्षभरि प्रयोग गरिएका पूर्वधारणाहरू टिप्पणी ३.१५ मा प्रस्तुत गरिएका छन्।

### 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" अनुसार उचित 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 । यस्ता सम्पत्तिहरूको मूल्य, दर, विधिहरूको अनुमानमा व्यवस्थापनको स्वविवेकको प्रयोग गरिन्छ त्यसैले तिनीहरू अनिश्चितताको अधीनमा रहन्छन् । प्रत्येक सम्पत्ति वर्गको लागि प्रयोग गरिएको मूल्यह्रास विधि र दरहरूको विवरण नोट ३.७ र ३.८ मा प्रस्तुत गरिएका छन् ।

### २.४.९ कर तथा स्थगन कर

यस 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 करहरुको 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। करसम्बन्धी 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, अघिल्लो आर्थिक वर्षको वित्तीय विवरण तयार गर्दा प्रयोग भएका लेखाङ्कन नीतीहरुमा कुनै फेरबदल गरिएको छैन। बैंकले चालु आर्थिक वर्षको लेखा नीतिमा कुनै परिवर्तन गरेको छैन ।

### २.६ NFRS 9 को कार्यान्वयन

अपेक्षित कर्जा नोक्सानी (ECL) मोडलले हालको incurred loss approach को तुलनामा बढी भविष्यमुखी दृष्टिकोण अपनाई हानी/नोक्सानी निर्धारण गर्दा कर्जा जोखिममा हुने उल्लेख्य परिवर्तनको मूल्याङ्कन गर्ने भएकोले, ECL विधि अपनाउँदा बैंक तथा वित्तीय संस्थाहरूको कर्जा जोखिम व्यवस्थापन र सामर्थ्यमा सुधार आउने अपेक्षा गरिएको छ।

### २.६.१ अपेक्षित कर्जा नोक्सानी मोडेलको उद्देश्य

अपेक्षित क्रेडिट नोक्सान मोडेलका उद्देश्यहरू निम्नानुसार छन्ः

क) लागू हुने लेखामानसँग तादात्म्य कायम गर्दै ECL कार्यान्वयनलाई सहज बनाउन पर्यवेक्षकीय मार्गदर्शन तोक्ने

ख) बैंक तथा वित्तीय संस्थाहरूबीच ECL मा एकरूपता र तुलनायोग्यता प्रवर्द्धन गर्ने

ग) कर्जा जोखिममा उल्लेख्य वृद्धि निर्धारण गर्न वस्तुनिष्ठ मापदण्ड तोक्ने

घ) ECL मोडल अन्तर्गत निर्धारण गरिएको हानी/नोक्सानीका लागि नियामकीय ब्याकस्टपको रूपमा प्रुडेन्सियल फ्लोर तोक्ने

ङ) फराकिलो दायराका कर्जा सूचना समावेश गरी कर्जा नोक्सानी व्यवस्थाको लेखाङ्कन मान्यतालाई सुदृढ बनाउने

### २.६.२ अपेक्षित कर्जा नोक्सानीको दायरा

अपेक्षित कर्जा नोक्सानी मोडेलको दायरा निम्नानुसार छः

**क. परिशोधित लागतमा मापन गरिएको वित्तीय सम्पत्तिहरू**

**ख. अन्य विस्तृत आय मार्फत बजार मूल्यमा मापन गरिएको वित्तीय सम्पत्ति** – वित्तीय सम्पत्ति जुन एक व्यावसायिक मोडेल भित्र राखिएको छ जसको उद्देश्य नगद प्रवाह सङ्कलन र व्यापारिक बिक्री हुन्छ। यस वित्तीय सम्पत्तिको सम्झौता शर्तहरूले तोकिएको मितिहरूमा नगद प्रवाहमा वृद्धि गर्दछ जुन केवल बाँकी रहेको सावाँ रकममा सावाँ र ब्याजको भुक्तानी हो । यद्यपि, यस वित्तीय सम्पत्तीमा हानी/नोक्सानी व्यवस्था अन्य विस्तृत आयमा पहिचान गरिनेछ जसले वित्तीय स्थितिको विवरणमा वित्तीय सम्पत्तिको मूल रकम घटाउने छैन ।

**ग. NFRS 17 को दायरा भित्र प्राप्त हुने लीज** (पट्टा)

**घ. NFRS 15 को दायरा भित्रको सम्झौता सम्पत्तिः ग्राहकहरूसँगको सम्झौताबाट प्राप्त आम्दानी**

ङ. **ऋण प्रतिबद्धताहरू** (**नाफा वा नोक्सान मार्फत बजार मूल्यमा मापन गरिएका बाहेक**)

**च. वित्तीय प्रत्याभूति सम्झौताहरु** – प्रारम्भमा निर्धारण गरिएको हानी/नोक्सानी व्यवस्थाको रकम र प्रारम्भमा मान्यता दिइएको रकम मध्ये, उपयुक्त भएमा NFRS 15 का सिद्धान्तअनुसार मान्यता दिइएको आयको सञ्चित रकम घटाए पछिको रकम मध्ये जुन बढी हुन्छ, सो रकममा मापन गरिन्छ। तर, नाफा वा नोक्सानी विवरणमार्फत उचित मूल्यमा मापन गरिएका वित्तीय प्रत्याभूति सम्झौताहरु यसमा समावेश हुने छैनन् ।

### २.६.३ ब्याज आय पहिचान सम्बन्धी मार्गदर्शन

NFRS 9 बमोजिम परिशोधित लागतमा मापन गरिएका वित्तीय सम्पत्तिहरुबाट प्राप्त व्याज आम्दानी प्रभावकारी व्याजदर (Effective Interest Rate) को प्रयोग गरी मान्यता दिनुपर्ने हुन्छ । नेपाल राष्ट्र बैंकले २७ जुलाई २०२५ मा Guidance Note on Interest Income Recognition, 2025 मार्गदर्शन जारी गरेको छ, जसमा NFRS 9 को पूर्ण कार्यान्वयनतर्फ अगाडी बढ्नका लागि संक्रमणकालीन व्यवस्था प्रस्तुत गरिएको छ ।

उक्त मार्गदर्शन अनुसार, आर्थिक वर्ष २०८१/८२ र २०८२/८३ का लागि बैंक तथा वित्तीय संस्थाहरुले कर्जा तथा सापटीमा कुपन व्याजदर (Coupon Rate of Interest) का आधारमा व्याज आम्दानी मान्यता दिन सक्ने व्यवस्था गरिएको छ । तत्पश्चात् आर्थिक वर्ष २०८३/८४ देखि कर्जा तथा सापटीमा प्रभावकारी व्याज दर (Effective Interest Rate) प्रयोग गरी व्याज आम्दानी जनाउनु पर्नेछ ।

NFRS 9 को पूर्ण कार्यान्वयनतर्फ अगाडी बढ्ने उद्देश्यले उक्त मार्गदर्शन अनुसार व्याज आम्दानी जनाउने अभ्यासलाई निम्न बमोजिम क्रमशः परिवर्तन गरिनेछ :

| विवरण | वर्ष १ (२०८१/२०८२) | वर्ष २ (२०८२/२०८३) | वर्ष ३ (२०८३/२०८४) |
|---|---|---|---|
| श्रेणी १ तथा श्रेणी २ को वित्तीय सम्पत्ती | सबै वित्तीय सम्पत्तिहरुका लागि बाँकी रहेको मूलधन (Principal Outstanding) मा लागू हुने कुपन ब्याजदरले प्रोदभावी आधारमा ब्याज आम्दानी गणना गरिन्छ | सबै वित्तीय सम्पत्तिहरुका लागि बाँकी रहेको मूलधन (Principal Outstanding) मा लागू हुने कुपन ब्याजदरले प्रोदभावी आधारमा ब्याज आम्दानी गणना गरिन्छ | पुराना आवधिक कर्जाहरु बाहेक सबै वित्तीय सम्पत्तिहरुको कुल वहन मूल्य (Gross Carrying Amount) मा प्रभावकारी ब्याजदर लागू गरि गणना गरिन्छ ।<br>पुराना आवधिक कर्जाहरुको हकमा मात्र अनुमानित प्रभावकारी ब्याजदर (Deemed EIR) का आधारमा ब्याज आम्दानी गणना गरिन्छ, जहाँ अभिन्न शुल्कहरु अघिल्ला वर्षहरुमा आम्दानीको रुपमा मान्यता दिइसकिएको हुन्छ । |
| श्रेणी ३ वा<br>खरिद गरिएको वा उत्पन्न कर्जा विग्रिएको वित्तीय सम्पत्ती | वृद्धिशील नगदमा आधारित विधि (Incremental Cash Basis) अनुसार बाँकी साँवा रकममा लागू हुने कुपन ब्याजदरको आधारमा ब्याज आम्दानी गणना गरिन्छ । | वृद्धिशील नगदमा आधारित विधि (Incremental Cash Basis) अनुसार बाँकी साँवा रकममा लागू हुने कुपन ब्याजदरको आधारमा ब्याज आम्दानी गणना गरिन्छ । | NFRS 9 बमोजिम परिशोधित लागत (Amortized Cost) का आधारमा मापन तथा लेखाङ्कन गरिन्छ ।<br>पुराना आवधिक कर्जाहरुको हकमा परिशोधित लागतमा अनुमानित प्रभावकारी ब्याजदरका आधारमा अभिन्न शुल्कहरुलाई समावेश नगरी गणना गरिन्छ ।<br>पुराना आवधिक कर्जाहरु बाहेक सबै वित्तीय सम्पत्तिहरुमा प्रभावकारी ब्याजदर अभिन्न शुल्क, प्रिमियम, छुट तथा अन्य लागतहरुलाई समेटेर परिशोधित लागतमा गणना गरिन्छ । |

बैंकले यस निर्देशिकाको प्रावधान अनुसार प्रभावकारी ब्याजदरको सट्टा कुपन ब्याजदर प्रयोग गरेर ऋण तथा सापटको ब्याज पहिचान गर्न प्रयोग गरेको छ।

### २.७ बट्टाकरण प्रक्रिया (Discounting)

सम्पत्तिको प्राप्ति (Realization) वा दायित्वको फछ्र्यौट (Settlement) अवधि एक वर्षभन्दा बढी हुने अवस्थामा, त्यसबाट सृजना हुने प्रभाव महत्वपूर्ण (Material) भएमा बैंकले त्यस्ता सम्पत्ति तथा दायित्वहरुलाई वर्तमान मूल्यमा बट्टाकरण (Discounting) गर्ने व्यवस्था अपनाउँछ।

नगद प्रवाह (Cash Flow) मा लागू गरिने छुट दर (Discount Rate) निर्धारण गर्दा बैंकले विभिन्न अन्तरिक तथा बाह्य कारकहरु, जस्तै प्रचलित बजार ब्याजदर, मुद्राको समय मूल्य, जोखिमको स्तर तथा सम्बन्धित वित्तीय साधनहरुको प्रकृतिलाई विचार गर्दछ।

## ३. प्रमुख लेखा नीतिहरु

### ३.१ मापनका आधार

तल उल्लेख गरिएका महत्वपूर्ण विषय बाहेक बैंकको वित्तीय विवरण ऐतिहासिक लागत (historical cost) मूल्यको आधारमा तयार गरिएको छ :

- (Amortized Cost) परिशोधित लागतमा मापन गरिएका बाहेक अन्य वित्तीय सम्पत्तिहरु उचित/बजार मूल्यमा (Fair Value) मापन गरिएको छ।
- (Derivative Financial Instrument) व्युत्पन्न वित्तीय उपकरणहरू उचित/बजार मूल्यमा मापन गरिएको छ।
- मौज्दातहरूलाई लागत (cost) वा खुद प्राप्ति योग्य मूल्य (Net Realizable Value) मध्ये जुन कम हुन्छ त्यसमा मापन गरिएको छ।
- खुद परिभाषित लाभ दायित्वको मूल्यको निर्धारण परिभाषित लाभ दायित्वका वर्तमान मूल्यबाट योजना सम्पत्ति (Plan Asset) को उचित/बजार मूल्य घटाएर गरिएको छ।
- लगानी सम्पत्ति उचित मूल्यमा मापन गरिएको छ।

### ३.२ वित्तीय विवरण एकीकरणको आधार

बैंकको वित्तीय विवरण एकीकरणको लागि अन्य कुनै निकाय माथि नियन्त्रण छैन। सम्बद्ध कम्पनीमा गरिएको लगानीलाई वित्तीय विवरणहरूमा इक्विटी विधि अनुसार लेखाङ्कन गरिएको छ।

### ३.३ नगद तथा नगद समान

नगद र नगद समान भनी नगद-मौज्दात, अन्य बैंक तथा वित्तीय संस्थाहरूसँगको मौज्दात, माग तथा अल्प सूचनामा प्राप्त हुने रकम, र जोखिम रहित वा नगण्य जोखिम रहेको ३ महिना भित्र नगदमा प्राप्त गर्न सकिने तरल वित्तीय सम्पत्तिलाई जनाइएको छ। यस्ता नगद तथा नगद समानहरुको उचित/बजार मूल्यमा हुने परिवर्तनको जोखिम न्यून हुन्छन् र बैंकले यी सम्पत्तिहरुको प्रयोग अल्पकालिन प्रतिवद्धता पुरा गर्नको लागि गर्दछ। वित्तीय विवरणमा नगद र नगद समान (amortized cost) परिशोधित लागतमा मापन गरिन्छ।

### ३.४ वित्तीय सम्पत्ति तथा वित्तीय दायित्व

बैंकले आफ्नो वित्तीय सम्पत्तिहरूलाई निम्न वर्गहरुमा वर्गीकरण गरेको छ :

क) नाफा वा नोक्सान मार्फत उचित/बजार मूल्यमा मापन गरिएका वित्तीय सम्पत्तिहरू;

ख) अन्य विस्तृत आय मार्फत उचित/बजार मूल्यमा मापन गरिएका वित्तीय सम्पत्तिहरू, र

ग) परिशोधित लागतमा मापन गरिएका वित्तीय सम्पत्तिहरु

बैंकले आफ्नो वित्तीय दायित्वहरूलाई निम्न वर्गमा वर्गीकरण गरेको छ :

क) नाफा वा नोक्सान मार्फत उचित/बजार मूल्यमा मापन गरिएका वित्तीय दायित्वहरू;

ख) परिशोधित लागतमा मापन गरिएका वित्तीय दायित्वहरू

### ३.४.१ प्रारम्भिक पहिचान

बैंकले कुनै वित्तीय सम्पत्ति वा वित्तीय दायित्वलाई आफ्नो वित्तीय विवरणमा प्रारम्भिक रुपमा त्यति बेला मात्र पहिचान गर्छ, जब बैंक उक्त वित्तीय साधनको लिखित सम्झौतासम्बन्धी प्रावधानहरुका लागि योग्य पक्ष बन्छ।

बैंकले कर्जा तथा सापटी, निक्षेप तथा जारी गरिएका ऋणपत्र/अधीनस्थ दायित्वहरुलाई उत्पत्ति भएको मितिमा अर्थात् बैंक उक्त वित्तीय साधनको लिखित सम्झौतासम्बन्धी प्रावधानहरुका लागि योग्य बनेको मितिमा पहिचान गर्छ।

ईक्वीटी उपकरणहरु, वण्ड, डिबेन्चर, सरकारी धितोपत्र, नेपाल राष्ट्र बैंकको वण्ड वा निक्षेप लिलामी, रिभर्स रिपो तथा प्रत्यक्ष खरिदमार्फत गरिएका लगानीहरु बैंकले वित्तीय सम्पत्ति खरिद/प्राप्त गर्न प्रतिबद्ध हुने कारोबार मितिमा पहिचान गर्छ।

वित्तीय सम्पत्तिहरुको नियमित खरिद तथा बिक्री कारोबार मितिमा पहिचान गरिन्छ।

### ३.४.१.१ वित्तीय सम्पत्तिहरू

बैंकले वित्तीय सम्पत्तिहरुको मापनका लागी परिशोधित लागत (Amortized Cost) वा उचित/बजार मूल्य (Fair Value) मा वर्गीकरण गर्दछ। यस्तो वर्गीकरण वित्तीय सम्पत्तिहरु व्यवस्थापन गर्ने बैंकको व्यावसायिक विधि तथा वित्तीय सम्पत्तिहरुको संविदात्मक नगद प्रवाहका विशेषताहरुका आधार मा गरिन्छ। वित्तीय सम्पत्तिहरुलाई निम्न दुई वर्गमा विभाजन गरिएको छः

१) **परिशोधित लागतमा (Amortized Cost) मापन गरिएका वित्तीय सम्पत्तिहरुः**

बैंकले निम्न दुवै शर्तहरू पूरा भएमा वित्तीय सम्पत्तिलाई परिशोधित लागतमा मापन गरिएको वित्तीय सम्पत्तिको रुपमा वर्गीकरण गर्दछ :

- यस्तो व्यापारिक मोडेल अन्तर्गत रहेको सम्पत्ती जसको उद्देश्य वित्तीय सम्पत्तिहरुको संविदात्मक नगद प्रवाह सङ्कलन (Contractual Cash Flows) गर्नु हो र
- वित्तीय सम्पत्तिको सम्झौता शर्तहरूले तोकिएको मितिहरूमा नगद प्रवाह सृजना गर्दछ जुन साँवा र बक्यौता मूल रकमको ब्याज भुक्तानी (Solely payment of principal and interest) हो।

२) **उचित /बजार मूल्यमा (Fair Value) मापन गरिएका वित्तीय सम्पत्तिहरु**

परिशोधित लागतमा मापन गरिएका बाहेक अन्य वित्तीय सम्पत्तिहरू उचित/बजार मूल्यमा मापन गरिन्छ। उचित/बजार मूल्यमा मापन गरिएको वित्तीय सम्पत्तिहरूलाई तलका दुई वर्गहरूमा वर्गीकृत गरिएको छः

**क) नाफा नोक्सान खातामा बजार मूल्य समायोजन हुने (Fair Value through profit or loss) प्रकृतिका वित्तीय सम्पत्तिहरु**
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 रुपमा राखिन्छ। यस्तो सम्पत्तिहरूको प्रारम्भिक मापनमा, लेनदेन लागतहरू (transaction costs) जुन प्रत्यक्ष रूपमा वित्तीय सम्पत्तिको प्रप्तिसँग सम्बन्धित हुन्छ , त्यस्तो लेनदेन लागतहरूलाई नाफा वा नोक्सानको विवरणमा पहिचान गरिन्छ। नाफा नोक्सान खातामा बजार मूल्य समायोजन हुने प्रकृतिका वित्तीय सम्पत्तीहरुको आवधिक मुल्याङ्कन गरिन्छ र त्यसरी मुल्याङ्कन गर्दा हुने फाइदा वा घाटालाई नाफा नोक्सान खाता मा देखाईन्छ।

**ख) अन्य विस्तृत आयमा बजार मूल्य समायोजन हुने (Fair Value through other comprehensive income) प्रकृतिका वित्तीय सम्पतिहरु**
कारोबारका लागि नराखिएको र प्रारम्भिक मान्यताको समयमा बैंकले उक्त साधनको उचित मूल्यमा हुने पछिल्ला परिवर्तनहरुलाई अन्य विस्तृत आय (Other Comprehensive Income) मा मान्यता दिने गरी अपरिवर्तनीय छनौट गरेको ईक्वीटी साधनमा गरिएको लगानीलाई अन्य विस्तृत आयमार्फत उचित मूल्यमा मापन गरिने वित्तीय सम्पत्तिका रुपमा वर्गीकरण गरिन्छ। यस्ता सम्पत्तिहरुलाई वित्तीय विवरणमा उचित मूल्यमा मापन गरिन्छ र उचित मूल्यमा हुने परिवर्तनहरुलाई अन्य विस्तृत आयमा देखाईन्छ।

### ३.४.१.२ वित्तीय दायित्वहरू
बैंकले वित्तीय दायित्वहरूलाई निम्नानुसार वर्गीकरण गर्दछः

**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 दायित्वको रुपमा राखिन्छ। यस्तो दायित्वहरूको प्रारम्भिक मापनमा, लेनदेन लागतहरू (transaction costs) जुन प्रत्यक्ष रूपमा वित्तीय दायित्वको जारीसँग सम्बन्धित हुन्छ , त्यस्तो लेनदेन लागतहरूलाई नाफा वा नोक्सानको विवरणमा पहिचान गरिन्छ। नाफा नोक्सान खातामा बजार मूल्य समायोजन हुने प्रकृतिका वित्तीय दायित्वरुको आवधिक मुल्याङ्कन गरिन्छ र त्यसरी मुल्याङ्कन गर्दा हुने फाइदा वा घाटालाई नाफा नोक्सान खातामा देखाईन्छ।

**ख) परिशोधित लागतमा (Amortized Cost) मापन गरिएका वित्तीय दायित्वहरू**
नाफा वा नोक्सानी विवरणमार्फत उचित मूल्यमा मापन गरिने वित्तीय दायित्वहरु बाहेक अन्य सबै वित्तीय दायित्वहरुलाई प्रभावकारी व्याज दर विधि (Effective Interest Rate Method) प्रयोग गरी परिशोधित लागतमा मापन गरिने वित्तीय दायित्वका रुपमा वर्गीकरण गरिन्छ।

### ३.४.२ मापन
**प्रारम्भिक मापन**
प्रारम्भिक मान्यताको समयमा बैंकले वित्तीय सम्पत्ति वा वित्तीय दायित्वलाई त्यसको उचित/बजार मूल्यमा मापन गर्दछ। नाफा वा नोक्सानी मार्फत उचित मूल्यमा मापन नगरिएका वित्तीय सम्पत्ति वा वित्तीय दायित्वको हकमा, वित्तीय सम्पत्ति प्राप्त गर्दा वा वित्तीय दायित्व जारी गर्दा प्रत्यक्ष रुपमा सम्बन्धित तथा थप रुपमा लाग्ने कारोबार लागत, जस्तै कमिसन तथा शुल्क, उचित मूल्यमा थप वा घट गरी मापन गरिन्छ।

नाफा वा नोक्सानीमार्फत उचित मूल्यमा मापन गरिएका वित्तीय सम्पत्ति तथा वित्तीय दायित्वसँग सम्बन्धित कारोबार लागतलाई नाफा वा नोक्सानीमा खर्चको रुपमा मान्यता दिइन्छ। वित्तीय सम्पत्तिको प्रारम्भिक मान्यतापछि यसको ऋण गुणस्तरमा उल्लेखनीय रुपमा ह्रास आएको अवस्थामा हानि न्यूनीकरण व्यवस्था (Allowance for Impairment) लाई मान्यता दिइन्छ।

**तत्पश्चात्को मापन**
वित्तीय सम्पत्ति वा वित्तीय दायित्वलाई यसको वर्गीकरणका आधारमा पछिल्लो चरणमा या त उचित मूल्यमा वा परिशोधित लागत मूल्यमा मापन गरिन्छ।

प्रारम्भमा परिशोधित लागतमा मापन गरिएका वित्तीय सम्पत्ति वा वित्तीय दायित्वहरुलाई प्रभावकारी व्याजदर विधि (Effective Interest Rate Method) प्रयोग गरी पछिल्लो चरणमा परिशोधित लागतमा मापन गरिन्छ। वित्तीय सम्पत्ति वा वित्तीय दायित्वको परिशोधित लागत भन्नाले प्रारम्भिक मान्यताको समयमा मापन गरिएको रकमबाट साँवा भुक्तानी घटाई, प्रारम्भिक रकम र भुक्तानी रकमबीच भएको कुनै पनि अन्तरलाई प्रभावकारी व्याजदर विधिबाट सञ्चित रुपमा परिशोधन गरी थप वा घट गरिएको रकम तथा हानि वा असुल हुन नसकेको रकमका लागि गरिएको कुनै पनि कटौती घटाए पछिको रकमलाई जनाउँछ।

परिशोधित लागतमा मापन गरिएका कर्जा तथा सापटीको हकमा, त्यस्ता वित्तीय सम्पत्ति प्राप्ती वा जारीसँग प्रत्यक्ष रुपमा सम्बन्धित ग्राहकहरुबाट प्राप्त प्रोसेसिङ शुल्क तथा कागजात शुल्क प्राप्त भएको अवधिमा नै नाफा वा नोक्सानी विवरणमा आम्दानीको रुपमा लेखाङ्कन गरिन्छ। नेपाल राष्ट्र बैंकको संक्रमणकालीन व्यवस्था बमोजिम प्रभावकारी व्याजदर विधि लागू गरिएको छैन।

यसको अतिरिक्त, कुनै वित्तीय सम्पत्ति वा समान प्रकृतिका वित्तीय सम्पत्तिहरुको समूहलाई हानि न्यूनीकरणका कारण बट्टा गरी घटाइएको अवस्थामा, उक्त वित्तीय सम्पत्ति आंशिक वा पूर्ण रुपमा अपलेखन नगरिएसम्म, त्यसपछिको ब्याज आम्दानी वित्तीय सम्पत्तिको कुल वहन रकम (Gross Carrying Amount) मा प्रभावकारी व्याजदर लागू गरी गणना गरिन्छ।

उचित मूल्यमा वर्गीकृत वित्तीय सम्पत्तिहरुलाई पछिल्लो चरणमा उचित मूल्यमा मापन गरिन्छ। नाफा वा नोक्सानीमार्फत उचित मूल्यमा मापन गरिएका वित्तीय सम्पत्तिहरुको उचित मूल्यमा हुने पछिल्ला परिवर्तनहरु नाफा वा नोक्सानी विवरणमा मान्यता दिइन्छ भने अन्य विस्तृत आयमार्फत उचित मूल्यमा मापन गरिएका वित्तीय सम्पत्तिहरुको उचित मूल्यमा हुने परिवर्तनहरु अन्य विस्तृत आयमा मान्यता दिइन्छ।

### ३.४.३ निसर्ग/खारेजी

### ३.४.३.१ वित्तीय सम्पत्तिको निसर्ग/खारेजी

बैंकले वित्तीय सम्पत्तिबाट प्राप्त हुने नगद प्रवाहसम्बन्धी संविदात्मक अधिकार समाप्त भएको अवस्थामा, वा वित्तीय सम्पत्तिको स्वामित्वसँग सम्बन्धित लगभग सबै जोखिम तथा प्रतिफल हस्तान्तरण हुने गरी गरिएको कारोबारमा वित्तीय सम्पत्ति हस्तान्तरण गरेको अवस्थामा, वा बैंकले स्वामित्वसँग सम्बन्धित सबै जोखिम तथा प्रतिफल न त हस्तान्तरण गरेको न त कायम राखेको र वित्तीय सम्पत्तिमाथि आफ्नो नियन्त्रण पनि कायम नराखेको अवस्थामा वित्तीय सम्पत्तिलाई लेखाबाट हटाउँछ।

लेखाबाट हटाउन योग्य यसरी हस्तान्तरण गरिएका वित्तीय सम्पत्तिमा बैंकले सृजना गरेको वा कायम राखेको कुनै पनि हितलाई छुट्टै सम्पत्ति वा दायित्वको रुपमा मान्यता दिइन्छ। वित्तीय सम्पत्तिलाई लेखाबाट हटाउँदा, उक्त सम्पत्तिको वहन रकम र निम्न रकमहरुको योगबीच को अन्तरलाई नाफा वा नोक्सानी विवरणमा मान्यता दिइन्छः

क) प्राप्त प्रतिफल र

ख) अन्य विस्तृत आयमा पहिले नै मान्यता दिइएको कुनै पनि सञ्चित लाभ वा नोक्सानी

बैंकले वित्तीय स्थिति विवरणमा मान्यता दिइएका सम्पत्तिहरु हस्तान्तरण गर्ने तर हस्तान्तरण गरिएका सम्पत्तिसँग सम्बन्धित सम्पूर्ण वा लगभग सम्पूर्ण जोखिम तथा प्रतिफल, वा त्यसमध्ये केही अंश, आफैंले कायम राख्ने किसिमका कारोबारहरुमा समेत संलग्न हुन्छ।

यदि सम्पत्तिसँग सम्बन्धित सम्पूर्ण वा लगभग सम्पूर्ण जोखिम तथा प्रतिफल कायम राखिएको छ भने हस्तान्तरण गरिएका सम्पत्तिहरुलाई लेखाबाट हटाइँदैन। सम्पत्तिको सम्पूर्ण वा लगभग सम्पूर्ण जोखिम तथा प्रतिफल कायम राखी गरिने सम्पत्ति हस्तान्तरणका उदाहरणहरुमा पुनःखरिद कारोबार (Repurchase Transactions) पर्दछन्।

### ३.४.३.२ वित्तीय दायित्वको निसर्ग

वित्तीय दायित्वलाई त्यतिबेला मात्र खाताबाट हटाइन्छ, जब उक्त दायित्व समाप्त हुन्छ (सम्झौतामा निर्दिष्ट गरिएको दायित्व पूरा, रद्द वा समाप्त भएको अवस्थामा)। यदि मूल ऋणदातासँगको वित्तीय दायित्वका संविदात्मक शर्तहरुमा उल्लेखनीय रुपमा फरक हुने गरी पुनःवार्ता गरिन्छ भने, मौलिक वित्तीय दायित्वलाई खाताबाट हटाई नयाँ वित्तीय दायित्वलाई मान्यता दिइन्छ।

समाप्त/खारेज गरिएको वा अर्को पक्षलाई हस्तान्तरण गरिएको वित्तीय दायित्व (वा त्यसको कुनै अंश) को वहन रकम, सम्बन्धित अपरिशोधित लागत सहित उक्त दायित्वका लागि भुक्तानी गरिएको रकम (हस्तान्तरण गरिएका गैर-नगद सम्पत्ति वा ग्रहण गरिएको दायित्व समेत), बीचको अन्तरलाई सो अवधिको नाफा वा नोक्सानी विवरणमा मान्यता दिइन्छ।

### ३.४.४ उचित मूल्यको निर्धारण

उचित मूल्य (Fair Value) भन्नाले मापन मितिमा बैंक/समूहको पहुँचमा रहेको सक्रिय बजार वा त्यस्तो बजार उपलब्ध नभएमा सबैभन्दा लाभदायक बजारमा बजार सहभागीहरु बीच हुने व्यवस्थित कारोबारमा कुनै सम्पत्ति बिक्री गर्दा प्राप्त हुने वा कुनै दायित्व हस्तान्तरण गर्दा भुक्तानी गर्नुपर्ने मूल्य (Exit Price) लाई जनाउँछ।

दायित्वको उचित मूल्यले उक्त दायित्वको गैर-कार्यसम्पादन जोखिम (Non-performance Risk) समेत प्रतिबिम्वित गर्दछ। उपलब्ध भएको अवस्थामा, बैंकले कुनै वित्तीय साधनको उचित मूल्य उक्त साधनका लागि सक्रिय बजारमा उद्धृत गरिएको मूल्य (Quoted Price) प्रयोग गरी मापन गर्दछ। यदि सम्पत्ति वा दायित्वसम्बन्धी कारोबारहरु निरन्तर रुपमा मूल्यसम्बन्धी सूचना उपलब्ध गराउने गरी पर्याप्त आवृत्ती र परिमाणमा हुने गर्दछ भने त्यस्तो बजार लाई सक्रिय बजार मानिन्छ।

यदि सक्रिय बजारमा उद्धृत मूल्य उपलब्ध छैन भने, बैंकले सान्दर्भिक रुपमा अवलोकन गर्न सकिने तथ्याङ्कहरु (Observable Inputs) को अधिकतम् प्रयोग र अवलोकन गर्न नसकिने तथ्याङ्कहरु (Unobservable Inputs) को न्यूनतम प्रयोग हुने गरी मूल्याङ्कन प्रविधिहरु प्रयोग गर्दछ। छनोट गरिएको मूल्याङ्कन प्रविधिमा बजार सहभागीहरुले कुनै कारोबारको मूल्य निर्धारण गर्दा विचार गर्ने सबै कारकहरु समावेश गरिन्छ।
उचित मूल्य मापन गर्ने तहगत संरचना निम्नानुसार छ :

**श्रेणी १** (Level 1)
यस तहमा वित्तीय विवरण मितिमा सक्रिय बजारमा समान प्रकृतिका सम्पत्ति वा दायित्वका लागि उपलब्ध उद्धृत मुल्यहरु समावेश हुन्छन्।

**श्रेणी २** (Level 2)
यस तहमा सम्पत्ति वा दायित्वका लागि प्रत्यक्ष वा अप्रत्यक्ष रुपमा अवलोकन गर्न सकिने, उद्धृत मूल्य बाहेकका इन्पुटहरु समावेश हुन्छन्। यसमा समान तर पूर्ण रुपमा समान नभएका सम्पत्ति वा दायित्वका मुल्यहरु पनि समावेश हुन सक्छन्, जसलाई मापन गरिने सम्पत्ति वा दायित्वसँग सम्बन्धित विशिष्ट कारकहरुलाई प्रतिबिम्वित गर्न समायोजन गरिन्छ।

मूल्यङ्कनको प्रयोजनका लागि, चालु आर्थिक वर्षमा कारोबार भएका लघुवित्त संस्थाहरुको संस्थापक शेयरको औषत बजार मूल्य र सोही संस्थाको साधारण शेयरको औषत बजार मूल्य बिच को अनुपातलाई प्रतिनिधित्व गर्ने गरी ५६.७६% लाई औषत मूल्य को रुपमा लिइएको छ।

NEPSE मा सूचीकृत भए तापनि बजारमा सक्रिय रुपमा कारोबार नभएका म्युचुअल् फण्ड लगानीका लागि रु. १०.११ को औषत मूल्य लिइएको छ। यो चालु आर्थिक वर्षको अन्त्यमा NEPSE मा सक्रिय रुपमा कारोबार भएका म्युचुअल् फण्डका इकाईहरुको औषत बजार मूल्य हो।

**श्रेणी ३** (Level 3)
यस तहमा सम्पत्ति वा दायित्वका लागि अवलोकन गर्न नसकिने इन्पुटहरु समावेश हुन्छन्। अवलोकन गर्न नसकिने इन्पुटहरुमा बजारसम्बन्धी तथ्याङ्क उपलब्ध नभएका इन्पुटहरु पर्दछन्। यस्ता इन्पुटहरु सम्पत्ति वा दायित्वको मूल्य निर्धारण गर्दा बजार सहभागीहरुले प्रयोग गर्ने धारणासम्बन्धी बैंकलाई उपलब्ध सबैभन्दा उत्तम सूचनाको आधारमा विकास गरिन्छ। यसको उद्देश्य मापन मितिमा वित्तीय साधनको निकास मूल्य (Exit Price) निर्धारण गर्नु हो।

### ३.४.५ हानि/नोक्सानी व्यवस्था

प्रत्येक प्रतिवेदन मितिमा, बैंकले नाफा वा नोक्सानी विवरणमार्फत उचित मूल्यमा मापन नगरिएका कुनै वित्तीय सम्पत्ति वा वित्तीय सम्पत्तिहरुको समूहमा हानि भएको वस्तुगत प्रमाण छ वा छैन भन्ने मूल्याङ्कन गर्दछ।

कुनै वित्तीय सम्पत्ति वा वित्तीय सम्पत्तिहरुको समूहमा प्रारम्भिक मान्यतापछि हानि हुने घटना घटेको र उक्त हानि हुने घटनाले वित्तीय सम्पत्ति वा सम्पत्तिहरुको भविष्यको नगद प्रवाहमा विश्वसनीय रुपमा अनुमान गर्न सकिने प्रभाव पारेको वस्तुगत प्रमाण भएमा त्यस्तो वित्तीय सम्पत्ति वा समूहलाई हानि भएको मानिन्छ।

वित्तीय सम्पत्तिमा हानि भएको वस्तुगत प्रमाणमा ऋणी वा जारीकर्ताको उल्लेखनीय वित्तीय कठिनाई, ऋणीबाट भुक्तानीमा चुक वा ढिलाई, बैंकले अन्यथा स्वीकार नगर्ने शर्तहरुमा कर्जा वा सापटीको पुनःसंरचना गर्नु, ऋणी वा जारीकर्ता दिवालियापन (Bankruptcy)मा जाने संकेतहरु, धितोपत्रका लागि सक्रिय बजार समाप्त हुनु, वा सम्पत्तिहरुको समूहसँग सम्बन्धित अन्य अवलोकनयोग्य तथ्याङ्कहरु जस्तै समूहमा रहेका ऋणी वा जारीकर्ताहरुको भुक्तानी अवस्थामा प्रतिकूल परिवर्तन वा समूहमा हुने चुकसँग सम्बन्धित आर्थिक अवस्थाहरु समावेश हुन सक्छन्।

यसका अतिरिक्त, ईक्वीटी साधनमा गरिएको लगानीको हकमा, यसको उचित मूल्य लागत भन्दा उल्लेखनीय वा लामो अवधिसम्म घट्नु पनि हानिको वस्तुगत प्रमाण मानिन्छ। ऋणीको वित्तीय कठिनाईको अवस्थामा, बैंकले धीतो आफ्नो कब्जामा लिनुभन्दा कर्जाको पुनःसंरचनालाई प्राथमिकता दिन्छ। यस अन्तर्गत भुक्तानीको व्यवस्था विस्तार गर्नु तथा नयाँ कर्जा शर्तहरुमा सहमति गर्नु समावेश हुन सक्छ। शर्तहरु पुनःबार्ता गरिसकेपछि, कुनै

पनि हानि कर्जाका शर्तहरु संशोधन गर्नुभन्दा अगाडि गणना गरिएको मौलिक प्रभावकारी व्याज दर (Original EIR) प्रयोग गरी मापन गरिन्छ र उक्त कर्जालाई अब भुक्तानी म्याद नाघेको कर्जा मानिँदैन।

व्यवस्थापनले पुनःवार्ता गरिएका कर्जाहरुको निरन्तर समिक्षा गर्दछ, जसले सबै मापदण्डहरु पूरा भएको र भविष्यका भुक्तानीहरु हुने सम्भावना रहेको सुनिश्चित गर्न सकियोस्। यस्ता कर्जाहरुलाई कर्जाको मौलिक प्रभावकारी व्याजदर प्रयोग गरी गणना गरिएको व्यक्तिगत वा सामूहिक हानि मूल्याङ्कनको अधीनमा निरन्तर राखिन्छ।

तर, कर्जा तथा सापटीको हकमा, हानि रकम नेपाल राष्ट्र बैंकले कर्जा हानि व्यवस्थाका लागि निर्धारण गरेको मापदण्ड अनुसार गणना गरिएको रकम र NFRS 9 बमोजिम अपेक्षित कर्जा हानि (ECL) मोडेल अनुसार निर्धारण गरिएको रकम मध्ये जुन बढी हुन्छ, सो रकमका आधारमा मापन गरिन्छ।

### ३.४.५.१ परिशोधित लागतमा मापन गरिएको वित्तीय सम्पत्तिको हानि/नोक्सानी अयलकष्मभच

कर्जा तथा सापटीको पोर्टफोलियोमा हानि/नोक्सानी मूल्याङ्कन विगतमा उक्त पोर्टफोलियोको व्यवहारसम्बन्धी अनुभवबाट प्राप्त निर्णय तथा निष्कर्षमा आधारित हुन्छ। सामूहिक हानि मूल्याङ्कन गर्दा बैंकले चुक हुने सम्भावना (Probability of Default), असुली हुने समय र भएको हानिको रकमसम्बन्धी ऐतिहासिक प्रवृत्तिहरु, हालको आर्थिक तथा कर्जासम्बन्धी अवस्थाका कारण वास्तविक हानि ऐतिहासिक प्रवृत्तिले देखाउँदोभन्दा बढी वा कम हुन सक्ने अवस्था रहेको हुनाले व्यवस्थापनको निर्णय अनुसार उक्त ऐतिहासिक प्रवृत्तिहरुमा आवश्यक समायोजन गरिन्छ। साथै, बैंकले कर्जा तथा सापटीको हानि/नोक्सानी मूल्याङ्कनका लागि थप बाह्य जोखिमहरु, जस्तै मुद्रास्फीति जोखिम, बजार जोखिम तथा तथ्याङ्क अपूर्णताको जोखिमलाई समेत विचार गरी समावेश गरेको छ।

चुक दर (Default Rates), हानि दर (Loss Rates) तथा भविष्यमा हुने अपेक्षित असुलीको समयलाई नियमित रुपमा वास्तविक परिणामसँग तुलना गरी तिनको उपयुक्तता सुनिश्चित गरिन्छ। परिशोधित लागतमा मापन गरिएका सम्पत्तिहरुमा हानि/नोक्सानी रकम सम्पत्तिको वहन रकम र सम्पत्तिको मौलिक प्रभावकारी व्याजदरमा छुट दिई गणना गरिएको अनुमानित भविष्यको नगद प्रवाहको वर्तमान मूल्य बीचको अन्तरको रुपमा गणना गरिन्छ। भविष्यमा असुली हुने यथार्थपरक सम्भावना नरहेको र सबै धीतोहरु असुल वा बैंकलाई हस्तान्तरण भइसकेको अवस्थामा कर्जा तथा त्यसँग सम्बन्धित हानि/नोक्सानी व्यवस्था अपलेखन गरिन्छ।

पछल्लो वर्षमा, हानि/नोक्सानी व्यवस्था गरिसकेपछि घटेको कुनै घटनाका कारण अनुमानित हानि/नोक्सानी व्यवस्था रकम बढे वा घटेमा, हानि हानि/नोक्सानी व्यवस्था खातामा समायोजन गरी यस अघि मान्यता दिइएको हानि/नोक्सानी रकमलाई क्रमशः बढाइन्छ वा घटाइन्छ। यदि अपलेखन गरिएको रकम पछि असुल भएमा, त्यस्तो असुलीलाई टिप्पणी नं. ४.३५ अन्तर्गत "कर्जा तथा अन्य हानिका लागि हानि/नोक्सानी थप/(घट)" मा जनाइन्छ।

तर, कर्जा तथा सापटीको हकमा, हानि/नोक्सानी रकम नेपाल राष्ट्र बैंकले कर्जा हानि/नोक्सानी व्यवस्थाका लागि तोकेको मापदण्ड अनुसार गणना गरिएको रकम र NFRS 9 बमोजिम निर्धारण गरिएको रकम मध्ये जुन बढी हुन्छ, सो रकमका आधारमा मापन गरिन्छ।

### ३.४.६ अपेक्षित कर्जा नोक्सानी सम्बन्धी जानकारी

### ३.४.६.१ वित्तीय जोखिम व्यवस्थापन

कम्पनीका गतिविधिहरु मूख्यतः ऋण जोखिम, बजार जोखिम तथा सञ्चालन जोखिम को अधीनमा रहेका छन्। यी जोखिमहरुको व्यवस्थापनका लागि कम्पनीमा सम्बन्धित जोखिम व्यवस्थापन समितिहरु गठन गरिएका छन्। ती समितिहरुको मुख्य कार्य जोखिमहरुको पहिचान, अनुगमन, व्यवस्थापन तथा न्यूनीकरण गर्नु हो। कम्पनीले आन्तरिक नीति तथा कार्यविधिहरुको पालना गर्नुका साथै नियमनकारी निकायका मार्गदर्शनहरुको अनुपालन र पर्याप्त कागजातहरु कायम रहेको समेत सुनिश्चित गर्दछ।

कम्पनीको कर्जा प्रवाहसम्बन्धी गतिविधिका सन्दर्भमा, जोखिम व्यवस्थापन गर्न विभिन्न सीमा तथा प्रतिवन्धहरु निर्धारण गरिएका छन्। सम्बन्धित जोखिम व्यवस्थापन समितिहरुले जोखिम अनुगमनमा सहयोग पुग्ने गरी नियमित अन्तरालमा तथा आवश्यकता अनुसार वरिष्ठ व्यवस्थापन समक्ष विभिन्न प्रतिवेदनहरु तयार गरी प्रस्तुत गर्दछन्। साथै, निर्धारित सीमाको उल्लंघन भएमा उत्पन्न हुन सक्ने जोखिमहरु न्यूनीकरण गर्न बैंकले आवश्यक कार्यविधिहरु समेत स्थापना गरेको छ।

### ३.४.६.२ कर्जा जोखिम
कर्जा/ऋण जोखिम कर्जा तथा सापटी, नगद तथा नगद सरहका सम्पत्ति, ऋणपत्रमा गरिएको लगानी, बैंक तथा वित्तीय संस्थाहरुमा राखिएको निक्षेप तथा अन्य वित्तीय सम्पत्तिहरुबाट उत्पन्न हुन्छ।

कर्जा/ऋण जोखिम भन्नाले कुनै ग्राहक वा वित्तीय साधनको प्रतिपक्षीले आफ्नो संविदात्मक दायित्व पूरा गर्न असफल हुँदा कम्पनीलाई हुन सक्ने वित्तीय नोक्सानीको जोखिमलाई जनाउँछ। यस्तो जोखिम मुख्यरुपमै कम्पनीका वित्तीय सम्पत्ति तथा ग्राहकहरुबाट प्राप्त हुने व्यापारिक रकम, कर्जा तथा ऋणपत्रमा गरिएको लगानीबाट उत्पन्न हुन्छ।

वित्तीय सम्पत्तीहरुको वहन रकमले अधिकतम कर्जा/ऋण जोखिम अर्न्तगत रहेको रकमलाई प्रतिनिधित्व गर्दछ।

### ३.४.६.३ कर्जा/ऋण जोखिम व्यवस्थापन
बैंकका कर्जा/ऋण जोखिममा पर्ने अवस्था मूख्यतः प्रत्येक ग्राहक/दायित्वधारीको व्यक्तिगत विशेषताबाट प्रभावित हुन्छ। तथापि, व्यवस्थापनले आफ्नो ग्राहकको ऋण जोखिमलाई प्रभाव पार्न सक्ने अन्य कारकहरुलाई समेत विचार गर्दछ, जसमा सम्बन्धित उद्योगसँग जोडिएको चुक (भुक्तानी नहुने) जोखिम, व्यवसायसँग सम्बन्धित विशिष्ट जोखिम, व्यवस्थापन जोखिम, संक्रमणसम्बन्धी विशिष्ट जोखिम तथा परियोजनासँग सम्बन्धित जोखिमहरु समावेश छन्।

कुनै वित्तीय सम्पत्तिको अनुमानित भविष्यको नगद प्रवाहमा प्रतिकूल प्रभाव पार्ने एक वा एक भन्दा बढी घटना घटेको अवस्थामा त्यस्तो वित्तीय सम्पत्तिलाई ऋण-प्रभावित (Credit-Impaired) मानिन्छ। वित्तीय सम्पत्ति ऋण-प्रभावित भएको प्रमाणका रुपमा निम्न अवलोकन योग्य तथ्यहरु समावेश हुन्छन् :

- जारीकर्ता वा ऋणीको उल्लेखनीय वित्तीय कठिनाई
- सम्झौताको उल्लंघन, जस्तै भुक्तानीमा चुक
- ऋणीको वित्तीय कठिनाईसँग सम्बन्धित आर्थिक वा संविदात्मक कारणले गर्दा ऋणीका ऋणदाताहरुले सामान्य अवस्थामा विचार नगरेको छुट वा सहुलियत ऋणीलाई प्रदान गर्नु
- ऋणी दिवालिया वा अन्य वित्तीय पुनःसंरचनामा जाने सम्भावना बढ्नु
- वित्तीय कठिनाईका कारण उक्त वित्तीय सम्पत्तिका लागि सक्रिय बजार नरहनु
- भएको ऋण हानि/नोक्सानीलाई प्रतिबिम्वित गर्ने गरी अत्यधिक छुटमा वित्तीय सम्पत्ति खरिद वा उत्पत्ति हुनु

### ३.४.६.४ सम्भावित भुक्तानी चूक
कुनै ऋणीले तोकिएको समयावधिभित्र ऋणको भुक्तानीमा चूक (Default) गर्ने सम्भावनालाई सम्भावित भुक्तानी चूक (Probability of Default – PD) भनिन्छ, जुन सामान्यतया प्रतिशतका रूपमा व्यक्त गरिन्छ।

- ऐतिहासिक भुक्तानी चूक (Default) का Migration Rates तथा अन्य उपलब्ध तथ्याङ्कका साथै आन्तरिक र बाह्य क्रेडिट रेटिङका आधारमा सम्भावित भुक्तानी चूक निर्धारण गर्ने
- निश्चित समष्टिगत आर्थिक (Macroeconomic) कारकहरूमा हुने परिवर्तनप्रति सम्भावित भुक्तानी चूकको संवेदनशीलताका आधारमा आवश्यक समायोजन गरी भविष्यपरक (Forward-looking) सम्भावित भुक्तानी चूक सम्बन्धी सूचनालाई समावेश गर्ने
- उपलब्ध भएसम्म कम्तीमा पाँच वर्षको ऐतिहासिक तथ्याङ्क प्रयोग गरी सम्भावित भुक्तानी चूक गणना गर्ने। तथ्याङ्क वा Input मा Smoothing गरिएको भए सोको औचित्य तथा प्रयोग गरिएको विधिलाई प्रमाणीकरण गराउने
- सम्भावित भुक्तानी चूक निर्धारणका लागि आन्तरिक रेटिङ स्केललाई बाह्य क्रेडिट रेटिङसँग सम्बन्ध स्थापित गर्ने। तथापि, सम्भावित भुक्तानी चूक गणना गर्न Proxy को प्रयोग गर्नबाट बैंकले सावधानी अपनाउनु पर्नेछ
- विदेशी सार्वभौम राष्ट्रद्वारा जारी तथा विदेशी मुद्रामा अंकित Exposure हरूका लागि बाह्य क्रेडिट रेटिङ स्केलसँग सम्बन्धित Sovereign PD को प्रयोग गरी PD गणना गर्ने

### ३.४.६.५ भुक्तानी चूकको परिभाषा

भुक्तानी चूक भन्नाले वित्तीय विवरण मितिसम्म वस्तुगत रुपमा ह्रास (Impairment) भएको प्रमाण भएका वित्तीय सम्पत्तिहरु समावेश हुन्छन् जसमा निम्न पर्दछन् :

क) ९० दिन भन्दा बढी भुक्तानी म्याद नाघेका वित्तीय सम्पत्तिहरु

ख) नेपाल राष्ट्र बैंकको प्रुडेन्सियल प्रोभिजनिङ्ग निर्देशन बमोजिम निष्क्रिय कर्जा (Non-Performing Loan) को रुपमा वर्गीकृत भई पहिले नै ह्रासग्रस्त (Defaulted) अवस्थामा रहेका कर्जा सुविधाहरु

ग) ह्रासको वस्तुगत प्रमाण भएका Credit Impaired वित्तीय साधनहरु । कुनै वित्तीय साधनकको अनुमानित भविष्यका नगद प्रवाहमा प्रतिकूल असर पर्ने एक वा एक भन्दा बढी घटना घटीसकेको अवस्थामा त्यस्तो साधनलाई ह्रासको वस्तुगत प्रमाण मानिन्छ । यसका प्रमाणहरु निम्नानुसार हुन सक्छन् :

- जारीकर्ता वा ऋणी गम्भीर वित्तीय कठिनाईमा हुनु
- सम्झौताको उल्लंघन हुनु जस्तै म्याद नाघेको भुक्तानी
- ऋणीको वित्तीय कठिनाईका कारण ऋणदाताले सामान्य अवस्थामा नदिने प्रकारको सहुलियत प्रदान गर्नु
- ऋणी दिवालियापन वा अन्य वित्तीय पुनर्संरचनामा प्रवेश गर्ने सम्भावना हुनु
- वित्तीय कठिनाईका कारण उक्त वित्तीय साधनको सक्रिय बजार नरहनु
- भएको कर्जा नोक्सानी प्रतिबिम्वित हुने गरी ठुलो छुट (Deep Discount) मा वित्तीय साधन खरिद वा उत्पत्ती हुनु
- बैंकको जोखिम व्यवस्थापन अभ्यास अनुसार Credit Impaired ठहर गरिएका अन्य अवस्थाहरु

घ) बैंकले धितो (यदि भएको खण्डमा) कार्यान्वयन नगरी ऋणीले आफ्नो सम्पूर्ण कर्जा दायित्व पूरा रुपमा भुक्तानी गर्ने सम्भावना न्यून रहेको ठानेको अवस्था । यस्तो "भुक्तानी गर्न नसक्ने सम्भावना" का सूचकहरु निम्न हुन सक्छन् :

- ऋणीले कर्जा दायित्वलाई गैर आर्जनशील (Non-Accrual) अवस्थामा राख्नु
- ऋणीले संकटग्रस्त पुनर्संरचनामा सहमति जनाई मुलधन वा ब्याज माफी, स्थगित वा कटौती गर्नु
- ऋणीको दिवालीयापन वा सो सरहको कानूनी प्रक्रिया सुरु गर्नु
- कर्जा दायित्वको कुनै भाग महत्वपूर्ण कर्जा सम्बन्धी आर्थिक घाटामा बिक्री गर्नु
- ऋणीले दिवालीयापन वा सो सरहको संरक्षण माग गरेको वा त्यस्तो संरक्षणमा राखिएको अवस्था
- धितोको कार्यान्वयन नगरी सम्झौताअनुसार पूर्ण भुक्तानी हुने सम्भावना नरहेको स्पष्ट प्रमाण हुनु, चाहे कर्जा चालु अवस्थामा होस् वा थोरै दिन मात्र म्याद नाघेको होस्

स्टेज ३ मा रहेका कर्जाहरुको ब्याज आम्दानी वास्तविक प्राप्तीको आधारमा गणना गरिन्छ ।

### ३.४.६.६ कुल जोखिम रकम (Exposure at default)

चूक्ता हुन नसक्ने अवस्थाको समयमा ऋणदाताले वहन गर्ने कुल जोखिम रकम (Exposure at Default - EAD) भन्नाले बाँकी रहेको मूलधन, संचित ब्याज तथा अन्य देय रकमहरु सहितको कुल रकम लाई जनाउँछ ।

- अफ ब्यालेन्स सिट एक्सपोजरहरूको Credit Conversion Factor (CCF) गणना गर्न भविष्यपरक मोडेलहरू विकास गर्नुपर्दछ
- CCF गणना गर्नका लागि तथ्याङ्क उपलब्ध नभएमा, नियामकिय निर्देशमा उल्लेख गरिएअनुसार Regulatory CC प्रयोग गर्नुपर्दछ
- Closed-end कर्जाहरूको हकमा, संस्थाको कर्जा जोखिम कायम रहने अधिकतम सम्झौता अवधिभन्दा बढी हुने गरी कुल जोखिम रकम निर्धारण गर्नु हुँदैन । तसर्थ, कुल जोखिम रकमलाई संस्थाको अधिकतम संविदात्मक जोखिम अवधिसम्म गर्नुपर्दछ
- अफ ब्यालेन्स सिट एक्सपोजरहरूको लागि तथ्याङ्क उपलब्ध नभएमा, बैंकले अफ ब्यालेन्स सिट एक्सपोजरहरूको कुल जोखिम रकम गणनाका लागि नियामक क्रेडिट कन्भर्जन फ्याक्टर प्रयोग गर्नुपर्दछ

### ३.४.६.७ कर्जा नतिर्दा हुने नोक्सानी

LGD (Loss Given Default) भन्नाले ऋणी ले भुक्तानी गर्न चुकेको अवस्थामा कुल जोखिम रकम मध्ये पुनः प्राप्ति हुन नसकेको अपेक्षित प्रतिशतलाई जनाउँछ।

- LGD को मोडेल विकास गर्दा ऐतिहासिक तथ्याङ्क, विगतमा भएका सम्भावित चुकहरूबाट नगद पुनः प्राप्ति (Cash Recovery) सम्बन्धी अनुभव, Settlement बाट भएको प्राप्ति, प्राप्तिका लागि लाग्ने लागत तथा प्राप्ति गर्न लाग्ने समयलाई आधार बनाउनुपर्नेछ।
- Loss Allowance गणना गर्ने प्रयोजनका लागि हानी दर (Loss Rate) वा Recovery Rate निर्धारण गर्दा, धीतो बिक्रीबाट प्राप्त हुने अपेक्षित नगद प्रवाहलाई पछिल्लो विश्वसनीय मूल्याङ्कनका आधारमा समावेश गर्नुपर्नेछ। यस्तो मूल्याङ्कन पछिल्लो दुई वर्षभित्रको हुनुपर्नेछ।
- मूल्याङ्कन प्रतिवेदनमा उल्लेख गरिएको मूल्य भन्दा धीतोको मूल्यमा कुनै वृद्धि गरिएको भएमा, उक्त वृद्धि प्रमाणित गर्ने पर्याप्त आधार तथा प्रमाण उपलब्ध हुनुपर्नेछ।
- धितोको मूल्य निर्धारण गर्दा लागु हुने खर्च तथा Haircut कट्टा गरेपछिको खुद प्राप्तियोग्य मूल्यलाई मात्र विचार गर्नुपर्नेछ।

### ३.४.६.८ स्टेजिङ र कर्जा जोखिममा उल्लेखनीय वृद्धि (Staging and Significant Increase in Credit Risk -SICR)

स्टेजिङ तथा कर्जा जोखिममा उल्लेखनीय वृद्धि ऋणीको जोखिम पहिचान गरी Impairment Modelling अघि गरिने प्राथमिक प्रक्रियाहरू हुन्। सुविधाको प्रारम्भिक पहिचान भएदेखि कर्जा जोखिममा महत्वपूर्ण वृद्धि भएको छ वा उक्त सुविधाको भुक्तानीमा चुक भएको छ भन्ने निर्धारण गरी प्रत्येक सुविधा लाई तीनवटा Impairment Stage मध्ये कुनै एकमा वर्गीकरण गर्नुपर्दछ।

प्रत्येक वित्तीय विवरण मितिमा कर्जा जोखिममा महत्वपूर्ण वृद्धि भएको छ वा छैन भन्ने मूल्याङ्कन गर्नुपर्दछ। ऐतिहासिक भुक्तानी नहुने दर, विभिन्न आन्तरिक मूल्याङ्कन श्रेणी, कर्जा प्रकार तथा क्षेत्र अनुसार खाताको बक्यौताको स्थितिबाट प्राप्त पूर्वनिर्धारित ढाँचा, वा राष्ट्र बैंकको निर्देशन तथा ECL Guidelines मा तोकिएका प्रावधानहरू पूरा भएको आधारमा कुनै सम्पत्तीलाई Lifetime Expected Credit Loss अन्तर्गत पर्ने Stage 2 वा Stage 3 मा वर्गीकरण गराउन वा त्यहाँबाट अर्को श्रेणीमा पुनःवर्गीकरण गर्न सकिनेछ।

कर्जा जोखिममा महत्वपूर्ण वृद्धि भएको छ वा छैन भन्ने मूल्याङ्कनको आधारमा नभई प्रत्येक विशिष्ट उपकरणको आधारमा गर्नुपर्नेछ, किनकि एकै पक्षसँग कारोबार गरिएका विभिन्न उपकरणहरुमा कर्जा जोखिम को परिवर्तनको परिमाण फरक हुन सक्छ। साथै, एकै पक्षद्वारा जारी गरिएका विभिन्न उपकरणहरुको प्रारम्भिक पहिचान को समयमा रहेको कर्जा जोखिम पनि फरक हुन सक्छ।

कर्जा जोखिम मा महत्वपूर्ण वृद्धि भएको देखाउने सूचकहरू (Non-Exhaustive List) निम्नानुसार छन् :

- ३० दिन भन्दा बढी अवधिसम्म भुक्तानी बाँकी (Past Due) हुनु।
- Absolute Lifetime PD ५% वा सो भन्दा बढी हुनु।
- Relative Lifetime PD मा १००% वा सो भन्दा बढी वृद्धि हुनु।
- प्रारम्भिक पहिचान देखि कर्जा जोखिम मूल्याङ्कन (आन्तरिक/बाह्य) मा २ तहले वा सो भन्दा बढीले गिरावट आउनु।
- बाह्य कर्जा जोखिम मूल्याङ्कन संस्था वा बैंकको आन्तरिक कर्जा मूल्याङ्कन प्रणाली अनुसार लगानी जोखिम मूल्याङ्कन BB+ वा सो भन्दा कममा झर्नु।
- कुनै एक ऋणी (वा ऋणीहरुको समूह) का लागि कर्जा जोखिमका सान्दर्भिक निर्धारकहरु (जस्तै : भविष्यको नगद प्रवाह) मा ह्रास आउनु
- वित्तीय कठिनाईका कारणले गर्दा ऋण भुक्तानीमा छुट वा पुनर्संरचनाको अपेक्षा हुनु।
- ऋणीले कारोबार गर्ने क्षेत्र वा उद्योगहरुको सम्भावनामा ह्रास आउनु।
- उचित तथा पुष्टि गर्न सकिने पूर्वानुमानमा आधारित समष्टिगत आर्थिक अवस्थाबाट ऋणीहरु प्रभावित हुनु।
- शर्तहरुमा गरिएको परिवर्तनको परिणामस्वरुप पुनर्संरचना वा पुनर्तालिकिकरण हुनु।
- Individual Monitoring तथा Review अन्तर्गत रहेका Performing Loans को Internal Credit Assessment बाट निर्धारण गरिएका Credit Quality Indicators, Initial Recognition को समयमा रहेको स्तरभन्दा कम जोखिम भएको हुनु।
- व्यक्तिगत अनुगमन तथा समिक्षाको दायरामा पर्ने नियमित कर्जाको आन्तरिक कर्जा मूल्याङ्कनका आधारमा निर्धारण गरिएका कर्जा गुणस्तर सूचकहरु, ती कर्जाको प्रारम्भिक पहिचानको समयको तुलनामा कमजोर देखिनु
- सुरुमा देखा नपरेका कर्जा जोखिमहरुमा आएको परिवर्तका कारण कर्जा जोखिमसँग सम्बन्धित धितो वा शर्तसम्बन्धी आवश्यकताहरुलाई सुदृढ पार्ने व्यवस्थापनको निर्णय हुनु

### ३.४.६.९ अपेक्षित कर्जा घाटाको लागि प्रावधान

क्षेत्रगत आधारमा गरिएको सम्पत्ति, व्यापारिक प्राप्य रकम र अन्य वित्तीय सम्पत्तिहरूसँग सम्बन्धित कर्जा जोखिमको विवरण निम्नानुसार छ :

| १६ जुलाई २०२६ अनुसार (रु. हजारमा) | | | | |
|---|---|---|---|---|
| **परिशोधित लागतका कर्जा तथा सापट** | **चरण १** | **चरण २** | **चरण ३** | **जम्मा** |
| विपन्न वर्ग कर्जा- आवधिक | १२,१८९,९२५ | २७,९६३ | २४,९२२ | १२,२४२,८११ |
| हायर पर्चेज कर्जा | २,५३४,६८९ | २०४,००५ | ४१,७१९ | २,७८०,४१४ |
| दीर्घकालीन व्यक्तिगत कर्जा | १०,२७९,८४१ | ८०९,१८१ | २५९,५२१ | ११,३४८,५४२ |
| दीर्घकालीन व्यावसायिक कर्जा | ६३,४६१,५८१ | ४,९४२,०१७ | ३४५,९६५ | ६८,७४९,५६२ |
| दीर्घकालीन चालुपूँजी कर्जा | ७,९२२,१३७ | ४११,३७५ | ३१,००३ | ८,३६४,५१५ |
| अन्य आवधिक कर्जा | ७,०६७,३८८ | ३०४,६५४ | १६,५९९ | ७,३८८,६४० |
| व्यक्तिगत आवासीय कर्जा | १३,१८५,३५३ | ११,०७९,३४० | ४६७,०१६ | २४,७३१,७०९ |
| घर/जग्गा कर्जा | ७,७६४,३४१ | २,७३५,०३६ | ७३,३८८ | १०,५७२,७६५ |
| शेयर कर्जा | ११६,६१७ | - | - | ११६,६१७ |
| अल्पकालीन माग कर्जा | १,८५२ | ६३९ | ३९३ | २,८८४ |
| विपन्न वर्ग कर्जा-नविकरणीय | १५८,४८७ | १,७४६ | ४,६१३ | १६४,८४६ |
| नगद कर्जा (Cash Credit) | ४५,३१०,४१० | १,६४२,१४० | ४६६,०८५ | ४७,४१८,६३५ |
| मार्जिन कर्जा-नविकरणीय | ५,२२८,११८ | - | - | ५,२२८,११८ |
| अन्य कर्जा-नविकरणीय | ११,४४१,२४० | १५७,१७५ | १२३,७४२ | ११,७२२,१५८ |
| अधिविकर्ष कर्जा (व्यक्तिगत) | ३,५०६,५५७ | ३९,१४१ | १८,४१५ | ३,५६४,११३ |
| अल्पकालीन चालुपूँजी कर्जा | २२,८८०,०१९ | १,३८८,९८४ | २०,५६५ | २४,२८९,५६९ |
| ट्रस्ट रिसिप्ट/आयात कर्जा | ७,६५९,९९४ | २४३,३९४ | २३,८३२ | ७,९२७,२२० |
| खरिद गरिएका बिलहरू | ८४१,८५१ | - | - | ८४१,८५१ |
| कर्मचारी कर्जा | ३,६७७,६९९ | - | - | ३,६७७,६९९ |
| क्रेडिट कार्डहरू | ६६,६१३ | - | १०,६१३ | ७७,२२५ |
| फोन कर्जा | - | - | ९३७ | ९३७ |
| भर्चुअल क्रेडिट कार्ड कर्जा | १२०,५६० | - | ३,२७४ | १२३,८३४ |
| **कुल** | २२५,४१५,२७१ | २३,९८६,७९१ | १,९३२,६०१ | २५१,३३४,६६३ |
| **नोक्सानी व्यवस्था** | १,०८६,८४४ | १,८०४,७०६ | ३३०,००१ | ३,२२१,५५२ |
| **खुद किताबी मूल्य** | २२४,३२८,४२७ | २२,१८२,०८५ | १,६०२,६०० | २४८,११३,११२ |

| १६ जुलाई २०२५ अनुसार(रु. हजारमा) | | | | |
|---|---|---|---|---|
| **परिशोधित लागतका कर्जा तथा सापट** | **चरण १** | **चरण २** | **चरण ३** | **जम्मा** |
| विपन्न वर्ग कर्जा- आवधिक | १०,१८९,८८८ | ६१,८१७ | ३६,८०२ | १०,२८८,५०८ |
| हायर पर्चेज कर्जा | २,४४०,४७५ | २१९,३५६ | ४९,०३५ | २,७०८,८६७ |
| दीर्घकालीन व्यक्तिगत कर्जा | १०,२८०,७०८ | ८२७,८२२ | ३४८,८३३ | ११,४५७,३६३ |
| दीर्घकालीन व्यावसायिक कर्जा | ५२,३६९,४५८ | २,६६५,४९४ | ५५२,३९८ | ५५,५८७,३५० |
| दीर्घकालीन चालुपूँजी कर्जा | ८,७९८,५१७ | १९३,७२६ | ९९,४५६ | ९,०९१,६९९ |
| अन्य आवधिक कर्जा | ६,७१२,०२७ | २७८,३५९ | १८,१४४ | ७,००८,५३० |
| व्यक्तिगत आवासीय कर्जा | ९,९५६,४४९ | १२,२७५,८७० | ८९४,७८२ | २३,१२७,१०२ |
| घर/जग्गा कर्जा | ५,५७१,१०६ | २,५८७,३२२ | ११५,६८९ | ८,२७४,११७ |
| शेयर कर्जा | - | - | - | - |
| अल्पकालीन माग कर्जा | २३५,३४२ | २,७३२ | ४३२ | २३८,५०६ |
| विपन्न वर्ग कर्जा-नविकरणीय | ४०९,६९० | - | ८,३४० | ४१८,०३० |
| नगद कर्जा (Cash Credit) | ४७,५४०,९७१ | १३९,६९३ | ४२१,६०० | ४८,१०२,२६५ |
| मार्जिन कर्जा-नविकरणीय | ३,१८१,१७१ | - | - | ३,१८१,१७१ |
| अन्य कर्जा-नविकरणीय | ४,७८७,८६७ | - | ८,४४१ | ४,७९६,३०७ |
| अधिविकर्ष कर्जा (व्यक्तिगत) | ३,२७२,९३७ | ३,८८१ | ३९,२६८ | ३,३१६,०८५ |
| अल्पकालीन चालुपूँजी कर्जा | २४,३९०,७६८ | ५७३,७५० | १०१,४९२ | २५,०६६,०११ |
| ट्रस्ट रिसिप्ट/आयात कर्जा | ९,८९०,१६६ | ४१,८८४ | १३,१६९ | ९,९४५,२१९ |
| खरिद गरिएका बिलहरू | ७००,१०४ | - | - | ७००,१०४ |
| कर्मचारी कर्जा | ३,६२९,००५ | - | - | ३,६२९,००५ |
| क्रेडिट कार्डहरू | १७२,३९० | - | १३,२०७ | १८५,५९७ |
| फोन कर्जा | १२,४०३ | - | - | १२,४०३ |
| **कुल** | २०४,५४१,४४३ | १९,८७१,७०७ | २,६२१,०८७ | २२७,१३४,२३७ |
| **नोक्सानी व्यवस्था** | १,०५६,४७८ | १,५२३,२८९ | ४६८,७२३ | ३,०४८,४८९ |
| **खुद किताबी मूल्य** | २०३,४८४,९६५ | २,२५२,३६४ | २,२५२,३६४ | २२४,०८५,७४८ |

समष्टिगत आर्थिक सूचकाङ्क

| १६ जुलाई २०२६ अनुसार | | | | | |
|---|---|---|---|---|---|
| **विवरण** | **२०२५** | **२०२६** | **२०२७** | **२०२८** | **२०२९** |
| उपभोक्ता मूल्य (वर्ष प्रतिशत परिवर्तन औसत) | २.६५ | ४.५३ | ३.३ | ४.८१ | ५.०१ |
| आन्तरिक ऋण वृद्धि (प्रतिशत) | १३ | ८.९४ | ८.९ | १५.८ | १६.६ |
| कुल गार्हस्थ उत्पादनमा आन्तरिक मागको हिस्सा (प्रतिशत) | १२० | १२४ | १२३ | १२४ | १२४ |
| आन्तरिक माग (वास्तविक बार्षिक प्रतिशत परिवर्तन) | -०.४४ | १०.२ | २.७ | ५.२१ | ४.०५ |
| ऋण ब्याजदर (प्रतिशत) | ८.७३ | ७.९८ | ७.४ | ९.७६ | १०.६ |
| निजी उपभोग (वास्तविक बार्षिक प्रतिशत परिवर्तन) | १.७१ | ३ | ४ | ४.०७ | ३.८२ |
| वास्तविक कुल गार्हस्थ उत्पादन (बार्षिक प्रतिशत परिवर्तन) | ४.६१ | ३.५ | ४ | ४.७२ | ४.५ |
| बेरोजगारी दर (प्रतिशत) | १०.५ | १०.५ | १०.५ | १०.९ | ११ |
| राष्ट्रिय उपभोक्ता मूल्य सूचकाङ्क | ४.०६ | ५.७५ | ५.०८ | ५.२१ | ५.१२ |
| राष्ट्रिय तलब र ज्याला दर सूचकाङ्क | २.८५ | ५.९५ | ४.६३ | ७.५१ | ७.०४ |
| कुल राष्ट्रिय खर्चयोग्य आय | ७.४ | ८.९७ | ८.२९ | १०.१ | ९.५ |

समष्टिगत आर्थिक सूचकाङ्क

| १६ जुलाई २०२५ अनुसार | | | | | |
|---|---|---|---|---|---|
| विवरण | २०२४ | २०२५ | २०२६ | २०२७ | २०२८ |
| उपभोक्ता मूल्य (वर्ष प्रतिशत परिवर्तन औसत) | ४.२ | ३.८ | ६.५ | ५.८ | ६ |
| आन्तरिक ऋण वृद्धि (प्रतिशत) | ९.३ | ८.९ | १७ | १८ | १८ |
| कुल गार्हस्थ उत्पादनमा आन्तरिक मागको हिस्सा (प्रतिशत) | ११९ | ११९ | १२२ | १२४ | १२४ |
| आन्तरिक माग (वास्तविक बार्षिक प्रतिशत परिवर्तन) | ९.४ | ५ | ५.८ | ५ | ५.४ |
| ऋण ब्याजदर (प्रतिशत) | ८.७ | ८ | ११ | ११ | ११ |
| वास्तविक कुल गार्हस्थ उत्पादन (बार्षिक प्रतिशत परिवर्तन) | ५.४ | ५.२ | ४.५ | ४.२ | ४.२ |
| बेरोजगारी दर (प्रतिशत) | ४.३ | ४.१ | ४.४ | ४ | ४.१ |
| थोक मूल्य सूचकाङ्क | ११ | ११ | ११ | ११ | ११ |
| निजी उपभोग (वास्तविक बार्षिक प्रतिशत परिवर्तन) | १३९ | १४५ | १३८ | १३२ | १२७ |
| कुल राष्ट्रिय खर्चयोग्य आय | ६.५ | ६.६ | ५.६ | ५.७ | ५.७ |
| राष्ट्रिय उपभोक्ता मूल्य सूचकाङ्क | ६३२ | ६४८ | ६२९ | ६०७ | ५८४ |
| राष्ट्रिय तलब र ज्याला दर सूचकाङ्क | ७.४ | ९ | १० | ९.७ | ९.९ |

कर्जा, ऋण धितोपत्रमा लगानी, व्यापार प्राप्य र अन्य वित्तीय सम्पत्तिहरुमा हुने हानी/नोक्सानी व्यवस्थामा परिवर्तनहरु हानी/नोक्सानी व्यवस्थामा भएका परिवर्तनहरुको विवरण निम्नानुसार छन्:

## परिशोधित लागतमा मापन भएका कर्जा तथा सापटीहरु

(रु हजारमा)

| हानी/नोक्सानीको मेलमिलाप | १२ महिनाको अपेक्षित क्षतिमा मापन गरिएको हानी/नोक्सानी | कर्जा अवधिभर अपेक्षित क्षतिमा मापन गरिएको हानी/नोक्सानी | |
|---|---|---|---|
| | | वित्तीय सम्पत्तिहरू जसको कर्जा जोखिम उल्लेखनीय रूपमा बढेको तर नबिग्रिएका | वित्तीय सम्पत्तिहरू जसको कर्जा जोखिम उल्लेखनीय रूपमा बढेको र कर्जा बिग्रिएको |
| **१६ जुलाई २०२५ को हानी/नोक्सानी** | १,१९३,२८७ | १,५२३,२८९ | ४६८,७२३ |
| चरण १ मा स्थानान्तरण | १०९,६५१ | (६,५५८) | (१०३,०९२) |
| चरण २ मा स्थानान्तरण | (३४,५५५) | १३६,३६१ | (१०१,८०६) |
| चरण ३ मा स्थानान्तरण | (५,१८३) | (१२,३८९) | १७,५७२ |
| हानी/नोक्सानी को खुद पुनः मापन | | | |
| नयाँ वित्तीय सम्पत्तिहरूको उत्पत्ती वा खरिद | ५१४,७१६ | ११०,५४० | ७७,०१५ |
| वित्तीय सम्पत्तिहरूको निसर्ग | (४१३,०१७) | (११९,२९४) | (११३,३९८) |
| कर्जा अपलेखनहरू | | | |
| छूट फिर्ता | | | |
| जोखिम मापदण्डमा परिवर्तन | (१३३,२२८) | १७२,७५९ | ८४,९८७ |
| **१६ जुलाई २०२६ को हानी/नोक्सानी** | १,२३१,६७१ | १,८०४,७०६ | ३३०,००१ |

### श्रेणी/स्टेजिङ अनुसार हानि/नोक्सानीको विवरण

| | | | सामूहिक हानि/नोक्सानी | | व्यक्तिगत हानि/नोक्सानी | |
|---|---|---|---|---|---|---|
| श्रेणी | रकम | जम्मा हानि/नोक्सानी | रकम | हानि/नोक्सानी | रकम | हानि/नोक्सानी |
| श्रेणी १ | २२५,४१५,२७१ | ८३४,२९३ | १७८,७२८,५८२ | ७२२,८४९ | ४६,६८६,६९० | १११,४४५ |
| श्रेणी २ | २३,९८६,७९१ | १,८०४,७०६ | २१,४८३,३७७ | १,८०४,७०६ | २,५०३,४१५ | - |
| श्रेणी ३ | १,९३२,६०१ | ३३०,००१ | १,९३२,६०१ | ३३०,००१ | - | - |
| **जम्मा** | २५१,३३४,६६३ | २,९६९,००० | २०२,१४४,५५९ | २,८५७,५५६ | ४९,१९०,१०४ | १११,४४५ |

आषाढ मसान्त २०८३ मा ५० करोड रुपैयाँ वा सोभन्दा बढी बक्यौता रकम भएका ५२ वटा खाताहरूको सम्बन्धित धितोको मूल्यलाई समेत ध्यानमा राखी व्यक्तिगत रूपमा हानि/नोक्सानी को व्यवस्था गरिएको छ।

तलको तालिकाले श्रेणीगत रुपमा (stage-wise) कुल रकम र अपेक्षित कर्जा नोक्सानी (ECL) का लागि छुट्याइएको नोक्सानी व्यवस्थाहरुको सारांश प्रस्तुत गरिएको ।

| १६ जुलाई २०२६ को अनुसार | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | कुल रकम | | | अपेक्षित कर्जा व्यवस्था | | | अपेक्षित कर्जा कभरेज अनुपात | | |
| वित्तीय विवरणका शीर्षकहरू | श्रेणी १ | श्रेणी २ | श्रेणी ३ | श्रेणी १ | श्रेणी २ | श्रेणी ३ | श्रेणी १ | श्रेणी २ | श्रेणी ३ |
| वासलातमा समावेश हुने शीर्षकहरू: | | | | | | | | | |
| विपन्न वर्ग कर्जा- आवधिक | १२,१८९,९२५ | २७,९६३ | २४,९२२ | ४२,९९७ | ६६८ | ४,०१९ | ०.३०% | २.३०% | १४.५०% |
| हायर पर्चेज कर्जा | २,५३४,६८९ | २०४,००५ | ४१,७१९ | ६,१९८ | ६,२८५ | ४,८४० | ०.२०% | ३.१०% | १०.७०% |
| दीर्घकालीन व्यक्तिगत कर्जा | १०,२७९,८४१ | ८०९,१८१ | २५९,५२१ | ४६,८९२ | ५६,१०८ | ४६,६१२ | ०.५०% | ६.९०% | १७.१०% |
| दीर्घकालीन व्यावसायिक कर्जा | ६३,४६१,५८१ | ४,९४२,०१७ | ३४५,९६५ | १५२,०१३ | २२५,८०३ | ३०,६४३ | ०.२०% | ३.८०% | ७.७०% |
| दीर्घकालीन चालुपूँजी कर्जा | ७,९२२,१३७ | ४११,३७५ | ३१,००३ | १५,१७८ | १५,४९३ | २,४६६ | ०.२०% | ३.८०% | ७.७०% |
| अन्य आवधिक कर्जा | ७,०६७,३८८ | ३०४,६५४ | १६,५९९ | २५,९३९ | २०,९१३ | ४,२१६ | ०.३०% | ४.४०% | १४.९०% |
| व्यक्तिगत आवासीय कर्जा | १३,१८५,३५३ | ११,०७९,३४० | ४६७,०१६ | २१,७८८ | ३६८,३०६ | २८,९३६ | ०.२०% | ३.३०% | ६.००% |
| घर/जग्गा कर्जा | ७,७६४,३४१ | २,७३५,०३६ | ७३,३८८ | १०१,०८५ | ६८९,४७२ | ३३,६४८ | १.२०% | २४.४०% | ४५.००% |
| शेयर कर्जा | ११६,६१७ | - | - | १,२१५ | - | - | १.००% | | |
| अल्पकालीन माग कर्जा | १,८५२ | ६३९ | ३९३ | १५ | १४१ | १४९ | ०.८०% | २२.००% | ३७.२०% |
| विपन्न वर्ग कर्जा-नविकरणीय | १५८,४८७ | १,७४६ | ४,६१३ | ८७६ | १५९ | २,७०१ | ०.४०% | ९.१०% | ४५.००% |
| नगद कर्जा (Cash Credit) | ४५,३१०,४१० | १,६४२,१४० | ४६६,०८५ | १२१,१४२ | ८२,२१६ | ६६,३६६ | ०.२०% | ४.७०% | ११.९०% |
| मार्जिन कर्जा-नविकरणीय | ५,२२८,११८ | - | - | ४८,२९० | - | - | ०.९०% | | |
| अन्य कर्जा-नविकरणीय | ११,६१२,५३४ | १८,१३१ | ९१,४९३ | १२९,८४५ | ४४,७२५ | ५७,८९८ | ०.६०% | १५.३०% | ३०.६०% |
| अधिविकर्ष कर्जा (व्यक्तिगत) | ३,५०६,५५७ | ३९,१४१ | १८,४१५ | ९,१८९ | ७८० | २,७६६ | ०.२०% | १.९०% | ११.२०% |
| अल्पकालीन चालुपूँजी कर्जा | २२,८८०,०१९ | १,३८८,९८४ | २०,५६५ | २८२,७५५ | २४३,३१४ | १६,४७३ | ०.९०% | १६.३०% | ४५.००% |
| ट्रस्ट रिसिप्ट/आयात कर्जा | ७,६५९,९९४ | २४३,३९४ | २३,८३२ | ५५,४०० | ५०,३२५ | १०,७२४ | ०.७०% | २०.४०% | |
| खरिद गरिएका बिलहरू | ८४१,८५१ | - | - | १४,३८६ | - | - | १.७०% | | |
| कर्मचारी कर्जा | ३,६८५,०१९ | - | - | १०,१७६ | - | - | ०.२७% | | |
| भर्चुअल क्रेडिट कार्ड कर्जा | १२०,५६० | - | ३,५६८ | १७०,२९४ | - | ४,०५१ | ०.५०% | | १००.००% |
| क्रेडिट कार्डहरू | ६६,६१३ | - | १०,६१३ | ६९१ | - | ११,५९७ | ०.५०% | | १००.००% |
| फोन कर्जा | - | - | ९३७ | - | - | १,८९५ | | | १००.००% |

| १६ जुलाई २०२६ को अनुसार | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | कुल रकम | | | अपेक्षित कर्जा व्यवस्था | | | अपेक्षित कर्जा कभरेज अनुपात | | |
| वित्तीय विवरणका शीर्षकहरू | श्रेणी १ | श्रेणी २ | श्रेणी ३ | श्रेणी १ | श्रेणी २ | श्रेणी ३ | श्रेणी १ | श्रेणी २ | श्रेणी ३ |
| **वासलातमा समावेश हुने बाहेकका शीर्षकहरू:** | | | | | | | | | |
| स्वीकृती तथा समर्थनहरु | ४९९,५९७ | | | ६,७२८ | | | १.३५% | | |
| बैंक ग्यारेन्टी | ६,४८१,०६१ | | | २३,५०५ | | | ०.३६% | | |
| प्रतित पत्र | ९,०४७,८०१ | | | १०५,२१४ | | | १.१६% | | |
| बण्डहरू | ७५,९६५,८०८ | | | २७० | | | ०.००% | | |
| ट्रेजरी बिलहरू | - | | | - | | | - | | |
| प्लेसमेन्टहरू | १९,१९१,८१० | | | ८,२१८ | | | ०.०४% | | |

| १६ जुलाई २०२५ को अनुसार | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | कुल रकम | | | अपेक्षित कर्जा व्यवस्था | | | अपेक्षित कर्जा कभरेज अनुपात | | |
| वित्तीय विवरणका शीर्षकहरू | श्रेणी १ | श्रेणी २ | श्रेणी ३ | श्रेणी १ | श्रेणी २ | श्रेणी ३ | श्रेणी १ | श्रेणी २ | श्रेणी ३ |
| वासलातमा समावेश हुने शीर्षकहरू: | | | | | | | | | |
| विपन्न वर्ग कर्जा- आवधिक | १०,२९३,७७६ | ६३,४४४ | ३९,८०८ | ५४,७६४ | ६,१९५ | ९,५८६ | ०.५०% | ९.८०% | २४.१०% |
| हायर पर्चेज कर्जा | २,४५०,९४३ | २२१,०१९ | ५३,३८६ | ९,३४३ | ८,०४५ | ८,०५२ | ०.४०% | ३.६०% | १५.१०% |
| दीर्घकालीन व्यक्तिगत कर्जा | १०,३१०,२४९ | ८३०,८३० | ३७०,८८४ | ६०,८४४ | ७८,१७४ | ९३,०२३ | ०.६०% | ९.४०% | २५.१०% |
| दीर्घकालीन व्यावसायिक कर्जा | ६५,४१०,५९२ | २,७३५,७५९ | ६११,५२८ | १९८,४०९ | १५४,३५८ | ७१,९६१ | ०.३०% | ५.६०% | ११.८०% |
| दीर्घकालीन चालुपूँजी कर्जा | ८,९१७,४२६ | १९४,१४० | १०१,२५५ | २६,६२८ | १२,१२८ | ११,९१५ | ०.३०% | ६.२०% | ११.८०% |
| अन्य आवधिक कर्जा | ८,१०८,५५३ | ४७५,०७० | २४,२०६ | १७,६७९ | ११,५५८ | ३,३४६ | ०.२०% | २.४०% | १३.८०% |
| व्यक्तिगत आवासीय कर्जा | १०,२४९,२८० | १२,३७२,७७५ | ९११,७९८ | १६,७५६ | ५६१,३८६ | ७५,२१५ | ०.२०% | ४.५०% | ८.२०% |
| घर/जग्गा कर्जा | ५,७७३,६२६ | २,६६६,७३६ | ११८,७४८ | ५१,५७७ | ६५०,६०५ | ५३,४३७ | ०.९०% | २४.४०% | ४५.००% |
| शेयर कर्जा | २५९,६०२ | - | - | १२२ | - | - | ०.००% | ०.००% | ०.००% |
| अल्पकालीन माग कर्जा | २३५,८६१ | २,७४१ | ४३४ | १,७८० | ८१४ | १९५ | ०.८०% | २९.७०% | ४५.००% |
| विपन्न वर्ग कर्जा-नविकरणीय | ४७१,१७१ | - | ९,६१७ | २,१९३ | - | ४,३२८ | ०.५०% | ०.००% | ४५.००% |
| नगद कर्जा (Cash Credit) | ५६,४९८,७९५ | १४२,३३५ | ५१६,१५८ | ८१,३८९ | ६,०६८ | ४६,७५१ | ०.१०% | ४.३०% | ९.१०% |
| मार्जिन कर्जा-नविकरणीय | ३,३२२,०८१ | - | - | २४,९४० | - | - | ०.८०% | ०.००% | ०.००% |
| अन्य कर्जा-नविकरणीय | ५,५८३,७४७ | - | १९,८१७ | ४६,७५२ | - | ५,१९९ | ०.८०% | ०.००% | २६.२०% |
| अधिविकर्ष कर्जा (व्यक्तिगत) | ४,१७३,३०५ | ४,७७९ | ४४,९५२ | ९,०६३ | ११७ | ५,७३८ | ०.२०% | २.४०% | १२.८०% |
| अल्पकालीन चालुपूँजी कर्जा | ३२,८७३,७०४ | ६१०,४१५ | १३५,२१० | ३२३,६४५ | ३२,७२१ | ६०,८४४ | १.००% | ५.४०% | ४५.००% |
| ट्रस्ट रिसिप्ट/आयात कर्जा | ९,८९०,७७१ | ४१,८८४ | १३,१६९ | ११८,९४९ | १,१२१ | ५,९२६ | १.२०% | २.७०% | ४५.००% |
| खरिद गरिएका बिलहरू | ७००,१०४ | - | - | ८,६८८ | - | - | १.२०% | ०.००% | ०.००% |
| कर्मचारी कर्जा | ३,६२९,००५ | - | - | १,७०१ | - | - | ०.००% | ०.००% | ०.००% |
| क्रेडिट कार्डहरू | १७२,३९० | - | १३,२०७ | १,१७१ | - | १३,२०७ | ०.७०% | ०.००% | १००.००% |
| फोन कर्जा | १२,४०३ | - | - | ८४ | - | - | ०.७०% | ०.००% | ०.००% |
| वासलातमा समावेश हुने बाहेकका शीर्षकहरू: | | | | | | | | | |
| स्वीकृती तथा समर्थनहरु | २,३४७,६७० | | | २९,७४१ | | | १.२७% | | |
| बैंक ग्यारेन्टी | ६,३२२,८७३ | | | ३८,१८९ | | | ०.६०% | | |
| प्रतित पत्र | ५,७५२,१०१ | | | ६४,६४९ | | | १.१२% | | |
| बण्डहरू | ९५,३५३,२३८ | | | ४०६ | | | ०.००% | | |
| ट्रेजरी बिलहरू | ४,८०६,८३९ | | | - | | | ०.००% | | |
| प्लेसमेन्टहरू | ७,८३७,५०० | | | ३,२६८ | | | ०.०४% | | |
| निर्यात अनुदानबाट प्राप्त गर्नुपर्ने | १,१८७,७४६ | | | ५५७ | | | ०.०५% | | |

### ३.४.७. अन्य विस्तृत आम्दानीमार्फत उचित मूल्यमा वर्गीकरण गरिएको वित्तीय सम्पत्तिका नोक्सानी

इक्वीटी साधनमा गरिएको लगानीको ह्रास भएको वस्तुगत प्रमाणका रुपमा उक्त लगानीको उचित मूल्य (Fair Value) त्यसको लागत भन्दा उल्लेखनीय वा लामो अवधिसम्म निरन्तर रुपमा घट्नु पर्दछ।

ह्रासबाट भएको नोक्सानीलाई ईक्वीटी अन्तर्गतको उचित मूल्य सञ्चिती (Fair Value Reserve) मा सञ्चित नोक्सानीलाई पुनःवर्गीकरण गरी नाफा वा नोक्सानीमा मान्यता दिइन्छ।

ईक्वीटीबाट नाफा वा नोक्सानीमा पुनःवर्गीकरण गरिने सञ्चित नोक्सानी भनेको कुनै पनि मूलधन भुक्तानीबाट समायोजन गरिएको अधिग्रहण लागत र हालको उचित मूल्य बीचको अन्तर हो, जसबाट यस अघि नाफा वा नोक्सानीमा मान्यता दिइएको कुनै पनि ह्रास नोक्सानी घटाइएको हुन्छ।

### ३.५ व्यापारिक सम्पत्ति

बैंकले ती वित्तीय सम्पत्ति वा वित्तीय दायित्वहरुलाई "व्यापार प्रयोजन का लागि धारण गरिएका" को रुपमा वर्गीकरण गर्दछ, जुन मूख्यतः छोटो अवधिमा खरिद बिक्री गरी नाफा आर्जन गर्ने उद्देश्यले खरिद वा जारी गरिएका हुन्छन् वा त्यस्ता वित्तीय साधनहरुको पोर्टफोलियोको हिस्सा हुन्छन् जसको व्यवस्थापन सामूहिक रुपमा गरिन्छ र जसबाट छोटो अवधिको नाफा आर्जन गरिएका कारोबारहरुको स्पष्ट प्रमाण उपलब्ध हुन्छ।

व्यापार प्रयोजनका लागि धारण गरिएका सम्पत्ति तथा दायित्वहरु वित्तीय अवस्थाको विवरणमा उचित/बजार मूल्य मा अभिलेख तथा मापन गरिन्छन्। उचित मूल्यमा हुने परिवर्तनबाट सृजित नाफा वा नोक्सानी खुद व्यापारिक आम्दानी मा मान्यता दिइन्छ।

सम्झौताका शर्तहरु बमोजिम प्राप्त हुने वा भुक्तानी गर्नुपर्ने ब्याज तथा लाभांश आदानी वा खर्च, अथवा भुक्तानी प्राप्त गर्ने अधिकार स्थापित भएको अवस्थामा, खुद व्यापारिक आम्दानीमा समावेश गरिन्छ।

यस वर्गीकरण अन्तर्गत ऋण प्रत्याभूति, इक्विटी लगानी, छोटो बिक्री स्थिति (Short Positions) तथा निकट भविष्यमा बिक्री वा पुनः खरिद गर्ने मुख्य उद्देश्यले प्राप्त गरिएका ग्राहक कर्जाहरु समावेश हुन्छन्।

### ३.६ व्युत्पन्न (डेरिभेटिभ) सम्पत्ति र दायित्वहरु

डेरिभेटिभ (Derivatives) त्यस्ता वित्तीय साधनहरु हुन् जसको मूल्य ब्याजदर, वित्तीय साधनहरुको मूल्य, वस्तु (Commodity) को मूल्य, विदेशी विनिमय दर, कर्जा जोखिम (Credit Risk) तथा विभिन्न सूचकाङ्कहरुमा हुने परिवर्तनका आधारमा निर्धारण हुन्छ। हेजिङ्ग (Hedging) साधनको रुपमा तोकिएका बाहेक अन्य सबै डेरिभटिभहरुलाई व्यापार प्रयोजन का लागि राखिएका वित्तीय साधनको रुपमा वर्गीकरण गरिन्छ।

डेरिभेटिभहरुलाई प्रारम्भिक रुपमा उचित/बजार मूल्यमा मान्यता दिइन्छ र त्यसपछि पनि उचित/बजार मूल्यकै आधारमा मापन गरिन्छ। पुनर्मूल्याङ्कनबाट उत्पन्न नाफा वा नोक्सानीलाई, नाफा तथा नोक्सानी हिसाबमा मान्यता दिइन्छ। तथापि, नगद प्रवाह हेजिङ्ग (Cash Flow Hedging) वा खुद लगानी हेजिङ्ग (Net Investment Hedging) प्रभावकारी रुपमा लागू भएको अवस्थामा उचित मूल्यमा भएको परिवर्तनको प्रभावकारी अंशलाई अन्य विस्तृत आयमा मान्यता दिइन्छ।

उचित मूल्य सक्रिय बजारमा उपलब्ध उद्धृत मूल्य (Quoted Market Price), हालैको बजार कारोबारहरु तथा आवश्यकताअनुसार बट्टाकरण गरी निर्धारण गरिएको नगद प्रवाह विधि (Discounted Cash Flow Model) र विकल्प मूल्य निर्धारण विधि (Option Pricing Model) लगायतका मूल्याङ्कन प्रविधिहरुबाट निर्धारण गर्न सकिन्छ।

कुनै डेरिभेटिभ सम्झौताको प्रारम्भिक उचित मूल्य बजारमा प्रत्यक्ष रुपमा अवलोकन गर्न नसकिने तथ्याङ्क (Unobservable Inputs) प्रयोग गर्ने मूल्याङ्कन विधिमा आधारित भएको अवस्थामा, त्यस्तो डेरिभटिभको प्रारम्भिक मान्यता तथा लेखाङ्कन नीति अन्य वित्तीय सम्पत्ति तथा वित्तीय दायित्वहरुको प्रारम्भिक मान्यता सम्बन्धी नीतिसरह लागू गरिन्छ।

### ३.७ सम्पत्ति र उपकरण

सम्पूर्ण स्थायी सम्पत्ति (Property and Equipment) हरुलाई लागत मूल्यबाट सञ्चित ह्रासकट्टी (Accumulated Depreciation) तथा ह्रासजन्य नोक्सानी (Impairment Loss) घटाई बाँकी रहेको रकममा प्रस्तुत गरिन्छ। लागतमा सम्पत्ति प्राप्तिसंग प्रत्यक्ष रुपमा सम्बन्धित खर्चहरु समावेश गरिन्छन्।

त्यस पछिका लागतहरु (Subsequent Costs) सम्बन्धित सम्पत्तिको वहन मूल्य (Carrying Amount) मा समावेश गरिन्छ वा आवश्यकताअनुसार छुट्टै सम्पत्तिको रुपमा मान्यता दिइन्छ। छुट्टै सम्पत्तिको रुपमा मान्यता तब मात्र दिइन्छ जब उक्त खर्चसँग सम्बन्धित भविष्यको आर्थिक लाभ बैंकलाई प्राप्त हुने सम्भावना हुन्छ र सो खर्चको रकम भरपर्दो रुपमा मापन गर्न सकिन्छ।

प्रत्येक वासलात (Balance Sheet) मितिमा सम्पत्तिहरुको अवशिष्ट मूल्य (Residual Value) तथा उपयोगी आयु (Useful Life) को पुनरावलोकन गरिन्छ र आवश्यकताअनुसार समायोजन गरिन्छ। साथै, ह्रास (Impairment) का सङ्केतहरु भए नभएको मूल्याङ्कन पनि गरिन्छ।

यदि कुनै सम्पत्तिको वहन मूल्य त्यसको पुनर्प्राप्ति योग्य रकम (Recoverable Amount) भन्दा बढी भएको पाइएमा, उक्त सम्पत्तिको मूल्य पुनर्प्राप्ति योग्य रकमसम्म घटाइन्छ। सम्पत्ति बिक्री वा निष्कासनबाट सृजित नाफा वा नोक्सानी नाफा तथा नोक्सानी विवरणमा समावेश गरिन्छ।

जग्गाको मूल्यमा ह्रासकट्टी गणना गरिँदैन, तथापि यसमा ह्रास परीक्षण भने गरिन्छ।

मर्मत तथा सम्भार सम्बन्धी खर्चहरु उत्पन्न भएको वित्तीय अवधिमा नै नाफा तथा नोक्सानी विवरणमा खर्चको रुपमा मान्यता दिइन्छ।

अन्य सम्पत्तिहरुको ह्रासकट्टी लागत मूल्य र अवशिष्ट मूल्यबीचको फरक रकमलाई अनुमानित उपयोगी आयु भरी बाँडफाँड गर्न सिधा रेखा विधि (Straight-Line Method) प्रयोग गरी गणना गरिन्छ। विवरण निम्नानुसार रहेको छः

| सम्पत्ति कोड | सम्पत्ति विवरण श्रेणी | उपयोगी आयु 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 | जग्गा | 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 |

प्रत्येक रु ५,००० सम्मको लागतमा खरिद गरिएको कम मूल्यका सम्पत्तिहरू खरिद गरिएको वर्षमा सञ्चालन खर्चको रूपमा लेखाङ्कन गरिन्छ। बैंकको स्वामित्व र नियन्त्रणमा रहेका जग्गा सम्पत्तिहरूको मूल्य प्रतिबिम्बित गर्न पुनः मूल्याङ्कन गरिएको छ। बहन मूल्यभन्दा बढि बजार मूल्यलाई सम्पत्ती पुनःर्मूल्याङ्कन कोषको रूपमा लेखाङ्कन गरिएको छ।

### ३.८ निर्माणाधिन पूँजीगत कार्य (Capital Work in progress)

निर्माणाधिन पूँजीगत कार्यलाई लागत मूल्यमा प्रस्तुत गरिएको छ। यस अन्तर्गत भवन निर्माणसँग प्रत्यक्ष रुपमा सम्बन्धित तथा पूँजीगत प्रकृतिका खर्चहरु समावेश हुन्छन्, जुन पूँजीकरणको प्रक्रियामा जान बाँकी रहेका हुन्छन्।

### ३.९ ख्याती तथा अमूर्त सम्पत्ति

#### ३.९.१ अमूर्त सम्पत्ति

अमूर्त सम्पत्तिहरु (Intangible Assets) अन्तर्गत बाह्य रुपमा विकास गरिएका तथा पूँजीकरण गरिएका सफ्टवेयर सुधार (Capitalized Software Enhancements) समावेश हुन्छन्। सीमित उपयोगी आयु भएका अमूर्त सम्पत्तिहरुलाई तिनको अनुमानित उपयोगी आयुभरी सिधा रेखा विधि (Straight-Line Method) अनुसार क्रमशः परिशोधन (Amortization) गरिन्छ।

सीमित उपयोगी आयु भएका अमूर्त सम्पत्तिहरुको प्रत्येक वित्तीय विवरण मितिमा पुनरावलोकन गरी ह्रास भएको कुनै सङ्केत छ वा छैन भन्ने मूल्याङ्कन गरिन्छ। यदि त्यस्तो कुनै सङ्केत देखिएमा सम्बन्धित सम्पत्तिको पुनर्प्राप्ति योग्य रकम (Recoverable Amount) निर्धारण गरिन्छ। कुनै सम्पत्तिको वहन मूल्य (Carrying Amount) पुनर्प्राप्ति योग्य रकमभन्दा बढी भएमा, उक्त सम्पत्तिको मूल्य तत्काल पुनर्प्राप्ति योग्य रकमसम्म घटाई मान्यता दिइन्छ।

### ३.९.२ कम्प्युटर सफ्टवेयर

खरिद गरिएका कम्प्युटर सफ्टवेयर इजाजतपत्रहरू, सम्बन्धित सफ्टवेयर प्राप्त गर्न तथा प्रयोगमा ल्याउन लागेको लागतका आधारमा पूँजीकृत गरिन्छ। कम्प्युटर सफ्टवेयरको परिशोधन (Amortization) लागत मूल्य र अवशिष्ट मूल्यबीचको फरक रकमलाई यसको अनुमानित उपयोगी आयुभरी व्यवस्थित रुपमा बाँडफाँड गर्न सिधा रेखा विधि (Straight-Line Method) प्रयोग गरी गणना गरिन्छ। यसको विवरण निम्नानुसार रहेको छ :

| 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 सम्पत्ति (Investment Property) अन्तर्गत स्थायी सम्पत्ति (Property and Equipment) तथा बिक्रीका लागि राखिएका गैर-चालु सम्पत्ति (Non-Current Assets Held for Sale) बाहेकका जग्गा वा जग्गासहितका भवनहरु समावेश हुन्छन्। सामान्यतया, बैंकले गैर-बैंकिङ सम्पत्तिको रुपमा प्राप्त गरेको तर वित्तीय विवरण मितिसम्म बिक्री नभएको जग्गा तथा जग्गासहितका भवनहरु यस अन्तर्गत समावेश गरिन्छन्।

बैंकले कर्जा तथा सापटीको धितो कार्यान्वयन गर्ने क्रममा प्राप्त गरेका लगानी सम्पत्तिहरु पनि धारण गरेको हुन सक्छ। त्यस्ता सम्पत्तिहरु लगानी सम्पत्तिको रुपमा वर्गीकृत गरी सम्बन्धित लेखा नीतिअनुसार व्यवस्थापन गरिन्छ।

### ३.१०.२ बिक्रीको लागि राखिएको गैर–बैङ्किक सम्पत्ति

गैर-चालु सम्पत्तिहरु (Non-Current Assets) वा निष्कासन समूह (Disposal Groups) लाई बिक्री का लागि राखिएका सम्पत्ति (Assets Held for Sale) को रुपमा वर्गीकरण गरिन्छ, यदि तिनको वहन मूल्य (Carrying Amount) निरन्तर प्रयोगबाट भन्दा मूख्यतः बिक्री कारोबारमार्फत पुनःप्राप्त हुने अपेक्षा गरिएको हुन्छ। यस्ता सम्पत्तिहरुलाई वहन मूल्य र बिक्री खर्च कटाएपछिको उचित मूल्य (Fair Value Less Costs to Sell) मध्ये जुन कम हुन्छ, सोही मूल्यमा मापन गरिन्छ।

बिक्रीका लागि राखिएका सम्पत्तिको रुपमा वर्गीकरण गरिसकेपछि त्यस्ता सम्पत्तिहरुमा ह्रासकट्टी वा परिशोधन गणना गरिँदैन।

प्रारम्भिक वर्गीकरण तथा त्यसपछिको मापनका क्रममा उत्पन्न हुने कुनै पनि ह्रासजन्य नोक्सानी (Impairment Loss) लाई खर्चको रुपमा मान्यता दिइन्छ।

त्यस पश्चात् बिक्री खर्च कटाएपछिको उचित मूल्यमा वृद्धि भएमा, र उक्त वृद्धि यसअघि मान्यता दिइएको सञ्चित ह्रासजन्य नोक्सानीभन्दा बढी नभएको अवस्थामा, सो वृद्धिलाई नाफा तथा नोक्सानी विवरणमा मान्यता दिइन्छ।

### ३.११ आयकर

### ३.११.१ चालु कर

करयोग्य मुनाफामा लाग्ने चालु आयकर (Current Income Tax) नाफा आर्जन भएको अवधिमा खर्चको रुपमा मान्यता दिइन्छ।
हालको अवधिसँग सम्बन्धित चालु आयकर सम्पत्ति (Current Income Tax Assets) तथा चालु आयकर दायित्व (Current Income Tax Liabilities) हरुलाई कर प्रशासनबाट प्राप्त हुने वा कर प्रशासनलाई भुक्तानी गर्नुपर्ने अपेक्षित रकमका आधारमा मापन गरिन्छ। कर रकम गणना गर्न प्रयोग गरिने करदर तथा कर सम्बन्धी कानूनहरु वित्तीय विवरण मितिसम्म लागू भइसकेका वा व्यवहारतः लागू भइसकेका (Substantively Enacted) कानूनहरु हुन्छन्।

प्रत्यक्ष रुपमा स्वपूँजी (Equity) मा मान्यता दिइएका विषयहरुसँग सम्बन्धित चालु आयकर पनि स्वपूँजीमै मान्यता दिइन्छ र नाफा तथा नोक्सानी विवरण (Statement of Profit or Loss) मा समावेश गरिँदैन। व्यवस्थापनले लागू हुने कर कानूनहरुको व्याख्यासँग सम्बन्धित विषयहरुलाई ध्यानमा राखी कर विवरण (Tax Return) मा अपनाइएका कर सम्बन्धी अवस्थाहरुको समय समयमा समीक्षा गर्दछ तथा आवश्यकताअनुसार प्रावधान (Provision) व्यवस्था गर्दछ।

अन्य विस्तृत आय (Other Comprehensive Income) मार्फत वर्गीकृत सम्पत्ति तथा दायित्वहरुको उचित मूल्य पुनर्मूल्याङ्कनबाट उत्पन्न नाफा वा नोक्सानीसँग सम्बन्धित चालु कर पनि अन्य विस्तृत आयमै मान्यता दिइन्छ । त्यस्तो कर सम्बन्धित नाफा वा नोक्सानीसँगै नाफा तथा नोक्सानी विवरणमा स्थानान्तरण गरिन्छ ।

चालु आयकर सम्पत्ति र चालु आयकर दायित्वहरुलाई कानूनी रुपमा एक-अर्कासँग समायोजन (Offset) गर्ने अधिकार भएको तथा खुद आधारमा फछ्र्यौट गर्ने वा सम्पत्ति प्राप्ति र दायित्व भुक्तानी एकै समयमा गर्ने स्पष्ट उद्देश्य भएको अवस्थामा मात्र समायोजन गरिन्छ ।

आर्थिक वर्ष २०८२/८३ मा बैंकले विभिन्न कर निर्धारण वर्षहरुसँग सम्बन्धित, आयकर ऐन, २०५८ को दफा १०२ अन्तर्गत ठूला करदाता कार्यालय (Large Taxpayers Office) द्वारा जारी गरिएको कर निर्धारण आदेश अनुसार लागको कर दायित्व, सोसँग सम्बन्धित ब्याज, जरिवाना तथा थप शुल्कहरु समेत गरी रु. ४१,८३,३५,१४० भुक्तानी गरेको छ । उक्त भुक्तानी कर कार्यालयबाट निर्धारण गरिएका कर दायित्वहरुको फछ्र्यौट गर्न तथा सम्बन्धित कानूनी प्रक्रियाहरु टुङ्गो नलाग्दासम्म थप ब्याज, जरिवाना तथा शुल्कहरु थपिने जोखिम न्यूनीकरण गर्ने उद्देश्यले गरिएको थियो ।

उक्त रकमको भुक्तानीबाट बैंकको बाँकी कर सम्बन्धी विवाद तथा दायित्वहरुमा भविष्यमा थप ब्याज, जरिवाना तथा शुल्कहरु लाग्न सक्ने जोखिम उल्लेखनीय रुपमा न्यून हुने अपेक्षा गरिएको छ । त्यसैले, बैंकद्वारा गरिएको भुक्तानी तथा सम्बन्धित कर विषयहरुको व्यवस्थापनको मूल्याङ्कनका आधारमा यी विषयहरुसँग सम्बन्धित थप कुनै कर दायित्व हाल बैंकबाट भुक्तानी गर्न बाँकी वा बक्यौता रहेको छैन ।

### ३.११.२ स्थगित कर

स्थगित कर (Deferred Tax) विवरण मितिमा सम्पत्ति तथा दायित्वहरुको कर आधार (Tax Base) र वित्तीय प्रतिवेदन प्रयोजनका लागि कायम गरिएको वहन मूल्य (Carrying Amount) बीच रहेका अस्थायी भिन्नता (Temporary Differences) मा दायित्व विधि (Liability Method) अनुसार गणना तथा लेखाङ्कन गरिन्छ ।

स्थगित कर दायित्व (Deferred Tax Liability), निम्न अवस्थाहरुमा बाहेक सबै करयोग्य अस्थायी भिन्नताहरुका लागि मान्यता दिइन्छः

क) जब स्थगित कर दायित्व व्यवसाय संयोजन (Business Combination) बाहेकको कारोबारमा सम्पत्ति वा दायित्वको प्रारम्भिक मान्यताबाट वा गुडविल (Goodwill) को प्रारम्भिक मान्यताबाट उत्पन्न भएको हुन्छ र उक्त कारोबारको समयमा त्यसले न लेखा नाफा (Accounting Profit) न त कर योग्य नाफा वा नोक्सानी (Taxable Profit or Loss) लाई नै प्रभाव पार्दछ ।

ख) सहायक संस्था (Subsidiaries), सम्बद्ध संस्था (Associates) वा संयुक्त व्यवस्था (Joint Arrangements) मा गरिएका लगानीसँग सम्बन्धित कर योग्य अस्थायी भिन्नताहरुको हकमा, यदि त्यस्ता अस्थायी भिन्नताहरु उल्टिने समयलाई नियन्त्रण गर्न सकिन्छ र निकट भविष्यमा ती भिन्नताहरु उल्टिने सम्भावना छैन भने स्थगित कर दायित्व मान्यता दिइँदैन ।

स्थगित कर सम्पत्ति (Deferred Tax Asset) सबै कटौतीयोग्य अस्थायी भिन्नताहरु, उपयोग नभएका कर छुट (Unused Tax Credits) तथा उपयोग नभएका कर नोक्सानी (Unused Tax Losses) को वहन रकममा त्यति मात्रामा मात्र मान्यता दिइन्छ, जति मात्रामा भविष्यमा करयोग्य नाफा उपलब्ध हुने सम्भावना हुन्छ र त्यस विरुद्ध ती रकममा उपयोग गर्न सकिन्छ ।

तर निम्न अवस्थाहरुमा स्थगित कर सम्पत्ति मान्यता दिइँदैनः

क) जब कटौतीयोग्य अस्थायी भिन्नतासँग सम्बन्धित स्थगित कर सम्पत्ति व्यवसाय संयोजन बाहेकको कारोबारमा सम्पत्ति वा दायित्वको प्रारम्भिक मान्यताबाट उत्पन्न भएको हुन्छ र उक्त कारोबारले न लेखा नाफा न त करयोग्य नाफा वा नोक्सानीलाई प्रभाव पार्दछ ।

ख) सहायक संस्था, सम्बद्ध संस्था तथा संयुक्त व्यवस्थामा गरिएका लगानीसँग सम्बन्धित कटौतीयोग्य अस्थायी भिन्नताहरुको हकमा, स्थगित कर सम्पत्ति त्यति मात्रामा मान्यता दिइन्छ, जति मात्रामा निकट भविष्यमा ती अस्थायी भिन्नताहरु उल्टिने सम्भावना हुन्छ र तिनको उपयोग गर्न सकिने पर्याप्त कर योग्य नाफा उपलब्ध हुने अपेक्षा गरिन्छ ।

अन्य विस्तृत आय (Other Comprehensive Income) मार्फत वर्गीकृत सम्पत्ति तथा दायित्वहरुको उचित मूल्य (Fair Value) पुनःमूल्याङ्कनबाट उत्पन्न नाफा वा नोक्सानीसँग सम्बन्धित स्थगित कर पनि अन्य विस्तृत आयमै मान्यता दिइन्छ। त्यस्तो कर सम्बन्धित नाफा वा नोक्सानीसँगै पछि नाफा तथा नोक्सानी विवरण (Statement of Profit or Loss) मा स्थानान्तरण गरिन्छ।

### ३.१२ निक्षेप, धितोपत्र (Debt securities) तथा अन्य सहायक दायित्वहरु

म्याद नतोकिएको निक्षेपहरुको (Deposits) अनुमानित उचित मूल्य (Fair Value) माग गरिएको समयमा भुक्तानी गर्नुपर्ने रकम बराबर मानिन्छ। निश्चित ब्याजदरयुक्त निक्षेपहरु (Fixed Interest Bearing Deposits) तथा बजारमा उद्धृत मूल्य (Quoted Market Price) उपलब्ध नभएका अन्य सापटीहरुको अनुमानित उचित मूल्य, समान कर्जा जोखिम तथा बाँकी परिपक्वता अवधि भएका ऋण साधनहरुमा प्रचलित बजार ब्याजदर प्रयोग गरी भावी नगद प्रवाहलाई बट्टाकरण गरी निर्धारण गरिन्छ।

ऋणपत्रहरु (Debentures) प्रभावकारी ब्याजदर विधि (Effective Interest Rate Method) अनुसार परिशोधित लागत (Amortized Cost) मा मान्यता तथा मापन गरिन्छन्। यस्ता साधनहरुको कुपन दर नै प्रभावकारी ब्याजदरको प्रतिनिधित्व गर्ने मानिन्छ। प्रभावकारी ब्याजदरले यी साधनहरुमा निहित कर्जा जोखिम तथा मुद्राको समय मूल्य (Time Value of Money) लाई समेट्ने अपेक्षा गरिन्छ, किनभने यस्ता साधनहरु मूलधन तथा ब्याजको प्राप्तिका लागि मात्र धारण गरिएका हुन्छन्।

### ३.१३ व्यवस्थाहरु

बैंकले विगतका घटनाहरुको परिणामस्वरुप वर्तमान दायित्व (कानूनी वा रचनात्मक दायित्व) सृजना भएको, उक्त दायित्वको फछ्र्यौट गर्न आर्थिक लाभ समावेश भएका स्रोतहरुको बहिर्गमन (Outflow of Resources) आवश्यक पर्ने सम्भावना रहेको तथा दायित्वको रकम विश्वसनीय रुपमा अनुमान गर्न सकिने अवस्थामा प्रावधान (Provision) खडा गरिन्छ।

मुद्राको समय मूल्य (Time Value of Money) को प्रभाव महत्वपूर्ण भएको अवस्थामा, बैंकले सम्बन्धित दायित्वसँग प्रत्यक्ष रुपमा सम्बन्धित प्रचलित दर लाई प्रतिबिम्बित गर्ने करपूर्वको (Pre-tax) छुट दर (Discount Rate) प्रयोग गरी अपेक्षित नगद प्रवाहलाई बट्टाकरण (Discounting) गरी प्रावधानको रकम निर्धारण गर्दछ। कुनै पनि प्रावधानसँग सम्बन्धित खर्च, प्राप्त हुन सक्ने प्रतिपूर्तिको रकम कटाएर, अन्य सञ्चालन खर्च (Other Operating Expenses) अन्तर्गत नाफा तथा नोक्सानी विवरण (Statement of Profit or Loss) मा प्रस्तुत गरिन्छ।

प्रावधानहरुको प्रत्येक वित्तीय विवरण मितिमा पुनरावलोकन गरिन्छ र हाल उपलब्ध सर्वोत्तम अनुमान (Best Estimate) अनुसार आवश्यक समायोजन गरिन्छ। यदि दायित्व फछ्र्यौट गर्न स्रोतहरुको बर्हिगमन आवश्यक पर्ने सम्भावना नरहेको निष्कर्षमा पुगिएमा, सम्बन्धित प्रावधान फिर्ता (Reverse) गरिन्छ।

भारयुक्त करार (Onerous Contract) सम्बन्धी प्रावधान त्यतिबेला मान्यता दिइन्छ, जब कुनै करारबाट बैंकले प्राप्त गर्ने अपेक्षित आर्थिक लाभ उक्त करार अन्तर्गतको दायित्व पूरा गर्न अनिवार्य रुपमा व्यहोर्नुपर्ने लागतभन्दा कम हुन्छ।

### ३.१४ आम्दानीको पहिचान

आम्दानी (Revenue) तब मात्र लेखाङ्कन गरिन्छ, जब सम्बन्धित कारोबारबाट प्राप्त हुने आर्थिक लाभ संस्थामा प्रवाह हुने सम्भावना उच्च हुन्छ। केही अवस्थाहरुमा प्रतिफल (Consideration) प्राप्त नभएसम्म वा विद्यमान अनिश्चितता समाप्त नभएसम्म आम्दानी लेखाङ्कन गर्न उपयुक्त नहुन सक्छ।

बैंकको आम्दानीमा मूख्यतः ब्याज आम्दानी (Interest Income), शुल्क तथा कमिशन आम्दानी (Fees and Commission Income), विदेशी विनिमय आम्दानी (Foreign Exchange Income), कार्ड सेवा आम्दानी (Cards Income), सम्पत्ति निष्कासनबाट प्राप्त आम्दानी (Disposal Income) लगायतका अन्य आम्दानीहरु समावेश हुन्छन्।

आम्दानी त्यतिबेला मात्र लेखाङ्कन गरिन्छ, जब त्यससँग सम्बन्धित आर्थिक लाभ बैंकमा प्रवाह हुने सम्भावना हुन्छ र आम्दानीको रकम विश्वसनीय रुपमा मापन गर्न सकिन्छ। आम्दानीको असुली (Recoverability) हुने सम्भावना नरहेको अवधिमा त्यस्तो आम्दानी मान्यता दिइँदैन।

आम्दानी मान्यता सम्बन्धी आधारहरु निम्नानुसार रहेका छन् :

### क. ब्याज आम्दानी

कर्जा तथा सापटी (Loans and Advances) बाहेक परिशोधित लागत (Amortized Cost) मा वर्गीकृत वित्तीय सम्पत्तिहरुबाट प्राप्त ब्याज आम्दानीलाई प्रभावकारी ब्याजदर विधि (Effective Interest Rate Method) अनुसार लेखाङ्कन गरिन्छ। बैंकले प्रयोग गर्ने सामान्य ब्याजदर प्रभावकारी ब्याज्दरसंग निकट हुने भएकाले सोही आधारमा ब्याज आम्दानी गणना गरिन्छ।

ग्राहकहरुलाई प्रदान गरिएका कर्जा तथा सापटीहरुबाट प्राप्त हुने आम्दानीको हकमा प्रारम्भिक शुल्कहरु (Initial Charges) कर्जाको अवधिभरी परिशोधन (Amortize) गरिँदैन। यसरी मान्यता दिइएको आम्दानी प्रभावकारी ब्याज्दर विधि अनुसार प्राप्त हुने आम्दानीसँग निकट रुपमा मेल खाने भएकाले बैंकले यसलाई उपयुक्त मानेको छ। बैंकको धारणा अनुसार प्रभावकारी ब्याजदरको यथार्थ गणना गर्न लाग्ने लागतबाट प्राप्त हुने लाभको तुलनामा त्यस्तो गणनाको खर्च बढी हुने गर्दछ।

प्रभावकारी ब्याजदर विधि (Effective Interest Rate Method) वित्तीय सम्पत्ति वा वित्तीय दायित्वको परिशोधित लागत गणना गर्ने तथा सम्बन्धित अवधिहरुमा ब्याज आम्दानी वा ब्याज खर्च विनियोजन गर्ने विधि हो। प्रभावकारी ब्याजदर भन्नाले वित्तीय साधनको अपेक्षित आयु अथवा उपयुक्त अवधिभर प्राप्त वा भुक्तानी हुने अनुमानित भविष्यका नगद प्रवाहहरुलाई वित्तीय सम्पत्ति वा वित्तीय दायित्वको खुद वहन मूल्य (Net Carrying Amount) बराबर हुने गरी छुट्याउने (Discount) दरलाई जनाउँछ।

प्रभावकारी ब्याजदर गणना गर्दा बैंकले वित्तीय साधनसँग सम्बन्धित सम्पूर्ण सम्झौतागत शर्तहरु (जस्तैः अग्रीम भुक्तानी विकल्प) लाई विचार गर्दछ, तर भविष्यमा हुन सक्ने कर्जा नोक्सानी (Future Credit Losses) लाई समावेश गर्दैन।

यस गणनामा सम्झौताका पक्षहरुबीच प्रभावकारी ब्याजदरको अभिन्न अंशको रुपमा प्राप्त वा भुक्तानी गरिएका सबै शुल्कहरु, कारोबार लागतहरु (Transaction Costs), प्रीमियम (Premium) तथा छुट (Discount) हरु समावेश गरिन्छन्, तर तिनको प्रभाव नगण्य (Immaterial) भएको वा विश्वसनीय रुपमा मापन गर्न व्यावहारिक रुपमा सम्भव नभएको अवस्थामा भने समावेश गरिँदैन।

नाफा वा नोक्सानीमार्फत उचित मूल्यमा (Fair Value Through Profit or Loss) मापन गरिएका वित्तीय साधनहरुको उचित मूल्यमा हुने परिवर्तनबाट उत्पन्न नाफा वा नोक्सानीलाई, सो उत्पन्न भएको अवधिमा नाफा तथा नोक्सानी विवरण (Statement of Profit or Loss) मा लेखाङ्कन गरिन्छ। यस्ता वित्तीय साधनसँग सम्बन्धित सम्झौतागत ब्याज आम्दानी तथा ब्याज खर्चलाई खुद ब्याज आम्दानी (Net Interest Income) अन्तर्गत लेखाङ्कन गरिन्छ।

बैंकले आ.व. २०८२/८३ को आषाढ मसान्तसम्म प्राप्त भएको वा प्रोद्भावी (Accrued) भएको ब्याज आम्दानी मात्र आम्दानीको रुपमा लेखाङ्कन गरेको छ। चालु आर्थिक वर्ष समाप्त भएको मितिपछि १५ दिनभित्र प्राप्त भएको ब्याज रकमलाई चालु आर्थिक वर्षको ब्याज आम्दानीमा समावेश गरिएको छैन।

### ख. शुल्क तथा कमिशन आम्दानी

वित्तीय सम्पत्तिको प्रभावकारी ब्याजदरको अभिन्न अंशको रुपमा रहने शुल्क तथा कमिशन आम्दानी (Fees and Commission Income) लाई प्रभावकारी ब्याजदरको गणनामा समावेश गरिन्छ।

व्यवस्थापन शुल्क (Management Fee), सेवा शुल्क (Service Charges), सिन्डिकेसन शुल्क (Syndication Fee), विदेशी विनिमय कारोबार कमिशन (Forex Transaction Commission) लगायत प्रभावकारी ब्याजदरको अभिन्न अंश नबन्ने अन्य शुल्क तथा कमिशन आम्दानीहरु सम्बन्धित सेवा प्रदान गरिएको अवधिमा वा सेवा सम्पन्न भएको समयमा आम्दानीको रुपमा लेखाङ्कन गरिन्छ।

### ग. लाभांश आम्दानी

नेपालभित्रका कम्पनीहरुमा गरिएका लगानीबाट प्राप्त हुने लाभांश आम्दानी (Dividend Income) भुक्तानी प्राप्त गर्ने अधिकार स्थापित भएको समयमा लेखाङ्कन गरिन्छ।

लाभांश आम्दानीलाई सम्बन्धित इक्विटी साधनहरुको (Equity Instruments) वर्गीकरणका आधारमा खुद व्यापारिक आम्दानी (Net Trading Income), नाफा वा नोक्सानीमार्फत उचित मूल्यमा मापन गरिएका अन्य वित्तीय साधनहरुबाट प्राप्त खुद आम्दानी (Net Income from Other Financial Instruments at Fair Value Through Profit or Loss) वा अन्य आम्दानी (Other Revenue) अन्तर्गत प्रस्तुत गरिन्छ।

### घ. खुद व्यापारिक आम्दानी

नाफा वा नोक्सानीमार्फत उचित मूल्यमा मापन गरिएका वित्तीय साधनहरुको उचित मूल्यमा हुने परिवर्तनबाट उत्पन्न नाफा वा नोक्सानीलाई सो उत्पन्न भएको अवधिमा नाफा तथा नोक्सानी विवरणमा लेखाङ्कन गरिन्छ।

यस अन्तर्गत विदेशी मुद्रामा रहेका मौज्दातहरुको वित्तीय विवरणको अवधिको अन्त्यमा प्रचलित विनिमय दरअनुसार नेपाली रुपैयाँमा रुपान्तरण गर्दा उत्पन्न हुने खुद विनिमय लाभ वा नोक्सानी (Net Foreign Exchange Gain/Loss) समेत समावेश गरिन्छ।

### ङ. नाफा वा नोक्सानीमार्फत उचित मूल्यमा मापन गरिएका अन्य वित्तीय साधनहरुबाट प्राप्त खुद आम्दानी

नाफा वा नोक्सानीमार्फत उचित मूल्यमा मापन गरिएका अन्य वित्तीय साधनहरुको उचित मूल्यमा हुने परिवर्तनबाट उत्पन्न नाफा वा नोक्सानीलाई सो उत्पन्न भएको अवधिमा नाफा तथा नोक्सानी विवरणमा लेखाङ्कन गरिन्छ।

### च. अनुदान आम्दानी

सरकारी अनुदान (Government Grant) र उचित मूल्य (Fair Value) मा प्राप्त हुने गैर-मौद्रिक (Non-Monetary) अनुदानलाई, तबसम्म मान्यता दिइँदैन जसम्म निम्न कुराहरुमा यथेष्ट आश्वस्तता (Reasonable Assurance) प्राप्त हुँदैनः

क. संस्थाले अनुदानसँग सम्बन्धित शर्तहरु पालना गर्नेछ भन्ने उचित आश्वस्तता भएको हुनुपर्दछ।
ख. अनुदान प्राप्त हुनेछ भन्ने उचित आश्वस्तता भएको हुनुपर्दछ।

अनुदान प्राप्त भएको तथ्यले मात्र अनुदानसँग सम्बन्धित सबै शर्तहरु पूरा भएका छन् वा भविष्यमा पूरा हुनेछन् भन्ने निर्णायक प्रमाण प्रदान गर्दैन। त्यसैले, बैंकले सम्बन्धित शर्तहरुको पालना गर्ने तथा अनुदान प्राप्त हुने यथेष्ट आश्वस्तता प्राप्त भएपछि मात्र सरकारी अनुदानलाई मान्यता दिनेछ।

पहिले नै व्यहोरिएका खर्च वा नोक्सानीको क्षतिपूर्तिको रुपमा प्राप्त हुने अथवा भविष्यमा थप सम्बन्धित खर्च नहुने गरी तत्काल वित्तीय सहयोग प्रदान गर्ने उद्देश्यले प्राप्त हुने सरकारी अनुदान, प्राप्त हुने अधिकार स्थापित भएको अवधिको नाफा तथा नोक्सानी (Profit or Loss) मा लेखाङ्कन गरिन्छ।

आम्दानीसंग सम्बन्धित अनुदानहरु (Grants Related to Income) नाफा तथा नोक्सानी विवरण (Statement of Profit or Loss) को अंशको रुपमा प्रस्तुत गरिन्छ र सम्बन्धित खर्चमा सोही अनुसार समायोजन गरिन्छ।

### ३.१५ ब्याज खर्च

निक्षेप सहित सबै वित्तीय दायित्वहरु सम्बन्धी ब्याज खर्चलाई प्रभावकारी ब्याजदर विधि अनुसार नाफा तथा नोक्सानीमा लेखाङ्कन गरिन्छ।

व्यापार प्रयोजनका लागि राखिएका सबै वित्तीय दायित्वहरु (Trading Liabilities) सम्बन्धी ब्याज खर्चलाई बैंकको व्यापारिक गतिविधिसँग प्रत्यक्ष रुपमा सम्बन्धित खर्चको रुपमा लिइन्छ। यस्ता ब्याज खर्चहरु व्यापारिक सम्पत्ति तथा दायित्वहरुको उचित मूल्यमा हुने अन्य सबै परिवर्तनहरुसँग समायोजन गरी खुद व्यापारिक आम्दानी अन्तर्गत प्रस्तुत गरिन्छन्।

### ३.१६ कर्मचारी सुविधा

अल्पकालीन कर्मचारी सुविधाहरु (Short-term Employee Benefits), जस्तै तलब, तलबी बिदा, कार्यसम्पादनमा आधारित नगद प्रोत्साहन (Performance-based Cash Incentives) तथा सामाजिक सुरक्षा सम्बन्धी खर्चहरु, कर्मचारीहरुले सम्बन्धित सेवा प्रदान गरेको अवधिमा खर्चको रुपमा लेखाङ्कन गरिन्छ।

बैंकले आफ्ना कर्मचारीहरुका लागि निवृत्तिभरणपछिका (Post-retirement) विभिन्न सुविधा योजनाहरु सञ्चालन गरेको छ, जसमा निश्चित लाभ योजना (Defined Benefit Plan) तथा निश्चित योगदान योजना (Defined Contribution Plan) दुवै समावेश छन्।

निश्चित लाभ योजना भन्नाले कर्मचारीको उमेर, सेवा अवधि तथा तलब लगायतका तत्वहरुका आधारमा अवकाशपछि प्राप्त हुने सुविधाको रकम पूर्वनिर्धारित गरिएको योजना हो। निश्चित योगदान योजना अन्तर्गत बैंकले निश्चित रकम योगदान गर्दछ र थप योगदान गर्नका लागि बैंकमा कुनै कानूनी वा रचनात्मक दायित्व रहँदैन।

बैंकका निश्चित लाभ योजनाहरुको पूर्ण बीमाङ्कीय मूल्याङ्कन (Actuarial Valuation) समय-समयमा गरिन्छ तथा बीचका अवधिहरुमा अन्तरिम समीक्षा (Interim Review) पनि सञ्चालन गरिन्छ। यस्ता मूल्याङ्कनहरु योग्य तथा स्वतन्त्र बीमाङ्कविद् (Independent Actuaries) बाट अद्यावधिक गरिन्छन्।

वार्षिक अद्यावधिक प्रयोजनका लागि योजना अन्तर्गतका सम्पत्तिहरुलाई उचित मूल्य (Fair Value) मा समावेश गरिन्छ भने योजना सम्बन्धी दायित्वहरुलाई बीमाङ्कीय अनुमान (Actuarial Assumptions) का आधारमा मापन गरिन्छ। निश्चित लाभ योजना सम्बन्धी दायित्वहरुलाई वित्तीय विवरण मितिमा प्रचलित बजार प्रतिफल (Market Yield) सरहको दर प्रयोग गरी वर्तमान (Discounted) मूल्यमा गणना गरिन्छ।

बैंकको नाफा तथा नोक्सानी विवरण (Statement of Profit or Loss) मा चालु सेवा लागत (Current Service Cost), विगत सेवा लागत (Past Service Cost), खुद ब्याज खर्च वा आम्दानी (Net Interest Expense/Income) तथा योजना सम्पत्तिबाट प्राप्त प्रतिफलबाट कटौती नगरिएका योजना प्रशासन खर्चहरु (Plan Administration Costs) समावेश गरिन्छन्।

पुनर्मापन (Re-measurement) अन्तर्गतका बीमाङ्कीय लाभ वा नोक्सानी (Actuarial Gains and Losses), योजना सम्पत्तिबाट प्राप्त प्रतिफल (खुद ब्याज खर्च वा आम्दानीमा समावेश भएको भाग बाहेक), योजना सम्पत्ति व्यवस्थापन खर्च कटाएपछीको प्रतिफल तथा सम्पत्ति सीमा (Asset Ceiling) मा भएको परिवर्तनको प्रभाव (लागू भएमा) तत्काल वित्तीय अवस्थाको विवरण (Statement of Financial Position) मा समायोजन गरिन्छ र सो सम्बन्धी रकम अन्य विस्तृत आय (Other Comprehensive Income) मा लेखाङ्कन गरिन्छ।

अन्य विस्तृत आयमा लेखाङ्कन गरिएको पुनर्मापन सम्बन्धी रकम तुरुन्तै सञ्चित नाफा (Retained Earnings) मा देखाइन्छ तथा पछि पुनः अन्य विस्तृत आय विवरणमा पुनःवर्गीकरण (Reclassification) गरिदैंन।

वित्तीय विवरण मितिमा योजना अन्तर्गतका सम्पत्तिहरुको उचित मूल्य र योजना सम्बन्धी दायित्वहरुको वर्तमान मूल्यबीचको अन्तरलाई बैंकले वित्तीय अवस्थाको विवरणमा खुद बचत (Net Surplus) वा खुद घटा (Net Deficit) को रुपमा प्रस्तुत गर्दछ।

बचत (Surplus) लाई भविष्यमा कम योगदान (Reduced Contributions) मार्फत वा योजना अन्तर्गत फिर्ता प्राप्त हुने रकम (Refund) मार्फत वास्तविक रुपमा प्राप्त गर्न सकिने हदसम्म मात्र मान्यता दिइन्छ। बचतको पुनःप्राप्ति सम्भाव्यता मूल्याङ्कन गर्दा बैंकले फिर्ता रकम प्राप्त गर्ने वा भविष्यका योगदान घटाउने आफ्नो विद्यमान अधिकारलाई आधार मान्दछ तथा अन्य पक्षहरुका सम्भावित भविष्यका कार्यहरुका कारण पुनःप्राप्त गर्न सकिने बचतको रकममा परिवर्तन हुने अनुमान गर्दैन।

### कर्मचारी सञ्चय कोष

प्रचलित कानून बमोजिम बैंकका सबै कर्मचारीहरु सञ्चयकोष (Provident Fund) सुविधाका लागि योग्य हुन्छन्। यो एक निश्चित योगदान योजना (Defined Contribution Plan) हो, जसअन्तर्गत कर्मचारी तथा बैंक दुवैले पूर्वनिर्धारित दर (हाल आधारभूत तलब तथा ग्रेड रकमको १० प्रतिशत) अनुसार मासिक योगदान गर्दछन्।

बैंकले आफ्नो वार्षिक योगदान बाहेक सञ्चयकोष सम्बन्धी कुनै अतिरिक्त वा भविष्यका दायित्व वहन गर्दैन। आर्थिक वर्ष २०८२/८३ को आषाढ मसान्तसम्म देय सबै योगदान रकम कर्मचारी सञ्चय कोष (Employees Provident Fund - EPF) मा जम्मा गरिएको छ।

### अनुपयोग संचित विदा

बैंकका कर्मचारीहरु बैंकको कर्मचारी सेवा विनियामवली (Employee Service Byelaws) बमोजिम आफूले उपयोग नगरेको बिदाको एक अंश तोकिएको अधिकतम सीमासम्म संचित गर्न योग्य हुन्छन्। साथै, कर्मचारीहरुले बैंकको कर्मचारी सेवा विनियामवली अनुसार संचित तथा उपयोग नभएको बिदाको आंशिक नगदीकरण गर्न सक्ने व्यवस्था रहेको छ।

बैंकले बीमाङ्कीय मूल्याङ्कन प्रतिवेदन (Actuarial Valuation Report) का आधारमा सञ्चित तथा बाँकी रहेको सम्पूर्ण बिदा दायित्वको प्रावधान प्रोद्भावी आधारमा लेखाङ्कन गर्दछ।

आर्थिक वर्ष २०८२/८३ को आषाढ मसान्तसम्म सञ्चित बिदासम्बन्धी आवश्यक सम्पूर्ण प्रावधान रकम नागरिक लगानी कोष (Citizen Investment Trust - CIT) अन्तर्गत स्वीकृत अवकाश कोषमा जम्मा गरिएको छ।

### सेवा-समाप्ति सुविधा

सेवा समाप्ति सुविधा (Termination Benefits) सम्बन्धी खर्च त्यतिबेला लेखाङ्कन गरिन्छ, जब बैंकले स्वेच्छिक अवकाश वा स्वेच्छिक सेवा समाप्तिलाई प्रोत्साहन गर्ने उद्देश्यले कर्मचारीहरुलाई सुविधा प्रस्ताव गरेको हुन्छ र उक्त प्रस्ताव फिर्ता लिने यथार्थपरक सम्भावना नरहने गरी औपचारिक योजना (Formal Plan) प्रति प्रतिबद्ध भएको हुन्छ ।

स्वेच्छिक सेवा समाप्ति (Voluntary Redundancy) सम्बन्धी प्रस्ताव गरिएको अवस्थामा, उक्त प्रस्ताव कर्मचारीहरुले स्वीकार गर्ने सम्भावना उच्च रहेको तथा स्वीकार गर्ने कर्मचारीहरुको संख्या विश्वसनीय रुपमा मापन गर्न सकिने भएमा सेवा समाप्ति सुविधा सम्बन्धी दायित्व तथा खर्च लेखाङ्कन गरिन्छ ।

वित्तीय विवरण मितिपछि १२ महिनाभन्दा बढी अवधिपछि भुक्तानी गरिने सेवा समाप्ति सुविधाहरुको हकमा, ती दायित्वहरुलाई वर्तमान मूल्यमा रुपान्तरण गरी लेखाङ्कन गरिन्छ ।

### ३.१७ पट्टा

लिज सम्बन्धी लेखाङ्कन नेपाल वित्तीय प्रतिवेदन मापदण्ड (NFRS) १६ बमोजिम गरिएको छ । लिज अवधि प्रारम्भ हुने मितिमा बैंकले प्रयोग अधिकार सम्पत्ति (Right-of-Use Asset) तथा लिज दायित्व (Lease Liability) लेखाङ्कन गर्दछ ।

प्रयोग अधिकार सम्पत्तिको प्रारम्भिक मापन लिज दायित्वको रकम तथा बैंकले व्यहोरेका प्रत्यक्ष प्रारम्भिक लागतहरु (Initial Direct Costs) समेत समावेश गरी गरिन्छ । लिज प्रारम्भपश्चात् बैंकले प्रयोग अधिकार सम्पत्तिलाई लागत मोडेल (Cost Model) का आधारमा मापन गर्दछ ।

लागत मोडेल अन्तर्गत प्रयोग अधिकार सम्पत्तिलाई लागत मूल्यबाट संचित ह्रासकट्टी (Accumulated Depreciation) तथा संचित ह्रासजन्य नोक्सानी (Accumulated Impairment Loss) घटाई मापन गरिन्छ ।

लिज दायित्वको प्रारम्भिक मापन लिज अवधिभर भुक्तानी गर्नुपर्ने लिज भुक्तानीहरुको वर्तमान मूल्य (Present Value) का आधारमा गरिन्छ, जसलाई बैंकको ऋण प्रतिफल दर (Borrowing Yield Rate) प्रयोग गरी छुट्याइन्छ (Discounting) ।

### ३.१८ विदेशी मुद्रा रुपान्तरण

वित्तीय विवरणहरु नेपाली रुपैयाँमा प्रस्तुत गरिएका छन्, जुन बैंकको कार्यात्मक मुद्रा (Functional Currency) तथा प्रस्तुतीकरण मुद्रा (Presentation Currency) पनि हो ।

विदेशी मुद्रामा भएका कारोबारहरुलाई कारोबार भएको मितिमा प्रचलित विनिमय दरका आधारमा सम्बन्धित कार्यात्मक मुद्रामा रुपान्तरण गरिन्छ । यस्ता कारोबारहरुको फछ्र्यौट गर्दा तथा विदेशी मुद्रामा रहेका मौद्रिक सम्पत्ति एवं दायित्वहरुलाई वर्षान्तको विनिमय दरमा रुपान्तरण गर्दा उत्पन्न हुने विनिमय लाभ वा नोक्सानी (Foreign Exchange Gain/Loss) नाफा तथा नोक्सानी विवरणमा लेखाङ्कन गरिन्छ ।

उचित मूल्य (Fair Value) मा मापन गरिएका गैर-मौद्रिक सम्पत्तिहरुलाई उक्त उचित मूल्य निर्धारण गरिएको मितिको विनिमय दरमा रुपान्तरण गरिन्छ । नाफा वा नोक्सानीमार्फत उचित मूल्यमा मापन गरिएका इक्विटी तथा यस्तै प्रकृतिका गैर-मौद्रिक साधनहरुमा उत्पन्न हुने रुपान्तरण फरक रकमको उक्त उचित मूल्यबाट सृजित नाफा वा नोक्सानीको अंशको रुपमा नाफा तथा नोक्सानी विवरणमा लेखाङ्कन गरिन्छ ।

### ३.१९ वित्तीय प्रत्याभूति तथा कर्जा प्रतिबद्धता

आकस्मिक दायित्व (Contingent Liability) भन्नाले भविष्यमा हुने अनिश्चित घटनाहरुको परिणाममा निर्भर रहने सम्भावित दायित्व वा वर्तमान दायित्व भए तापनि स्रोतहरुको बहिर्गमन हुने निश्चित नभएको अथवा विश्वसनीय रुपमा मापन गर्न नसकिने दायित्वलाई जनाउँछ ।

आकस्मिक दायित्वहरुलाई वित्तीय विवरणमा लेखाङ्कन गरिँदैन । तथापि, तिनको सम्भावना अत्यन्त न्यून नभएको अवस्थामा वित्तीय विवरणका टिप्पणीहरु (Notes to Accounts) मा खुलासा गरिन्छ ।

आकस्मिक सम्पत्ति (Contingent Asset) लाई वित्तीय विवरणमा लेखाङ्कन गरिँदैन । तथापि, त्यस्ता सम्पत्तिहरुको निरन्तर मूल्याङ्कन गरिन्छ र यदि आर्थिक लाभको प्रवाह हुने कुरा लगभग निश्चित (Virtually Certain) भएमा, सम्बन्धित सम्पत्ति तथा आम्दानीलाई परिवर्तन भएको अवधिमा लेखाङ्कन गरिन्छ ।

वित्तीय विवरण मितिसम्म बैंकले जारी गरेका वित्तीय प्रत्याभूति (Financial Guarantee) तथा कर्जा प्रतिबद्धता (Loan Commitment) सम्बन्धी विवरण टप्पणी नं. ४.२८ मा प्रस्तुत गरिएको छ ।

### ३.२० शेयर पूँजी र जगेडा तथा कोषहरु

बैंकले वित्तीय साधनहरुको प्रस्तुतीकरणसम्बन्धी नेपाल लेखा मापदण्ड (NAS) 32, Financial Instruments: Presentation लागू गरी कुनै वित्तीय स्रोत (Funding) वित्तीय दायित्व (Financial Liability) हो वा स्वपूँजी (Equity) हो भन्ने निर्धारण गर्दछ । यदि सम्झौतागत व्यवस्था अनुसार बैंकमा वित्तीय साधनधारकलाई नगद, अन्य वित्तीय सम्पत्ति वा स्वपूँजी शेयरहरुको परिवर्तनीय संख्या उपलब्ध गराउने वर्तमान दायित्व (Present Obligation) सृजना भएको अवस्थामा वित्तीय साधनहरु वा तिनका अवयवहरुलाई दायित्वको रुपमा वर्गीकरण गरिन्छ ।

स्वपूँजीधारकहरुलाई वितरण गरिने लाभांश (Dividend) तथा अन्य प्रतिफलहरु (Returns) वार्षिक साधारण सभाबाट स्वीकृत वा घोषणा भएको तथा भुक्तानी गरिएको अवस्थामा मान्यता दिइन्छ र त्यस्ता रकमहरुलाई स्वपूँजी (Equity) बाट कटौती गरिएको रकमको रुपमा प्रस्तुत गरिन्छ ।

### ३.२०.१ साधारण जगेडा कोष

बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३, अनुसार बैंक तथा वित्तीय संस्थाले आफ्नो प्रत्येक आर्थिक वर्षको खुद नाफाबाट कम्तिमा बीस प्रतिशत साधारण जगेडा कोषमा जम्मा गर्नु पर्दछ । यस कोषको मौज्दात चुक्ता पूँजीको दोब्बर नभएसम्म कर पछिको खुद नाफाको २०% सामान्य रिजर्भको रूपमा छुट्याउनु पर्ने र त्यस पछिको आर्थिक वर्षमा कम्तीमा दश प्रतिशत रकम थप्दै जानु पर्ने नियामक प्रावधान रहेको छ । यस कोषमा जम्मा भएको रकम राष्ट्र बैंकको पूर्व स्वीकृती नलिई अन्य शीर्षकमा रकमान्तर गर्न वा खर्च गर्न पाइँदैन ।

यस कोषमा यस आर्थिक वर्षमा भएको परिवर्तनको विवरण निम्नानुसार रहेको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| श्रावण १ २०८२ को कोषको मौज्दात | ७,७१६,९६८,०९२ | ६,७४८,९८७,३९७ |
| यस आ.व. को अवधिमा कोषमा सारिएको रकम | १,०१५,८८५,२८८ | ९६७,९८०,६९४ |
| यस आ.व. को अवधिमा कोषबाट सारिएको रकम | - | - |
| आषाढ मसान्त २०८३ को कोषको मौज्दात | ८,७३२,८५३,३८० | ७,७१६,९६८,०९२ |

### ३.२०.२ सटही समीकरण कोष

विदेशी विनिमय कारोबार गर्ने बैंक तथा वित्तीय संस्थाले प्रत्येक आर्थिक वर्षमा भारतीय रुपैँया बाहेक अन्य विदेशी मुद्राको विनिमय दरमा परिवर्तन भएको कारणबाट आर्जन गरेको पुनर्मूल्याङ्कन मुनाफालाई सोही आर्थिक वर्षको अन्त्यमा नाफा-नोक्सान हिसाबमा आवश्यक हिसाब मिलान गर्नु पर्दछ । त्यसरी नाफा-नोक्सान हिसाबमा हिसाब मिलान गर्दा कुनै आर्थिक वर्षमा पुनर्मूल्याङ्कन आम्दानी भएमा त्यस्तो मुनाफाको कम्तीमा पच्चीस प्रतिशत रकम सटही समीकरण कोषमा जम्मा गर्नु पर्दछ । सटही समीकरण कोषमा जम्मा भएको रकम विदेशी मुद्राको विनिमय दरमा घटबढ भएको कारणबाट हुने नोक्सानी समायोजन गर्न बाहेक राष्ट्र बैंकको स्वीकृति नलिई खर्च गर्न वा रकमान्तर गर्न पाइँदैन ।

यस कोषमा यस आर्थिक वर्षमा भएको परिवर्तनको विवरण निम्नानुसार रहेको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| श्रावण १ २०८२ को कोषको मौज्दात | ६९,८३२,४१० | ६९,६२२,३६२ |
| यस आ.व. को अवधिमा कोषमा सारिएको रकम | ४,३०८,५७५ | २१०,०४८ |
| यस आ.व. को अवधिमा कोषबाट सारिएको रकम | - | - |
| आषाढ मसान्त २०८३ को कोषको मौज्दात | ७४,१४०,९८५ | ६९,८३२,४१० |

### ३.२०.३ सम्पत्ति पुनर्मूल्याङ्कन कोष

गैर वित्तीय सम्पत्तिहरु (जस्तैः सम्पत्ति तथा उपकरण, अमूर्त सम्पत्ति, लगानी सम्पत्ति) को पुनर्मूल्याङ्कनबाट सृजना हुने यस जगेडा कोषमा यस बैंकले सम्पूर्ण वर्गको जग्गा सम्पत्तिको पुनर्मूल्याङ्कन गरेको छ र लागत मूल्यभन्दा बढीको जग्गाको मूल्य यस शीर्षकमा प्रस्तुत गरिएको छ।

यस कोषमा यस आर्थिक वर्षमा भएको परिवर्तनको विवरण निम्नानुसार रहेको छ :

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **श्रावण १ २०८२ को कोषको मौज्दात** | ९७१,४३०,८९२ | ९७१,४३०,८९२ |
| यस आ.व. को अवधिमा कोषमा सारिएको रकम | - | - |
| यस आ.व. को अवधिमा कोषबाट सारिएको रकम | - | - |
| **आषाढ मसान्त २०८३ को कोषको मौज्दात** | ९७१,४३०,८९२ | ९७१,४३०,८९२ |

### ३.२०.४ बजार मूल्य कोष

बजार मूल्य कोषमा अन्य संस्थाहरुको शेयरमा गरिएको लगानीहरुलाई पुनर्मूल्याङ्कन गर्दा उत्पन्न बजार मूल्य र लागत बीचको अन्तर (नाफा वा नोक्सान) लाई अन्य विस्तृत आयमा जनाई यस कोषमा जम्मा गरिन्छ। त्यस्तो लगानी निसर्ग हुँदा उत्पन्न बजार मूल्य र लागतको अन्तरलाई यस कोषबाट सञ्चित नाफा / नोक्सान कोषमा रकमान्तर गरिन्छ। ती वित्तीय सम्पत्तिहरुको उचित मूल्यमा आएको परिवर्तनको सञ्चित्त रकम यसै शीर्षक अन्तर्गत प्रस्तुत गरिनेछ।

यस कोषमा यस आर्थिक वर्षमा भएको परिवर्तनको विवरण निम्नानुसार रहेको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **श्रावण १ २०८२ को कोषको मौज्दात** | ७७६,४५३,६२७ | ८२१,२२७,५३९ |
| यस आ.व. को अवधिमा कोषमा सारिएको रकम | ५१,९८९,९२७ | (४४,७७३,९१२) |
| यस आ.व. को अवधिमा कोषबाट सारिएको रकम | - | - |
| **आषाढ मसान्त २०८३ को कोषको मौज्दात** | ८२८,४४३,५५४ | ७७६,४५३,६२७ |

### ३.२०.५ संस्थागत सामाजिक उत्तरदायित्व कोष

नेपाल राष्ट्र बैंकको एकिकृत निर्देशन ६/२०८२ बमोजिम बैंकले आफ्नो प्रत्येक आर्थिक वर्षको खुद मुनाफाको १% संस्थागत सामाजिक उत्तरदायित्व कोषमा जम्मा गर्नु पर्दछ। राष्ट्र बैंकको "बैंक तथा वित्तीय संस्थाको संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी मार्गदर्शन, २०८१" बमोजिम यस कोषमा जम्मा भएको रकम खर्च गर्नु पर्दछ।

यस कोषमा यस आर्थिक वर्षमा भएको परिवर्तनको विवरण निम्नानुसार रहेको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **श्रावण १ २०८२ को कोषको मौज्दात** | ७६,२७७,७५५ | ७०,७२७,०९१ |
| यस आ.व. को अवधिमा कोषमा सारिएको रकम | २८,८५६,९५१ | ५,५५०,६६४ |
| यस आ.व. को अवधिमा कोषबाट सारिएको रकम | - | - |
| **आषाढ मसान्त २०८३ को कोषको मौज्दात** | १०५,१३४,७०६ | ७६,२७७,७५५ |

### ३.२०.६ पूँजी समायोजन/समानीकरण कोष

बैंकको पूँजी बृद्धि गर्नका लागि सृजना गरिएको यस कोषमा सञ्चित मुनाफाबाट छुट्याइएको रकमका साथै न्यूनतम चुक्ता पूँजी रकम पूरा गर्नका लागि प्राप्त कल इन एडभान्स रकम समेत यस खाता शीर्षकमा प्रस्तुत गरिन्छ।

यस कोषमा यस आर्थिक वर्षमा भएको परिवर्तनको विवरण निम्नानुसार रहेको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **श्रावण १ २०८२ को कोषको मौज्दात** | १,११६,४०७,९०७ | १,११६,४०७,९०७ |
| यस आ.व. को अवधिमा कोषमा सारिएको रकम | - | - |
| यस आ.व. को अवधिमा कोषबाट सारिएको रकम | - | - |
| **आषाढ मसान्त २०८३ को कोषको मौज्दात** | १,११६,४०७,९०७ | १,११६,४०७,९०७ |

### ३.२०.७ कर्मचारी तालिम तथा दक्षता अभिवृद्धि कोष

नेपाल राष्ट्र बैंकको निर्देशन नं.६/०८२ को दफा ६ अनुसार अघिल्लो वर्षको कर्मचारी लागतको ३% चालू आर्थिक वर्षमा कर्मचारी तालिम र विकासमा खर्च गर्नुपर्ने हुन्छ।

यस कोषमा यस आर्थिक वर्षमा भएको परिवर्तनको विवरण निम्नानुसार रहेको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **श्रावण १ २०८२ को कोषको मौज्दात** | ३७,०३०,०५८ | २८,७२६,१९६ |
| यस आ.व. को अवधिमा कोषमा सारिएको रकम | १५,४६९,४५१ | ८,३०३,८६२ |
| यस आ.व. को अवधिमा कोषबाट सारिएको रकम | - | - |
| **आषाढ मसान्त २०८३ को कोषको मौज्दात** | ५२,४९९,५०८ | ३७,०३०,०५८ |

### ३.२०.८ लगानी समायोजन कोष

यस कोषमा नेपाल राष्ट्र बैंकको एकिकृत निर्देशन ८/२०८२ "संगठित संस्थाको शेयर, डिबेञ्चर तथा अन्य लगानी सम्बन्धी व्यवस्था" बमोजिम धितोपत्र विनिमय बजारमा सूचीकृत भईनसकेको संगठित संस्थाको शेयर वा डिबेञ्चरमा लगानी गरेमा लगानी गरेको मितिले ३ वर्षभित्र उक्त शेयर तथा डिबेञ्चर सूचीकृत नभएको खण्डमा लगानी भए बराबरको रकम सञ्चित मुनाफा खर्च गरी लगानी समायोजन कोषमा जम्मा गर्नु पर्दछ। यस कोष सूचीकृत नभएका इक्विटीमा गरेको लगानीमा हुन सक्ने प्रतिकूल मूल्य उतारचढाव विरुद्ध सुरक्षाको रूपमा सृजना गरिएको जगेडा कोषलाई जनाउँदछ। त्यस्तो कोषमा रहेको रकम उक्त शेयर वा डिवेञ्चर सूचीकृत नभएसम्म उपयोग गर्न पाइँदैन। तर त्यस्तो लगानी नेपाल राष्ट्र बैंकबाट स्वीकृत नेपाल क्लियरिङ हाउस लिमिटेड, कर्जा सूचना केन्द्र लिमिटेड, नेशनल बैङ्किङ इन्स्टिच्युट र नेपाल स्टक एक्स्चेन्ज लिमिटेडमा गरिएको इक्विटी लगानीका लागि लगानी समायोजन कोष आवश्यक पर्दैन। बैंकले त्यस्तो जगेडा आवश्यक पर्ने माथि उल्लिखित बाहेक अन्य कुनै लगानी नगरेकाले र नेपाल वित्तीय प्रतिवेदन मापदण्ड NFRS 9, वित्तीय उपकरणहरुको कार्यान्वयनसँगै, यस बैंकले पहिले बिक्रीका लागि उपलब्ध लगानीको रूपमा वर्गीकृत लगानीहरुलाई बजार मूल्यमा मापन गरी अन्य विस्तृत आयमा आय/(व्यय) जनाएको हुनाले गत वर्षसम्म यस कोषमा रहेको रु २,६९०,९३३ को लगानी समायोजन जगेडा चालु वर्षमा सञ्चित मुनाफा खातामा सारिएको छ।

यस कोषमा यस आर्थिक वर्षमा भएको परिवर्तनको विवरण निम्नानुसार रहेको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **श्रावण १ २०८२ को कोषको मौज्दात** | २,६९०,९३३ | २,६९०,९३३ |
| यस आ.व. को अवधिमा कोषमा सारिएको रकम | - | - |
| यस आ.व. को अवधिमा कोषबाट सारिएको रकम | (२,६९०,९३३) | - |
| **आषाढ मसान्त २०८३ को कोषको मौज्दात** | - | २,६९०,९३३ |

### ३.२०.९ नियमनकारी कोष

नेपाल राष्ट्र बैंकको निर्देशन बमोजिम नेपाल वित्तीय प्रतिवेदन मापदण्ड NFRS कार्यान्वयनको उद्देश्यले बैंकको सञ्चित मुनाफाबाट छुट्याइएको रकम यस शीर्षकमा प्रस्तुत गरिन्छ । यस जगेडामा रहेको रकम नगद तथा बोनस शेयर दुवै किसिमको लाभांश वितरणका लागि स्वतन्त्र हुँदैन । यस कोषमा छुट्याइएको रकममा नेपाल राष्ट्र बैंकको निर्देशन बमोजिम आम्दानी जनाइएको तर असुल हुन बाँकी ब्याज आय, गैर बैंकिङ्ग सम्पत्तिको सम्भावित नोक्सानी व्यवस्था, स्थगित कर सम्पत्ति बराबरको रकम, NFRS अन्तर्गत लेखाङ्कन गरिएको एक्चुरियल नोक्सानी, पूँजिकृत ब्याज कोष र सम्बद्ध कम्पनीको नाफामा भएको कमी/(वृद्धि) आदि समावेश हुन्छन् ।

यस कोषमा यस आर्थिक वर्षमा भएको परिवर्तनको विवरण निम्नानुसार रहेको छ ः

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **श्रावण १ २०८२ को कोषको मौज्दात** | १,८५३,०४६,१३१ | २,०१०,६८९,६८० |
| यस आ.व. को अवधिमा कोषमा सारिएको रकम | ४९,८२२,२१२ | २७९,९५३,९८४ |
| यस आ.व. को अवधिमा कोषबाट सारिएको रकम | (२३३,५०१,९२८) | (१२२,३१०,४३५) |
| **आषाढ मसान्त २०८३ को कोषको मौज्दात** | २,०३६,७२५,८४८ | १,८५३,०४६,१३१ |

### ३.२१ प्रति शेयर आम्दानी

आधारभूत प्रतिशेयर आम्दानी (Basic Earnings Per Share) को गणना, साधारण शेयरधनीहरुलाई वितरणयोग्य खुद नाफालाई (Net Profit Attributable to Equity Shareholders) सम्बन्धित अवधिभर कायम रहेका साधारण शेयरहरुको भारित औषत संख्या (Weighted Average Number of Ordinary Shares) ले भाग गरी गरिन्छ ।

समायोजित प्रतिशेयर आम्दानी (Diluted Earnings Per Share) गणना गर्दा, रुपान्तरणयोग्य अग्राधिकार शेयरहरु (Convertible Preference Shares) बाट उत्पन्न हुने सबै सम्भावित समायोजन प्रभाव भएका/हुन सक्ने साधारण शेयरहरु (Dilutive Potential Ordinary Shares) रुपान्तरण भएको मान्यता दिई प्रचलनमा रहेका साधारण शेयरहरुको भारित औषत संख्यामा आवश्यक समायोजन गरिन्छ ।

### ३.२२ खण्डगत प्रतिवेदन (सेग्मेन्ट रिपोर्टिङ्ग)

सञ्चालन खण्ड (Operating Segment) भन्नाले बैंकको त्यस्तो अंश वा इकाईलाई जनाउँछ, जसले व्यावसायिक गतिविधिहरु सञ्चालन गरी आम्दानी आर्जन गर्ने तथा खर्च व्यहोर्ने कार्य गर्दछ । यसमा बैंकका अन्य आन्तरिक इकाईहरुसँग भएका कारोबारबाट उत्पन्न आम्दानी तथा खर्चहरु पनि समावेश हुन्छन् । प्रत्येक खण्डको सञ्चालन परिणाम व्यवस्थापनद्वारा नियमित रुपमा समीक्षा गरिन्छ, जसका आधारमा स्रोतसाधनको विनियोजन तथा कार्यसम्पादन मूल्याङ्कन सम्बन्धी निर्णयहरु गरिन्छन् ।

बैंकले आफ्ना शाखा सञ्जाललाई सुपरिवेक्षण, अनुगमन तथा नियन्त्रणको प्रभावकारी व्यवस्थापनका लागि क्षेत्रगत (Regional) आधारमा व्यवस्थापन गरेको छ । विभिन्न व्यावसायिक इकाईहरुको कार्यसम्पादन मूल्याङ्कन गर्न अन्तर-इकाई शुल्क तथा आम्दानी (Inter-unit Charges and Revenues) लागू गरिन्छ । यस्ता शुल्क तथा आम्दानीहरु समग्र बैंकस्तरमा भने समायोजन गरी निष्प्रभावी बनाइन्छन् । बैंकले नेपालका सातवटै प्रदेशमा रहेको आफ्नो भौगोलिक उपस्थितिका आधारमा सञ्चालन खण्डहरु पहिचान गरेको छ ।

बैंकद्वारा प्रस्तुत गरिएका सञ्चालन खण्डका नतिजाहरुमा प्रत्यक्ष रुपमा सम्बन्धित आम्दानी, खर्च, सम्पत्ति तथा दायित्वहरु समावेश हुन्छन् । साथै, युक्तिसंगत आधारमा बाँडफाँड गर्न सकिने अन्य मदहरु पनि सम्बन्धित खण्डमा समावेश गरिन्छन् ।

विनियोजन नगरिएका मदहरुमा मूख्यतः संस्थागत सम्पत्तिहरु (विशेषतः बैंकको केन्द्रीय कार्यालय भवन), प्रधान कार्यालयका खर्चहरु तथा बैंकिङ सम्पत्ति वा दायित्वको रुपमा वर्गीकृत करसम्बन्धी सम्पत्ति तथा दायित्वहरु समावेश हुन्छन् ।

# वित्तीय विवरणहरू सम्बन्धी अनुसूचीहरू

**२०८३ साल आषाढ मसान्तको**

## अनुसूची ४.१ नगद तथा नगद समान

नगद तथा नगद समानमा साथमा रहेको नगद, अन्य बैंक तथा वित्तीय संस्थासँगको मौज्दात, माग तथा अल्प सूचनामा प्राप्त हुने रकम, तीन महिनाभन्दा कम भुक्तानी अवधि भएको ट्रेजरी बिल र मार्गस्थ नगदको कुल रकम समावेश हुन्छ, जुन निम्नानुसार प्रस्तुत गरिएको छ :

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| नगद मौज्दात | २,१२३,२७६,३९९ | २,३८४,५९३,०५९ |
| बैंक तथा वित्तीय संस्थामा रहेको मौज्दात | ३,५८०,७०६,६४६ | ४,३३६,०४६,४२४ |
| माग तथा अल्प सूचनामा प्राप्त हुने रकम | ३,४००,०००,००० | - |
| अन्य | - | - |
| तीन महिनाभन्दा कमको ट्रेजरी बिल | - | - |
| मार्गस्थ नगद | - | - |
| **जम्मा** | ९,१०३,९८३,०४५ | ६,७२०,६३९,४८२ |

## 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 :

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| नेपाल राष्ट्र बैंकमा रहेको वैधानिक मौज्दात | १२,०४०,२३२,२१३ | ११,२२७,०६१,१२७ |
| पुनः बिक्री सम्झौता अन्तर्गत खरिद गरिएको धितोपत्र | २१,२६७,६६३,६३३ | २९,५००,०००,००० |
| नेपाल राष्ट्र बैंकमा रहेको अन्य निक्षेप तथा लिन बाँकी वक्यौता रकम | १,७६३,०४३,९३५ | २३,९८८,६४१,६७७ |
| घटाउने : नोक्सानी व्यवस्था | ५५६,५७६ | ५५६,५७६ |
| **जम्मा** | ३५,०७१,४९६,३५७ | ६४,७१६,२५९,३८० |

## अनुसूची ४.३ बैंक तथा वित्तीय संस्थामा रहेको मौज्दात

प्राप्ति/खरिद मितिबाट तीन महिनाभन्दा बढी भुक्तानी अवधि भएका स्वदेशी तथा विदेशी बैंक तथा वित्तीय संस्थासँगको निक्षेप/मौज्दात निम्नानुसार प्रस्तुत गरिएको छ :

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| स्वदेशी बैंक तथा वित्तीय संस्थामा रहेको मौज्दात | - | - |
| विदेशी बैंक तथा वित्तीय संस्थामा रहेको मौज्दात | १९,४६५,३३५,६९१ | ७,९९९,८५३,४९१ |
| घटाउने : नोक्सानी व्यवस्था | ८,२१७,७७२ | ३,२६८,३१० |
| **जम्मा** | १९,४५७,११७,९१८ | ७,९९६,५८५,१८१ |

## अनुसूची ४.४ व्यूत्पन्न वित्तीय उपकरण

व्यूत्पन्न उपकरणहरु ब्याजदर, वित्तीय उपकरणको मूल्य, वस्तुको मूल्य, विदेशी विनिमय दर, कर्जा जोखिम, सूचकाङ्क आदिमा हुने परिवर्तनको प्रतिक्रियास्वरूप आफ्नो मूल्य निर्धारण गर्ने वित्तीय उपकरण हो। हेजिङ उपकरणको रूपमा तोकिएका बाहेक सबै व्यूत्पन्न उपकरणहरुलाई व्यावसायिक प्रयोजनको रूपमा वर्गीकृत गरिन्छ। सबै व्यूत्पन्न उपकरणहरुलाई सुरुमा र पछि पनि बजार मूल्यमा नै मापन गरिन्छ, जसमा पुनर्मूल्याङ्कनबाट हुने नाफा वा नोक्सानी खुद कारोबार आय अन्तर्गत नाफा नोक्सान विवरणमा देखाइन्छ। व्यूत्पन्न उपकरणहरुलाई बजार मूल्यमा पुनर्मूल्याङ्कन गरिन्छ र यसको बजार मूल्य धनात्मक भएमा सम्पत्तिको रूपमा तथा ऋणात्मक भएमा दायित्वको रूपमा राखिन्छ। बजार मूल्य निर्धारण गर्दा वित्तीय प्रतिवेदन मितिमा प्रचलित फरवार्ड बजार दर प्रयोग गरी निर्धारण गरिन्छ।

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| व्यापारिक प्रयोजनको निम्ति धारण गरिएको | | |
| ब्याजदर स्वाप | - | - |
| मुद्रा स्वाप | - | - |
| अग्रिम विनिमय सम्झौता | ७,७६३,२६५,४०१ | ३,५७७,७२३,७५३ |
| अन्य | - | - |
| जोखिम व्यवस्थापनको निम्ति धारण गरिएको | | |
| ब्याजदर स्वाप | - | - |
| मुद्रा स्वाप | - | - |
| अग्रिम विनिमय सम्झौता | - | - |
| अन्य | - | - |
| **जम्मा** | ७,७६३,२६५,४०१ | ३,५७७,७२३,७५३ |

## अनुसूची ४.५ अन्य व्यापारिक सम्पत्तिहरु

बैंकसँग कुनै पनि व्यापारिक सम्पत्ति छैन ।

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| ट्रेजरी विल | - | - |
| 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 पिछडिएको क्षेत्रमा प्रवाह गरिने कर्जाको रूपमा दिइने ऋण र त्यस कर्जामा आवश्यक हानि/नोक्सानी व्यवस्था समायोजन गरी यस शीर्षक अन्तर्गत प्रस्तुत गरिएको छ :

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| लघुवित्त वित्तीय संस्थाहरुलाई दिएको कर्जा | ११,६९५,५१२,५१३ | ९,८८०,५६५,११९ |
| अन्य | - | - |
| घटाउने : कर्जा नोक्सानी व्यवस्था | ११६,९५५,१२५ | ९८,८०५,६५१ |
| **जम्मा** | ११,५७८,५५७,३८८ | ९,७८१,७५९,४६८ |

## अनुसूची ४.६.१ कर्जा नोक्सानी व्यवस्था

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| श्रावण १ को मौज्दात | ९८,८०५,६५१ | ९२,९४७,३२९ |
| यस वर्षको नोक्सानी व्यवस्था | | |
| यस वर्षको जम्मा | १८,१४९,४७४ | ५,८५८,३२२ |
| उठेको/फिर्ता | - | - |
| अपलेखन | - | - |
| **आषाढ मसान्तको मौज्दात** | ११६,९५५,१२५ | ९८,८०५,६५१ |

## अनुसूची ४.७ ग्राहकलाई दिएको कर्जा तथा सापट

बैंक तथा वित्तीय संस्थाहरू बाहेक ग्राहकहरूलाई प्रदान गरिएका सबै कर्जा र बक्यौता रकम, खरिद गरिएका बिलहरू र कर्मचारी ऋणहरूको परिशोधित लागतको योगफलमा आवश्यक हानि/नोक्सानी व्यवस्था समायोजन गरी यस शीर्षक अन्तर्गत प्रस्तुत गरिएको छ : बैंकको औसत प्रतिफल र बैंकलाई उपलब्ध हुने ब्याजदरबीचको अन्तरलाई कर्मचारी ऋणको परिशोधित लागत मानिन्छ।

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| परिशोधित लागतमा मापन गरिएको कर्जा तथा सापटी | २३८,९६६,८२१,४८६ | २१६,६३५,९६१,३३७ |
| घटाउने : कर्जा नोक्सानी व्यवस्था | - | - |
| सामूहिक नोक्सानी व्यवस्था | २,७१७,९४६,२४६ | २,५४२,५२०,२०९ |
| व्यक्तिगत नोक्सानी व्यवस्था | ७३४,६२९,०२५ | ६५४,९५१,०२४ |
| खुद रकम | २३५,५१४,२४६,२१५ | २१३,४३८,४९०,१०३ |
| नाफा नोक्सान हिसाब मार्फत उचित मूल्यमा मापन गरिएका कर्जा तथा सापटी | - | - |
| **जम्मा** | २३५,५१४,२४६,२१५ | २१३,४३८,४९०,१०३ |

## अनुसूची ४.७.१ कर्जा प्रकारको आधारमा कर्जा तथा सापटको विश्लेषण

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| कर्जा प्रकार | | |
| आवधिक कर्जा | | |
| व्यक्तिगत | ११,४३५,४३९,५९७ | १२,१०८,१४०,३६० |
| व्यवसाय | ६८,६६५,५३३,०४२ | ५२,५९७,८११,३५९ |
| चालु पूँजी | ८,३६४,५१५,१२३ | ११,९२४,६१५,२६० |
| अधिविकर्ष कर्जा | ३,५६४,११२,९५८ | ३,३१६,०८५,१६२ |
| क्यास क्रेडिट कर्जा | ४७,३३८,८१९,८८६ | ४५,३७०,५५०,६८२ |
| ट्रष्ट रिसिप्ट/निर्यात कर्जा | ९,५८३,५०३,७३३ | ९,९४५,११८,६१२ |
| माग तथा अन्य चालु पूँजी कर्जा | ३३,११३,२७२,७०१ | २५,१४६,४३४,३४९ |
| व्यक्तिगत आवासीय कर्जा | २६,४६०,०७५,१८५ | २४,३३९,३३२,५५८ |
| रियल स्टेट कर्जा | ८,८४४,३९८,६९८ | ७,०६१,८८६,२६६ |
| मार्जिन लेन्डिङ्ग कर्जा | ५,३४४,७३५,०८३ | ३,४४०,१३७,८०४ |
| हायर पर्चेज कर्जा | ४,०४०,४८२,९२७ | ५,५४६,६४२,४०५ |
| विपन्न वर्ग कर्जा | ७१३,८९५,४८५ | ९१४,८११,७५४ |
| बिल्स खरिद | ८४१,८५१,३१२ | ७००,१०३,६६१ |
| कर्मचारी कर्जा | २,१५१,६८५,४७८ | २,०११,६४५,३५३ |
| अन्य | ७,६५०,८१५,८११ | ११,३८१,१४९,८८७ |
| जम्मा | २३८,११३,१३७,०१८ | २१५,८०४,५६५,५५२ |
| असुल हुन बाँकी ब्याज | ८५३,६८४,४६८ | ८३१,३९५,७८५ |
| **कुल जम्मा** | २३८,९६६,८२१,४८६ | २१६,६३५,९६१,३३७ |

## अनुसूची ४.७.२ मुद्राको आधारमा कर्जा तथा सापटीको विश्लेषण

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| नेपाली रुपैंया | २३२,९२९,८६६,१६१ | २०९,८९१,६७१,७९६ |
| भारतीय रुपैंया | - | - |
| अमेरिकन डलर | ६,०३६,९५५,३२४ | ६,७४४,२८९,५४१ |
| ग्रेट ब्रिटेन पाउन्ड | - | - |
| यूरो | - | - |
| जापनिज येन | - | - |
| चाइनिज युआन | - | - |
| अन्य | - | - |
| **जम्मा** | २३८,९६६,८२१,४८६ | २१६,६३५,९६१,३३७ |

## अनुसूची ४.७.३ धितो सुरक्षणको आधारमा कर्जा तथा सापटीको विश्लेषण

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| सुरक्षण | | |
| चल/अचल सम्पत्ति | २१६,५८५,३७०,९९७ | १९७,२६०,४६३,१३० |
| सुन तथा चाँदी | ३५,२३८,७२२ | - |
| स्वदेशी बैंक तथा वित्तीय संस्थाको जमानत | - | - |
| सरकारी जमानत | १९८,७३६,४७६ | १९८,७३६,४७६ |
| अन्तराष्ट्रिय सूचीकृत बैंकको जमानत | - | - |
| निर्यात कागजपत्रको धितो | ९,६९२,९३२,८६७ | ९,२७७,६०९,९४५ |
| मुद्दती निक्षेपको धितो | १,०९४,९६२,३११ | २,००८,९७१,६२५ |
| सरकारी धितोपत्रको धितो | १,१००,००० | १५४,३२६ |
| काउन्टर जमानत | - | - |
| व्यक्तिगत जमानत | ९०८,५३२,६१६ | ८९८,०७९,३९५ |
| अन्य धितो | १०,४४९,९४७,४९७ | ६,९९१,९४६,४४० |
| **जम्मा** | २३८,९६६,८२१,४८६ | २१६,६३५,९६१,३३७ |
| सुरक्षण नगरिएको | - | - |
| **कुल जम्मा** | २३८,९६६,८२१,४८६ | २१६,६३५,९६१,३३७ |

## अनुसूची ४.७.४ कर्जा नोक्सानी व्यवस्था

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **विशेष नोक्सानी व्यवस्था** | | |
| **श्रावण १ को मौज्दात** | ६५४,९५१,०२४ | ८३९,८४०,२६० |
| यस वर्षको नोक्सानी व्यवस्था | | |
| यस वर्ष उठेको/फिर्ता | ७९,६७८,००१ | (१८४,८८९,२३६) |
| अपलेखन | - | - |
| विदेशी मुद्रा विनिमय दर भिन्नताक कारण नोक्सानी व्यवस्था | - | - |
| अन्य परिवर्तन | - | - |
| **आषाढ मसान्तको मौज्दात** | ७३४,६२९,०२५ | ६५४,९५१,०२४ |
| **सामुहिक नोक्सानी व्यवस्था** | | |
| **श्रावण १ को मौज्दात** | २,५४२,५२०,२०९ | २,५२३,०४६,५१४ |
| यस वर्षको नोक्सानी व्यवस्था | - | - |
| यस वर्ष उठेको/फिर्ता | १७५,४२६,०३७ | १९,४७३,६९६ |
| विदेशी मुद्रा विनिमय दर भिन्नताक कारण नोक्सानी व्यवस्था | - | - |
| अन्य परिवर्तन | - | - |
| **आषाढ मसान्तको मौज्दात** | २,७१७,९४६,२४६ | २,५४२,५२०,२०९ |
| **जम्मा कर्जा नोक्सानी व्यवस्था** | ३,४५२,५७५,२७१ | ३,१९७,४७१,२३३ |

बैंक तथा वित्तीय संस्था र ग्राहकहरूलाई प्रदान गरिएको कर्जा तथा सापटमा हुने मूल्यह्रास नोक्सानीलाई नेपाल राष्ट्र बैंक एकिकृत निर्देशन ०२/२०८२ ले तोकेको मापदण्ड बमोजिम कर्जा नोक्सानी व्यवस्थाको रूपमा निकालिएको रकम र NFRS 9 बमोजिम अपेक्षित कर्जा नोक्सानी मोडल ECL मार्फत निर्धारण गरिएको रकममध्ये जुन बढी हुन्छ सोही अनुसार मापन गरिन्छ। नेपाल राष्ट्र बैंक बमोजिमको कर्जा नोक्सानी व्यवस्था र NFRS 9 बमोजिम अपेक्षित कर्जा नोक्सानी विधिमार्फत हुने नोक्सानी व्यवस्थाको विवरण निम्नानुसार छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापटी | ४१,९८०,५८९ | ५३,१८४,४१६ |
| ग्राहकलाई दिएको कर्जा तथा सापटी | २,९२७,०१९,६०० | ३,१२७,८८३,८६५ |
| NFRS 9 बमोजिम अपेक्षित कर्जा नोक्सानी विधिमार्फत हुने नोक्सानी व्यवस्थाको कुल जोड (क) | २,९६९,०००,१८९ | ३,१८१,०६८,२८१ |
| नेपाल राष्ट्र बैंक एकिकृत निर्देशन ०२/२०८२ बमोजिम कर्जा नोक्सानी व्यवस्था (ख) | ३,५६९,५३०,३९६ | ३,२९६,२७६,८८४ |
| माथि दुई (क र ख) मध्ये उच्च | ३,५६९,५३०,३९६ | ३,२९६,२७६,८८४ |

## अनुसूची ४.८ धितोपत्रमा लगानी

बैंकले वित्तीय उपकरणहरूमा गरेको लगानीलाई यस शीर्षक अन्तर्गत तीन वर्गहरूमा प्रस्तुत गरेको छ जस्तै नाफा वा नोक्सानबाट बजार मूल्यमा तोकिएको लगानी धितोपत्र, परिशोधित लागतमा मापन गरिएको लगानी धितोपत्र र अन्य विस्तृत आय मार्फत बजार मूल्यमा मापन गरिएको इक्विटीमा लगानी। लगानीबाट प्राप्त हुने आय बोनस शेयरको रूपमा प्राप्त भएमा, लगानीको लागतमा कुनै परिवर्तन नगरी शेयर संख्या मात्र बढाएर लगानीको मूल्याङ्कन गरिएको छ। लगानीको विवरण निम्नानुसार प्रस्तुत गरिएको छ :

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| परिशोधित लागतमा मापन गरिएको धितोपत्रमा लगानी | ५५,४१५,०१७,५९३ | ४८,१०५,३३८,३७४ |
| अन्य विस्तृत आय मार्फत बजार मूल्यमा (FVTOCI) मापन गरिएको शेयर (इक्विटी) मा लगानी | १,५७०,५०४,८८६ | १,३३८,०९९,०९३ |
| **जम्मा** | ५६,९८५,५२२,४८० | ४९,४४३,४३७,४६७ |

### अनुसूची ४.८.१ परिशोधित लागतमा मापन गरिएको धितोपत्रमा लगानी

परिशोधित लागतमा मापन गरिएको सरकारी ऋणपत्र, ट्रेजरी बिलहरू र नेपाल राष्ट्र बैङ्कको ऋणपत्र तथा वण्डहरुमा गरिएको लगानीको विवरण निम्नानुसार छ :

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| ऋणपत्र | - | - |
| सरकारी ऋणपत्र तथा वण्ड | ४०,९८८,०२७,८९१ | ४१,८३४,६५३,०५३ |
| सरकारी ट्रेजरी विल | - | ४,८५३,५००,११८ |
| नेपाल राष्ट्र बैंकको ऋणपत्र तथा वण्ड | १३,००९,८२५,७७८ | - |
| नेपाल राष्ट्र बैंकको निक्षेप उपकरणहरु | - | - |
| अन्य | १,४१७,४३३,८०० | १,४१७,५९०,११६ |
| घटाउने : विशेष हानी नोक्सानी व्यवस्था | २६९,८७५ | ४०५,७१४ |
| **जम्मा** | ५५,४१५,०१७,५९३ | ४८,१०५,३३८,३७४ |

परिशोधित लागतमा मापन गरिएको लगानी उपकरणहरूमा कुनै हानि/नोक्सानी व्यवस्था प्रदान गरिने छैन। यस शीर्षक अन्तर्गत बैंकले अन्य कम्पनी/संस्थाको शेयर र डिबेञ्चर/वण्डमा गरेको लगानी प्रस्तुत गरिएको छ।

### अनुसूची ४.८.२ अन्य विस्तृत आय मार्फत बजार मूल्यमा मापन गरिएका शेयर (इक्विटी) लगानी

अन्य विस्तृत आय मार्फत बजार मूल्यमा मापन गरिएको इक्विटीमा लगानीको विवरण निम्नानुसार प्रस्तुत गरिएको छ :

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| इक्विटी उपकरणहरु | | |
| सूचीकृत शेयरहरु | १,३४५,९७६,३३६ | १,१५४,८०३,५२९ |
| सूचीकृत नभएका शेयरहरु | २२४,५२८,५५१ | १८३,२९५,५६४ |
| **जम्मा** | १,५७०,५०४,८८६ | १,३३८,०९९,०९३ |

### अनुसूची ४.८.३ शेयर लगानी सम्बन्धी जानकारी

| | आषाढ ३२, २०८३ | | आषाढ ३२, २०८२ | |
|---|---|---|---|---|
| | लागत | बजार मूल्य | लागत | बजार मूल्य |
| **सूचीकृत शेयरहरुमा लगानी** | | | | |
| निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड | ८,६७६,६६७ | ७५२,७२७,४१८ | ८,६७६,६६७ | ९१७,९८७,८२९ |
| (प्रति कित्ता रु. १०० दरका २०,८८,४१५ संस्थापक सेयरहरू) | | | | |
| (२०८१/८२: प्रति कित्ता रु. १०० दरका १९,८८,९६६ संस्थापक सेयरहरू) | | | | |
| | | | | |
| साना किसान विकाश लघुवित्त वित्तीय संस्था लिमिटेड | ७०,८७०,००० | २७२,५५४,९३८ | ७०,८७०,००० | ५५,८९७,७०० |
| (यसअघि आरएमडिसी लघुवित्त वित्तीय संस्था लिमिटेड) | | | | |
| (प्रति कित्ता रु. १०० दरका ६,३८,६३१ संस्थापक शेयरहरू) | | | | |
| (२०८१/८२: प्रति कित्ता रु. १०० दरका ४,९३,३६० संस्थापक शेयरहरू) | | | | |
| | | | | |
| तारागाउँ रिजेन्सी होटल लिमिटेड | ५,०००,००० | ४०,८२०,००० | ५,०००,००० | ४८,९५८,००० |
| (प्रति कित्ता रु. १०० दरका ५२,००० साधारण शेयरहरू) | | | | |
| २०८१/८२: प्रति कित्ता रु. १०० दरका ५२,००० साधारण शेयरहरू) | | | | |
| | | | | |
| निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड | - | ६३५ | - | - |
| (२०८१/८२: १ साधारण बोनस शेयर) | | | | |

## अनुसूची ४.८.३ शेयर लगानी सम्बन्धी जानकारी

| | आषाढ ३२, २०८३ | | आषाढ ३२, २०८२ | |
|---|---|---|---|---|
| | लागत | बजार मूल्य | लागत | बजार मूल्य |
| **म्युचुअल फण्डका सूचीकृत एकाइहरूमा लगानी** | | | | |
| एन्आईबिएल् ग्रोथ फण्ड | १०,०००,००० | १०,९१०,००० | १०,०००,००० | १०,०९०,००० |
| (प्रति इकाई रु. १० का दरले १०,००,००० इकाईहरू) | | | | |
| | | | | |
| प्रभु स्मार्ट फण्ड | ५,०००,००० | ६,१७५,००० | ५,०००,००० | ५,७७५,००० |
| (प्रति इकाई रु. १० का दरले ५,००,००० इकाईहरू) | | | | |
| | | | | |
| आरबीबी म्युचुअल फण्ड २ | ५,०००,००० | ५,०००,००० | ५,०००,००० | ५,०४५,००० |
| (प्रति इकाई रु. १० का दरले ५,००,००० इकाईहरू) | | | | |
| | | | | |
| सनराईज् फोकस्ड इक्विटी फण्ड | १०,०००,००० | १०,१९०,००० | १०,०००,००० | १०,०४०,००० |
| (प्रति इकाई रु. १० का दरले १०,००,००० इकाईहरू) | | | | |
| | | | | |
| सिद्धार्थ इनभेष्टमेन्ट ग्रोथ स्कीम ३ | २०,०००,००० | २१,०००,००० | २०,०००,००० | २०,९००,००० |
| (प्रति इकाई रु. १० का दरले २०,००,००० इकाईहरू) | | | | |
| | | | | |
| एन्आईबिएल् स्टेवल फण्ड | १०,०००,००० | ९,०४०,००० | १०,०००,००० | १०,०४०,००० |
| (प्रति इकाई रु. १० का दरले १०,००,००० इकाईहरू) | | | | |
| | | | | |
| सिटिजन्स् सुपर ३० म्युचुअल फण्ड | ५,०००,००० | ५,१००,००० | ५,०००,००० | ५,०४०,००० |
| (प्रति इकाई रु. १० का दरले ५००,००० इकाईहरू) | | | | |
| | | | | |
| हिमालयन् ८०-२० | ५,०००,००० | ५,८२५,००० | ५,०००,००० | ६,०३०,००० |
| (प्रति इकाई रु. १० का दरले ५००,००० इकाईहरू) | | | | |
| | | | | |
| लक्ष्मी भ्यालु फण्ड २ | १०,०००,००० | ९,७७०,००० | १०,०००,००० | १०,१३०,००० |
| (प्रति इकाई रु. १० का दरले १०,००,००० इकाईहरू) | | | | |
| | | | | |
| गरिमा समृद्धी योजना | १०,०००,००० | १०,३००,००० | १०,०००,००० | १०,०००,००० |
| (प्रति इकाई रु. १० का दरले १०,००,००० इकाईहरू) | | | | |
| | | | | |
| मुक्तिनाथ म्युचुअल फण्ड १ | २०,०००,००० | १९,८००,००० | २०,०००,००० | १९,९८०,००० |
| (प्रति इकाई रु. १० का दरले २०,००,००० इकाईहरू) | | | | |
| | | | | |
| एम्बिएल् इक्विटी फण्ड | ५,०००,००० | ५,०००,००० | ५,०००,००० | ४,९८५,००० |
| (प्रति इकाई रु. १० का दरले ५००,००० इकाईहरू) | | | | |
| | | | | |
| एन्एम्बि हाइब्रिड फण्ड एल-२ | १०,०००,००० | १०,१३०,००० | १०,०००,००० | ८,९२०,००० |
| (प्रति इकाई रु. १० का दरले १०,००,००० इकाईहरू) | | | | |

## अनुसूची ४.८.३ शेयर लगानी सम्बन्धी जानकारी

| | आषाढ ३२, २०८३ | | आषाढ ३२, २०८२ | |
|---|---|---|---|---|
| | लागत | बजार मूल्य | लागत | बजार मूल्य |
| रिलायबल समृद्धी योजना | ५,०००,००० | ५,१२०,००० | ५,०००,००० | ४,९८५,००० |
| (प्रति इकाई रु. १० का दरले ५००,००० इकाईहरू) | | | | |
| | | | | |
| ग्लोबल आईएमई समुन्नत योजना –II | २०,०००,००० | १९,९६०,००० | - | - |
| (प्रति इकाई रु. १० का दरले २०,००,००० इकाईहरू) | | | | |
| | | | | |
| आरबिबि फोकस ४० | १०,०००,००० | ९,९९०,००० | - | - |
| (प्रति इकाई रु. १० का दरले १०,००,००० इकाईहरू) | | | | |
| | | | | |
| सिटिजन्स् सन्तुलित योजना | १०,०००,००० | ९,०२०,००० | - | - |
| (प्रति इकाई रु. १० का दरले १०,००,००० इकाईहरू) | | | | |
| | | | | |
| नेपाल लाइफ समृद्धी लगानी योजना | ४८,११५,५०० | ४६,९१२,६१३ | - | - |
| (प्रति इकाई रु. १० का दरले ४८,११,५५० इकाईहरू) | | | | |
| | | | | |
| एलूएस् होराइजन १२ | २०,०००,००० | २०,२१०,२४४ | - | - |
| (प्रति इकाई रु. १० का दरले २०,००,००० इकाईहरू) | | | | |
| | | | | |
| सानिमा इक्विटी फण्ड - २ | २०,०००,००० | २०,२१०,२४४ | - | - |
| (प्रति इकाई रु. १० का दरले २०,००,००० इकाईहरू) | | | | |
| | | | | |
| सिद्धार्थ इक्विटी फण्ड २ | २०,०००,००० | २०,२१०,२४४ | - | - |
| (प्रति इकाई रु. १० का दरले २०,००,००० इकाईहरू) | | | | |
| | | | | |
| **सूचीकृत उपकरणहरूको कुल योग** | **३६२,६६२,१६७** | **१,३४५,९७६,३३६** | **२१४,५४६,६६७** | **१,१५४,८०३,५२९** |
| | | | | |
| **सूचीकृत नभएको इक्विटीमा लगानी** | | | | |
| नेपाल क्लियरिङ हाउस लिमिटेड | २,५००,००० | ५३,२४३,३९४ | २,५००,००० | ४७,४३४,६०६ |
| (प्रति कित्ता रु. १०० दरका २,२९,५९६ साधारण शेयरहरू | | | | |
| २०८१/८२: प्रति कित्ता रु. १०० दरका १,९९,६४९ साधारण शेयरहरू) | | | | |
| | | | | |
| कर्जा सूचना केन्द्र लिमिटेड | १,२३५,५०० | १४४,६४६,८८२ | १,२३५,५०० | ११९,१८२,९०४ |
| (प्रति कित्ता रु. १०० दरका १,५४,४०२ साधारण शेयरहरू | | | | |
| २०८१/८२: प्रति कित्ता रु. १०० दरका १,५४,४०२ साधारण शेयरहरू) | | | | |
| | | | | |
| नेशनल बैङ्किक ट्रेनिङ इन्टिच्युट | ५,५९७,४६० | ११,५२३,२७५ | ५,५९७,४६० | ११,६०८,०५४ |
| (प्रति कित्ता रु. १०० दरका १,१०,१०२ साधारण शेयरहरू | | | | |
| २०८१/८२: प्रति कित्ता रु. १०० दरका १,१०,१०२ साधारण शेयरहरू) | | | | |

## अनुसूची ४.८.३ शेयर लगानी सम्बन्धी जानकारी

| | आषाढ ३२, २०८३ | | आषाढ ३२, २०८२ | |
|---|---|---|---|---|
| | लागत | बजार मूल्य | लागत | बजार मूल्य |
| **सूचीकृत नभएका म्युचुअल फण्डहरूमा लगानी** | | | | |
| सानिमा फ्लेक्सी फण्ड | ५,०००,००० | ५,१४५,००० | ५,०००,००० | ५,०७०,००० |
| (प्रति इकाई रु. १० का दरले ५,००,००० इकाईहरू) | | | | |
| | | | | |
| सिटिजन्स् सदाबहार योजना | १०,०००,००० | ९,९७०,००० | - | - |
| (प्रति इकाई रु. १० का दरले १०,००,००० इकाईहरू) | | | | |
| | | | | |
| **सूचीकृत नभएका शेयरहरूको कुल योग** | २४,३३२,९६० | २२४,५२८,५५१ | १४,३३२,९६० | १८३,२९५,५६४ |
| **जम्मा** | ३८६,९९५,१२७ | १,५७०,५०४,८८६ | २२८,८७९,६२७ | १,३३८,०९९,०९३ |

## अनुसूची ४.९ चालु कर सम्पत्ति

बैंकले जम्मा गरेको अग्रिम करबाट कर दायित्व घटाएको रकम यस शीर्षक अन्तर्गत प्रस्तुत गरिन्छ। शुल्क तथा जरिवाना समेत चालु आयकर दायित्वमा समावेश गरी यस शीर्षक अन्तर्गत प्रस्तुत गरिएको छ।

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **चालु कर सम्पत्ति** | | |
| चालु वर्षको आय कर सम्पत्ति | २,१२७,६६२,९५२ | २,१३६,७८५,५६६ |
| गत वर्षहरुको कर सम्पत्ति | १७,२२६,५७८,२३० | १५,०८९,७९२,६६४ |
| | | |
| **चालु कर दायित्व** | | |
| चालु वर्षको आयकर दायित्व | (२,२९८,१४७,५५६) | (२,२७९,८९७,७१४) |
| गत वर्षहरुको कर दायित्वहरु | (१६,८५१,९४३,७२३) | (१४,५७२,०४६,००९) |
| **जम्मा** | २०४,१४९,९०३ | ३७४,६३४,५०७ |

## अनुसूची ४.१० सहायक कम्पनीमा लगानी

बैंकले कुनै सहायक कम्पनीमा लगानी गरेको छैन।

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| सूचीकृत सहायक कम्पनीमा लगानी | - | - |
| सूचीकृत नभएको सहायक कम्पनीमा लगानी | - | - |
| जम्मा लगानी | - | - |
| घटाउने : नोक्सानी व्यवस्था | - | - |
| खुद किताबी मूल्य | - | - |

## अनुसूची ४.१०.१ सूचीकृत सहायक कम्पनीमा लगानी

| | आषाढ ३२, २०८३ | | आषाढ ३२, २०८२ | |
|---|---|---|---|---|
| | लागत | बजार मूल्य | लागत | बजार मूल्य |
| ................................लिमिटेड | | | | |
| (प्रति इकाई रु. ............ का दरले .................. इकाईहरू) | | | | |
| ................................लिमिटेड | | | | |
| (प्रति इकाई रु. ............ का दरले .................. इकाईहरू) | | | | |
| **जम्मा** | - | - | - | - |

### अनुसूची ४.१०.२ सूचीकृत नभएका सहायक कम्पनीमा लगानी

| | आषाढ ३२, २०८३ | | आषाढ ३२, २०८२ | |
|---|---|---|---|---|
| | लागत | बजार मूल्य | लागत | बजार मूल्य |
| .................................लिमिटेड | | | | |
| (प्रति इकाई रु. ............. का दरले ................... इकाईहरू) | | | | |
| .................................लिमिटेड | | | | |
| (प्रति इकाई रु. ............. का दरले ................... इकाईहरू) | | | | |
| **जम्मा** | - | - | - | - |

### अनुसूची ४.१०.३ सहायक कम्पनीबारे जानकारी

| | बैंकको स्वामित्वमा रहेको प्रतिशत | |
|---|---|---|
| | यस बर्ष | विगत बर्ष |
| .................................**लिमिटेड** | | |
| .................................**लिमिटेड** | | |

### अनुसूची ४.१०.४ सहायक कम्पनीहरुमा नियन्त्रण नभएको पक्षको हिस्सा

| | बैंकको स्वामित्वमा रहेको प्रतिशत | |
|---|---|---|
| | यस बर्ष | विगत बर्ष |
| नियन्त्रण नभएको पक्षको हिस्सा ( % ) | | |
| यस वर्षको अवधिमा गरिएका नाफा/(नोक्सानी) बाँडफाँड | | |
| आषाढ मसान्त सम्मको संचित मौज्दात | | |
| नियन्त्रण नभएको पक्षलाई गरिएको लाभांश बाँडफाँड | | |
| | | |
| नियन्त्रण नभएको पक्षको हिस्सा ( % ) | | |
| यस वर्षको अवधिमा गरिएका नाफा/(नोक्सानी) बाँडफाँड | | |
| आषाढ मसान्त सम्मको संचित मौज्दात | | |
| नियन्त्रण नभएको पक्षलाई गरिएको लाभांश बाँडफाँड | | |

### अनुसूची ४.११ सम्बद्ध कम्पनीमा लगानी

यस बैङ्कले फरवार्ड लघुवित्त वित्तीय संस्था लिमिटेडको कुल शेयरको २५% शेयरमा लगानी गरेको छ, जसलाई NFRS इक्विटी लेखा प्रयोग गरी लेखाङ्कन गरिएको छ। सम्बद्ध कम्पनीको मूल्याङ्कन कम्मनीले प्रकाशित गरेको पछिल्लो अपरिष्कृत वित्तीय विवरणमा आधारित छ। लगानीको मूल्याङ्कनबाट उत्पन्न यस वर्षको नाफाको खुद प्रभाव रु. ६८,८९७,५५१ (गत वर्ष यो ऋणात्मक रु ७४,१३८,८३९) नाफा नोक्सान खातामा जनाई सञ्चित मुनाफाबाट नियमनकारी कोषमा सारिएको छ। सम्बद्ध कम्पनीमा लगानीको विवरण निम्नानुसार छ :

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| सूचीकृत सम्बद्ध कम्पनीमा लगानी | ८३१,०४१,८७१ | ७६२,१४४,३१९ |
| सूचीकृत नभएका सम्बद्ध कम्पनीमा लगानी | - | - |
| **जम्मा लगानी** | ८३१,०४१,८७१ | ७६२,१४४,३१९ |
| घटाउने : नोक्सानी व्यवस्था | - | - |
| **खुद कितावी मूल्य** | ८३१,०४१,८७१ | ७६२,१४४,३१९ |

### अनुसूची ४.११.१ सूचीकृत भएका सम्बद्ध कम्पनीमा लगानी

| | आषाढ ३२, २०८३ | | आषाढ ३२, २०८२ | |
|---|---|---|---|---|
| | लागत | बजार मूल्य | लागत | बजार मूल्य |
| फरवार्ड लघुवित्त वित्तीय संस्था लिमिटेड<br>(२,९८९,८४९ कित्ता सेयर, प्रति कित्ता रु. १०० का दरले संस्थापक सेयरहरू)<br>२०८१/८२: २,९८९,८४९ कित्ता सेयर, प्रति कित्ता रु. १०० का दरले) | ५०,०००,००० | ८३१,०४१,८७१ | ५०,०००,००० | ७६२,१४४,३१९ |
| **जम्मा** | ५०,०००,००० | ८३१,०४१,८७१ | ५०,०००,००० | ७६२,१४४,३१९ |

### अनुसूची ४.११.२ सूचीकृत नभएका सम्बद्ध कम्पनीमा लगानी

| | आषाढ ३२, २०८३ | | आषाढ ३२, २०८२ | |
|---|---|---|---|---|
| | लागत | बजार मूल्य | लागत | बजार मूल्य |
| ..............................लिमिटेड...........को<br>(प्रति इकाई रु. ............ का दरले .................. इकाईहरू) | - | - | - | - |
| ...............................लिमिटेड...........को<br>(प्रति इकाई रु. ............ का दरले .................. इकाईहरू) | - | - | - | - |
| **जम्मा** | - | - | - | - |

### अनुसूची ४.११.३ बैंकको सम्बद्ध कम्पनीहरुको जानकारी

| | बैंकको स्वामित्वमा रहेको प्रतिशत | |
|---|---|---|
| | यस बर्ष | विगत बर्ष |
| फरवार्ड लघुवित्त वित्तीय संस्था लिमिटेड | २५.००% | २५.००% |
| | | |
| अनुसूची ४.११.४ सम्बद्ध कम्पनीहरुको इक्विटी मूल्य | | |
| फरवार्ड लघुवित्त वित्तीय संस्था लिमिटेड | ८३१,०४१,८७१ | ७६२,१४४,३१९ |
| **जम्मा** | ८३१,०४१,८७१ | ७६२,१४४,३१९ |

### अनुसूची ४.१२ लगानी सम्पत्ति

सम्पत्ति र उपकरणको रूपमा वर्गीकृत सम्पत्ती बाहेकका जग्गा वा जग्गा र भवन; बिक्रीको लागि राखिएको गैर-चालू सम्पत्तिहरू यस लेखा शीर्षक अन्तर्गत प्रस्तुत गरिएको छ। यसमा बैङ्कले गैर-बैङ्किङ सम्पत्तिको रूपमा अधिग्रहण गरेको तर बिक्री नगरेको जग्गा, जग्गा र भवन वा अन्य सम्पत्तीहरु समावेश हुन्छन्। बैङ्कको आषाढ ३२, २०८३ सम्म गैर बैङ्किङ सम्पत्ति बाहेक अन्य कुनै लगानी सम्पत्ति छैन। बैङ्कको गैर बैङ्किङ सम्पत्तिको स्थिति निम्नानुसार रहेको छ :

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| बजार मूल्यमा मापन गरिएको लगानी सम्पत्ति | | |
| श्रावण १, २०८२ को मौज्दात | | |
| - यस वर्षको थप/(बिक्री) | | |
| वर्षभरिमा बजार मूल्यमा भएको खुद परिवर्तन | | |
| -समायोजन/स्थानान्तरण | - | - |
| **खुद रकम** | - | - |

| | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| लागत मूल्यमा मापन गरिएको लगानी सम्पत्ति | | |
| श्रावण १, २०८२ को मौज्दात | ५६४,२९५,०८६ | ५२२,२९३,२७५ |
| - यस वर्षको थप/(बिक्री) | (४९,८२२,२१२) | ४२,००१,८११ |
| -समायोजन/स्थानान्तरण | - | - |
| संचित ह्रासकट्टी | - | - |
| संचित जोखिम व्यवस्था | - | - |
| खुद रकम | ५१४,४७२,८७५ | ५६४,२९५,०८६ |
| **जम्मा** | ५१४,४७२,८७५ | ५६४,२९५,०८६ |

| ऋणीको नाम, ठेगाना | गैर बैंकिङ सम्पत्ति सकारेको मिति | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|---|
| भ्याली लिकर मार्ट प्रा.लि. | ११/२/२०२३ | - | ३१,३६७,०६५ |
| न्यू अमन ट्रेडर्स | १२/१०/२०२३ | ४,८५०,००० | ४,८५०,००० |
| नमस्ते गार्मेन्ट प्रा.लि. | १२/२०/२०२३ | ९,५८५,९०० | ९,५८५,९०० |
| निर्माण हार्डवेयर एण्ड सप्लायर्स | १/१०/२०२४ | १२,५६७,५७६ | १२,५६७,५७६ |
| नानी बाबु सिन्दली मगर/धन कुमारी | १/११/२०२४ | ९,३९४,३८८ | ९,३९४,३८८ |
| गणेश चिउरा मिल | १/११/२०२४ | ३०,४२२,९१० | ३०,७१२,२९० |
| भैरवमान श्रेष्ठ | १/१८/२०२४ | ३,४२३,४११ | ३,४२३,४११ |
| यादव खुद्रा गल्ला पसल | २/५/२०२४ | ९,५६३,००० | ९,५६३,००० |
| न्यू सक्षम इन्टरप्राइजेज | ३/१८/२०२४ | १८,९५०,१२३ | १८,९५०,१२३ |
| प्रकाश इन्टरप्राइजेज | ४/१०/२०२४ | ४,०००,००० | ४,०००,००० |
| जीवन अटो सेवा | ४/१०/२०२४ | ५,८०६,००० | ५,८०६,००० |
| थापा थोक सप्लाई | ४/१०/२०२४ | २८,०००,००० | २८,०००,००० |
| लक्ष्मी इट्टा उद्योग | ४/१२/२०२४ | ३,३६८,६०० | ३,३६८,६०० |
| लक्ष्मी ट्रेडिङ कम्पनी | ४/१२/२०२४ | ३०,४४२,००० | ३०,४४२,००० |
| श्री बैष्णो माँ सप्लायर्स | ४/१६/२०२४ | - | २,६७३,७६९ |
| बबिता किराना पसल | ५/२/२०२४ | १,५६०,००० | १,५६०,००० |
| रञ्जना ब्यूटी पार्लर | ७/११/२०२४ | - | ९९६,०२५ |
| प्रज्ञा जनरल स्टोर | ७/१४/२०२४ | १९,८६६,००० | १९,८६६,००० |
| ज्योति एग्रो प्रा. लि. | ७/१४/२०२४ | ८८,६६३,००० | ८८,६६३,००० |
| लक्ष्मण कोल्ड स्टोर्स | ७/१५/२०२४ | १७,८३६,८६७ | १७,८३६,८६७ |
| हार्डवेयर सेन्टर | ९/२/२०२४ | - | ८,९९८,३६० |
| लक्ष्मी मेडिको कन्सर्न प्रा.लि. | १०/१/२०२४ | ४,३९५,४२४ | ४,३९५,४२४ |
| गणेश औजी | ११/१२/२०२४ | - | ५,९७९,४६२ |
| विनायक सप्लायर्स | ११/१३/२०२४ | - | १२,५६१,००० |

| ऋणीको नाम, ठेगाना | गैर बैंकिङ सम्पत्ति सकारेको मिति | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|---|
| कौशल कुशल किराना पसल | १२/३/२०२४ | ९,२३३,३२९ | ९,२३३,३२९ |
| दुर्गा बानिया | १/२२/२०२५ | ६,५२०,००० | ६,५२०,००० |
| मोबाइल जोन ग्रुप | २/११/२०२५ | ४८,१९३,८६९ | ४८,१९३,८६९ |
| न्यू दांडी मा ट्रेडर्स | ४/२/२०२५ | ३१,२५१,९७६ | ३१,२५१,९७६ |
| प्रेक्षा सप्पायर्स | ४/९/२०२५ | ३,७२५,००० | ३,७२५,००० |
| प्रवीण कोल्ड ड्रिंक्स सेन्टर | ४/२२/२०२५ | - | ११,२६२,५०० |
| महेश चौधरी/बासमती चौधरी | ५/२६/२०२५ | - | ७,०९९,९५६ |
| सुबिशा कलेक्सन | ७/७/२०२५ | ३,०८०,००० | ३,०८०,००० |
| टेक्नो डन प्रा.लि. | ७/१०/२०२५ | - | १,८५०,००० |
| खड्गप्रसाद गिरी/रेखा गिरी कार्की | ७/११/२०२५ | ३,०९६,३५७ | ३,०९६,३५७ |
| अर्णव लिकर वर्ल्ड | ७/१४/२०२५ | ३४,६२२,००० | ३४,६२२,००० |
| स्काउट महोरा | ७/१४/२०२५ | ५,३३७,६३० | ५,३३७,६३० |
| शुभम् गल्ला भण्डार | ७/१५/२०२५ | १०,९०२,२०८ | १०,९०२,२०८ |
| ऋषिका इन्टरप्राइजेज् | ७/१६/२०२५ | २०,५३०,००० | २२,५६०,००० |
| रवि कँडेल खत्री, नानीमाया कँडेल र कृष्णबहादुर खत्री | ८/२४/२०२५ | ५,०९३,९६८ | - |
| सुयोग आधुनिक कृषि फार्म प्रा.लि. | १०/१६/२०२५ | २,३५०,८०६ | - |
| नुवाकोट हार्डवेयर एण्ड सेनेटरी हाउस प्रा. लि. | ६/११/२०२६ | १७,६७२,२८७ | - |
| आदर्श ट्रेडर्स | ६/१८/२०२६ | १०,१६८,९६५ | - |
| **जम्मा** | | ५१४,४७२,८७५ | ५६४,२९५,०८६ |

## अनुसूची ४.१३ सम्पत्ति तथा उपकरण

**सम्पत्ति र उपकरणको विवरण निम्नानुसार प्रस्तुत गरिएको छ :**

| विवरण | जग्गा | भवन | पट्टा सम्पत्तिहरू | कम्प्युटर तथा सहायक उपकरणहरू | सवारी साधन | फर्निचर तथा फिक्स्चर | मेसिनरी | उपकरण र अन्य | कुल आषाढ अन्त्य २०८३ | कुल आषाढ अन्त्य २०८२ |
|---|---|---|---|---|---|---|---|---|---|---|
| लागत | | | | | | | | | | |
| **श्रावण १, २०८१ मौज्दात** | २,००३,९३४,५५० | ४०१,७७५,६८७ | ३७२,५९०,९०९ | २७०,१९०,२६७ | १७८,०३८,६५९ | ३२५,६२६,७९३ | ३८०,८०८,७३९ | ३५९,९५१,८२७ | ४,२९२,९१७,४३२ | ४,०३२,८४४,५४९ |
| **यस वर्षमा थप गरिएको** | | | | | | | | | | |
| प्राप्ति | १५,१२५,००० | २९९,७४४,०५१ | १२,४३३,२९६ | २२६,१०४,६११ | १९,८५९,६०० | ४१,३४९,२५८ | २७,६०६,८३३ | ६६,२९३,४८८ | ७०८,५१६,१३७ | ३०५,३६५,५५१ |
| पूँजीकरण | | | | | | | | | | |
| यस वर्षमा निसर्ग गरिएको | - | - | (९५८,९७१) | (८,८७४,१०८) | (४३७,९००) | (४,९१२,१२७) | (४,७२२,६५२) | (१८,३०९,३३९) | (३८,२१५,०९७) | (४५,२९२,६६८) |
| समायोजन/पुनर्मूल्याङ्कन | - | - | - | - | - | - | - | - | - | - |
| २०८२ आषाढ मसान्तको मौज्दात | २,०१९,०५९,५५० | ७०१,५१९,७३९ | ३८४,०६५,२३४ | ४८७,४२०,७७० | १९७,४६०,३५९ | ३६२,०६३,९२४ | ४०३,६९२,९१९ | ४०७,९३५,९७७ | ४,९६३,२१८,४७२ | ४,२९२,९१७,४३२ |
| **यस वर्षमा थप गरिएको** | | | | | | | | | | |
| प्राप्ति | - | १,८९५,५८७ | १४,४८३,७९५ | २३,३३६,८९५ | ५,६८८,९०० | ११,६१७,४७१ | २६,६८५,०७६ | २०,०६४,६२९ | १०३,७७२,३५३ | ७०८,५१६,१३७ |
| पूँजीकरण | | | | | | | | | | |
| यस वर्षमा निसर्ग गरिएको | - | - | (९०,४८५) | (१७,४५७,४२०) | (१४,००८,९००) | (३,५३३,०८१) | (१०,५०९,९१०) | (२१,७५९,९७१) | (६७,३५९,७६६) | (३८,२१५,०९७) |
| समायोजन/पुनर्मूल्याङ्कन | | | | | | | | - | - | |
| २०८३ आषाढ मसान्तको मौज्दात | २,०१९,०५९,५५० | ७०३,४१५,३२६ | ३९८,४५८,५४४ | ४९३,३००,२४५ | १८९,१४०,३५९ | ३७०,१४८,३१४ | ४१९,८६८,०८५ | ४०६,२४०,६३४ | ४,९९९,६३१,०५९ | ४,९६३,२१८,४७२ |
| | | | | | | | | | | |
| हासकट्टी तथा अवमूल्यन | | | | | | | | | | |
| **श्रावण १, २०८१ सम्म** | - | १०१,९९४,७६५ | २१४,०५५,५४८ | २०३,०९५,१६८ | १००,९९७,७१३ | २११,४९१,८४९ | २९७,९६९,६६८ | २७३,७८७,८६५ | १,४०३,३९२,५७८ | १,२५७,९७२,४५९ |
| यस वर्षको ह्रासकट्टी | - | २२,०८४,१७१ | २७,६४९,७०६ | ३५,२८७,४४७ | १८,९६५,०६० | ३२,८५०,८४७ | ३०,४९५,६१५ | ३६,२३५,५०६ | २०३,५६८,३५३ | १८९,९६७,३८८ |
| यस वर्षको अवमूल्यन/हानी | | | | | | | | | | |
| निसर्गहरु | - | - | (४२१,४९३) | (८,७५७,५६२) | (४२७,४८६) | (४,८५६,९४९) | (४,७२२,६५२) | (१७,६१८,६४२) | (३६,८०४,७८४) | (४४,५४७,२७०) |
| समायोजन | | | | | | | | (३,८३३) | (३,८३३) | |
| २०८२ आषाढ मसान्तसम्मको | - | १२४,०७८,९३५ | २४१,२८३,७६१ | २२९,६२५,०५३ | ११९,५३५,२८८ | २३९,४८५,७४८ | ३२३,७४२,६३१ | २९२,४००,८९७ | १,५७०,१५२,३१३ | १,४०३,३९२,५७८ |
| यस वर्षको ह्रासकट्टी | - | ३४,१६९,१२० | २८,२८१,५२१ | ६६,२००,३९३ | १५,०५५,८०१ | ३४,४६१,९०५ | ३३,६५४,१४१ | ३८,३४४,१५१ | २५०,१६७,०३२ | २०३,५६८,३५३ |
| यस वर्षको अवमूल्यन/हानी | | | | | | | | | | |
| निसर्गहरु | - | - | (१३,६६६) | (१७,१२७,६३९) | (११,५२२,८०४) | (३,४०६,५८५) | (१०,३६९,९६७) | (२०,०७३,२२२) | (६२,५१३,८८३) | (३६,८०४,७८४) |
| समायोजन | | | | | | | | | | |
| २०८३ आषाढ मसान्तसम्मको | - | १५८,२४८,०५५ | २६९,५५१,६१६ | २७८,६९७,८०७ | १२३,०६८,२८४ | २७०,५४१,०६८ | ३४७,०२६,८०५ | ३१०,६७१,८२६ | १,७५७,८०५,४६३ | १,५७०,१५६,१४६ |
| | | | | | | | | | | |
| **निर्माणका क्रममा रहेका सम्पत्ती** | | | | | | | | ७४,३०८,०६१ | ३४,९०५,७१८ | |
| **लीज (पट्टा) सम्पत्ती** | | | | | | | | ६९९,०३८,८७० | ७४९,५९४,४१० | |
| **खुद किताबी मूल्य** | | | | | | | | | | |
| २०८१ आषाढ मसान्तसम्मको मौज्दात | २,००३,९३४,५५० | २९९,७८०,९२२ | १५८,५३५,३६१ | ६७,०९५,०९९ | ७७,०४०,९४६ | ११४,१३४,९४३ | ८२,८३९,०७१ | ८६,१६३,९६२ | ३,८९१,४७४,६१५ | ३,६१९,४०२,७१५ |
| २०८२ आषाढ मसान्तसम्मको मौज्दात | २,०१९,०५९,५५० | ५७७,४४०,८०३ | १४२,७८१,४७३ | २५७,७९५,७१७ | ७७,९२५,०७२ | १२२,५७८,१७६ | ७९,९५०,२८८ | ११५,५३५,०८० | ४,१७७,५६२,४५४ | ३,८९१,४७४,६१५ |
| २०८३ आषाढ मसान्तसम्मको मौज्दात | २,०१९,०५९,५५० | ५४५,१६७,२७१ | १२८,९०६,९२८ | २१४,६०२,४३८ | ६६,०७२,०७५ | ९९,६०७,२४६ | ७२,८४१,२८० | ९५,५६८,८०८ | ४,०१५,१७२,५२८ | ४,१७७,५६२,४५४ |

## अनुसूची ४.१४ ख्याती र अमूर्त सम्पत्ति

**बैंकको कुनै ख्याती सम्पति छैन।**

**जुन सफ्टवेयरहरू उपकरण सञ्चालनका लागि अभिन्न र आवश्यक हुन्छन्, त्यस्ता सफ्टवेयरहरू कार्यालय उपकरणहरूसँगै पहिचान गरिन्छन् । सफ्टवेयरहरूको विवरण निम्नानुसार प्रस्तुत गरिएको छ :**

| विवरण | ख्याति सम्पत्ति | सफ्टवेयर | | अन्य | कुल आषाढ अन्त्य २०८३ | कुल आषाढ अन्त्य २०८२ |
|---|---|---|---|---|---|---|
| | | खरिद | विकसित | | | |
| **लागत** | | | | | | |
| **श्रावण १, २०८१ मौज्दात** | - | १६८,८७४,७४८ | | - | १६८,८७४,७४८ | १५९,६६५,१८८ |
| **यस वर्षमा थप गरिएको** | | | | | | |
| प्राप्ति | | ११८,५६३,४०५ | | | ११८,५६३,४०५ | १०,३६४,३६० |
| पूँजीकरण | | | | | | |
| यस वर्षमा निसर्ग गरिएको | | - | | | - | (१,१५४,८००) |
| समायोजन/पुनर्मूल्याङ्कन | | | | | | |
| **२०८२ आषाढ मसान्तको मौज्दात** | - | २८७,४३८,१५३ | | | २८७,४३८,१५३ | १६८,८७४,७४८ |
| **यस वर्षमा थप गरिएको** | | | | - | | |
| प्राप्ति | | ९९,१३१,९५४ | | | ९९,१३१,९५४ | ११८,५६३,४०५ |
| पूँजीकरण | | | | | | |
| यस वर्षमा निसर्ग गरिएको | | - | | | - | - |
| समायोजन/पुनर्मूल्याङ्कन | | | | | | |
| **२०८३ आषाढ मसान्तको मौज्दात** | - | ३८६,५७०,१०७ | - | - | ३८६,५७०,१०७ | २८७,४३८,१५३ |
| | | | | | | |
| **ह्रासकट्टी तथा अवमूल्यन** | | | | | | |
| **श्रावण १, २०८१ सम्म** | - | १४३,४९३,९८८ | - | - | १४३,४९३,९८८ | १३४,७१६,०३६ |
| यस वर्षको ह्रासकट्टी | | १४,४८३,५४३ | | | १४,४८३,५४३ | ९,९३२,७५२ |
| यस वर्षको अवमूल्यन/हानी | | | | | | |
| निसर्गहरु | | - | | | - | (१,१५४,८००) |
| समायोजन | | | | | | |
| **२०८२ आषाढ मसान्तसम्मको** | - | १५७,९७७,५३१ | - | - | १५७,९७७,५३१ | १४३,४९३,९८८ |
| यस वर्षको ह्रासकट्टी | | ३९,७७०,०५८ | | | ३९,७७०,०५८ | १४,४८३,५४३ |
| यस वर्षको अवमूल्यन/हानी | | | | | | |
| निसर्गहरु | | - | | | - | - |
| समायोजन | | | | | | |
| **२०८३ आषाढ मसान्तसम्मको** | - | १९७,७४७,५८९ | - | - | १९७,७४७,५८९ | १५७,९७७,५३१ |
| | | | | | | |
| **निर्माणका क्रममा रहेका सम्पत्ती** | | | | १७,०५७,३५० | १७,०५७,३५० | ६२,५१९,१५० |
| **खुद किताबी मूल्य** | | | | | | |
| **२०८१ आषाढ मसान्तसम्मको मौज्दात** | | २५,३८०,७५९ | - | - | २५,३८०,७५९ | २४,९४९,१५२ |
| **२०८२ आषाढ मसान्तसम्मको मौज्दात** | - | १२९,४६०,६२२ | - | - | १२९,४६०,६२२ | २५,३८०,७५९ |
| **२०८३ आषाढ मसान्तसम्मको मौज्दात** | - | १८८,८२२,५१७ | - | १७,०५७,३५० | २०५,८७९,८६८ | १९१,९७९,७७३ |

## अनुसूची ४.१५ स्थगित कर सम्पत्ति/दायित्व

**स्थगित कर ३०% को वैधानिक कर दर प्रयोग गरी वित्तीय सम्पत्ति/दायित्वको किताबी मूल्य र कर आधारहरू बीचको अस्थायी भिन्नताहरूमा गणना गरिन्छ । विवरण निम्नानुसार प्रस्तुत गरिएको छ :**

| | आषाढ ३२, २०८३ | | |
|---|---|---|---|
| | स्थगित कर सम्पत्तिहरू | स्थगित कर दायित्वहरू | खुद स्थगित कर सम्पत्तिहरू/(दायित्वहरु) |
| **निम्न शीर्षकहरुको अस्थायी भिन्नताहरूमा स्थगित कर :** | | | |
| बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापटी | - | - | - |
| ग्राहकलाई दिएको कर्जा तथा सापटी | - | - | - |
| कर्जा तथा सापटीमा प्राप्य ब्याज | - | - | - |
| लगानी सम्पत्ति | - | - | - |
| अवास्तविक विदेशी विनिमय आम्दानी | - | (५,१७०,२९०) | (५,१७०,२९०) |
| लगानी धितोपत्र | - | (३५५,०५२,९२८) | (३५५,०५२,९२८) |
| सम्बद्ध कम्पनीमा लगानी | - | (२३४,३१२,५६१) | (२३४,३१२,५६१) |
| सम्पत्ति, उपकरण र अमूर्त सम्पत्ति | ९,१८९,८१० | - | ९,१८९,८१० |
| कर्मचारी परिभाषित लाभ योजना | ४९७,७८०,७५८ | - | ४९७,७८०,७५८ |
| लीज (पट्टा) दायित्वहरू | ७३,१०६,१७७ | - | ७३,१०६,१७७ |
| व्यवस्थाहरु | - | - | - |
| नेपाल राष्ट्र बैंकबाट लिनु पर्ने | १६६,९७३ | - | १६६,९७३ |
| अन्य वण्डहरु | ८०,९६२ | - | ८०,९६२ |
| बैंक तथा वित्तीय संस्थामा रहेको प्लेसमेन्ट | २,४६५,३३२ | - | २,४६५,३३२ |
| अन्य अस्थायी भिन्नताहरू | - | - | - |
| अस्थायी भिन्नताहरूमा स्थगित कर | ५८२,७९०,०१२ | (५९४,५३५,७७९) | (११,७४५,७६७) |
| प्रयोग नगरिएको स्थानान्तरित कर नोक्सानीबाट उत्पन्न भएको स्थगित कर | - | - | - |
| कर दरमा परिवर्तनको कारणले स्थगित कर | - | - | - |
| **२०८३ को आषाढ मसान्तमा खुद स्थगित कर सम्पत्ति/(दायित्वहरु)** | | | (११,७४५,७६७) |
| नाफा नोक्सान हिसाबमा लेखाङ्कन गरिएको | | | २१९,८८६,६३० |
| अन्य विस्तृत आयमा लेखाङ्कन गरिएको | | | (२३१,६८८,८५३) |
| पूँजीमा लेखाङ्कन गरिएको | | | ५६,४५७ |
| श्रावण १ २०८२ को स्थगित कर सम्पत्तिहरू/(दायित्वहरु) | | | (४२,१९३,५९३) |
| **यस आर्थिक वर्षको अवधिमा जम्मा /(फिर्ता) भएको** | | | (३०,४४७,८२६) |
| | | | |
| **स्थगित कर व्यय/(आय) नाफा वा नोक्सान मा लेखाक्तन गरिएको** | | | (१८,६२०,९९०) |
| **स्थगित कर व्यय/(आय) अन्य विस्तृत आयमा लेखाक्तन गरिएको** | | | (११,८२६,८३६) |
| **स्थगित कर व्यय/(आय) पूँजीमा लेखाक्तन गरिएको** | | | - |

| | आषाढ ३२, २०८३ | | |
|---|---|---|---|
| | स्थगित कर सम्पत्तिहरू | स्थगित कर दायित्वहरू | खुद स्थगित कर सम्पत्तिहरू/(दायित्वहरु) |
| **निम्न शीर्षकहरुको अस्थायी भिन्नताहरूमा स्थगित कर :** | | | |
| बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापटी | - | - | - |
| ग्राहकलाई दिएको कर्जा तथा सापटी | - | - | - |
| कर्जा तथा सापटीमा प्राप्य ब्याज | - | - | - |
| लगानी सम्पत्ति | - | - | - |
| अवास्तविक विदेशी विनिमय आम्दानी | - | (२५२,०५७) | (२५२,०५७) |
| लगानी धितोपत्र | - | (३३२,७६५,८४०) | (३३२,७६५,८४०) |
| सम्बद्ध कम्पनीमा लगानी | - | (२१३,६४३,२९६) | (२१३,६४३,२९६) |
| सम्पत्ति ,उपकरण र अमूर्त सम्पत्ति | ३,५४५,५८८ | - | ३,५४५,५८८ |
| कर्मचारी परिभाषित लाभ योजना | ४२९,७५०,२३९ | - | ४२९,७५०,२३९ |
| लीज (पट्टा) दायित्वहरु | ६९,९०२,५९३ | - | ६९,९०२,५९३ |
| व्यवस्थाहरु | - | - | - |
| नेपाल राष्ट्र बैंकबाट लिनु पर्ने | १६६,९७३ | - | १६६,९७३ |
| अन्य वण्डहरु | १२१,७१४ | - | १२१,७१४ |
| बैंक तथा वित्तीय संस्थामा रहेको प्लेसमेन्ट | ९८०,४९३ | - | ९८०,४९३ |
| अन्य अस्थायी भिन्नताहरू | - | - | - |
| अस्थायी भिन्नताहरूमा स्थगित कर | ५०४,४६७,६०० | (५४६,६६१,१९३) | (४२,१९३,५९३) |
| प्रयोग नगरिएको स्थानान्तरित कर नोक्सानीबाट उत्पन्न भएको स्थगित कर | | | - |
| कर दरमा परिवर्तनको कारणले स्थगित कर | | | - |
| **२०८२ को आषाढ मसान्तमा खुद स्थगित कर सम्पत्ति/(दायित्वहरु)** | | | (४२,१९३,५९३) |
| नाफा नोक्सान हिसाबमा लेखाङ्कन गरिएको | | | २०१,२६५,६३९ |
| अन्य विस्तृत आयमा लेखाङ्कन गरिएको | | | (२४३,५१५,६८९) |
| पूँजीमा लेखाङ्कन गरिएको | | | ५६,४५७ |
| श्रावण १ २०८२ को स्थगित कर सम्पत्तिहरू/(दायित्वहरु) | | | (१२५,८०८,३६२) |
| **यस आर्थिक वर्षको अवधिमा जम्मा /(फिर्ता) भएको** | | | (८३,६१४,७६९) |
| | | | |
| **स्थगित कर व्यय/(आय) नाफा वा नोक्सान मा लेखाक्तन गरिएको** | | | (६०,२९१,०४४) |
| **स्थगित कर व्यय/(आय) अन्य विस्तृत आयमा लेखाक्तन गरिएको** | | | (२३,३२३,७२५) |
| **स्थगित कर व्यय/(आय) पूँजीमा लेखाक्तन गरिएको** | | | - |

## अनुसूची ४.१६ अन्य सम्पत्ति

अन्य सम्पत्तिमा प्राप्य खाताहरु, प्राप्य ब्याज, प्रोदभावी आय, अग्रिम भुक्तानी, धरौटी, स्थगित कर्मचारी खर्च र स्टेशनरी मौज्दात आदि समावेश हुन्छन् । विवरण निम्नानुसार प्रस्तुत गरिएको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| बिक्रीका लागि उपलब्ध सम्पत्ति | - | - |
| अन्य गैर बैंकिङ्ग सम्पत्तिहरु | - | - |
| लिन बाँकी विल्स | - | - |
| लिन बाँकी आसामी | १,३७४,९०९ | २,८६५,५२६ |
| आर्जित आम्दानी | ३६१,६४४ | - |
| अग्रिम भुक्तानी र धरौटी | १४२,९२४,१२३ | १२७,४८८,१६४ |
| आयकर धरौटी | ४७०,५६१,४६६ | १५१,४७८,००० |
| स्थगित कर्मचारी खर्च | १,५२६,०१३,७०३ | १,५५८,३३२,३०४ |
| अन्य सम्पत्ति | १३६,५७३,१९८ | ५४,६८३,४७५ |
| **जम्मा** | २,२७७,८०९,०४३ | १,८९४,८४७,४६९ |

## अनुसूची ४.१७ बैंक तथा वित्तीय संस्थाहरुलाई तिर्न बाँकी

यस शीर्षक अन्तर्गत अन्य बैंक तथा वित्तीय संस्थाहरूबाट संकलित निक्षेप, अन्तर बैंक सापटी तथा अन्य दायित्वहरू देखाइएको छ । विवरण निम्नानुसार रहेको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| मुद्रा बजारको निक्षेप | - | - |
| अन्तर बैंक सापटी | - | १,१००,९७५,५४० |
| बैंक तथा वित्तीय संस्थाहरुबाट अन्य निक्षेप | २,३५७,९६२,५८४ | २,३३५,९६७,७६८ |
| फर्छ्यौट तथा राफसाफ खाताहरु | - | - |
| अन्य | - | - |
| **जम्मा** | २,३५७,९६२,५८४ | ३,४३६,९४३,३०८ |

## अनुसूची ४.१८ नेपाल राष्ट्र बैंकलाई तिर्न बाँकी

यस अवधिमा नेपाल राष्ट्र बैंकलाई तिर्न बाँकी कुनै दायित्वहरु रहेको छैन ।

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| नेपाल राष्ट्र बैंकबाट पुनर्कर्जा | - | - |
| स्थायी तरलता सुविधा | - | - |
| नेपाल राष्ट्र बैंकबाट lender of last resort सुविधा | - | - |
| पुनः खरिद सम्झौता अन्तर्गत बिक्री गरिएको धितोपत्र | - | - |
| नेपाल राष्ट्र बैंकलाई तिर्नु पर्ने अन्य रकम | - | - |
| **जम्मा** | - | - |

## अनुसूची ४.१९ व्यूत्पन्न वित्तीय उपकरणहरु

व्यूत्पन्न उपकरणहरु ब्याजदर, वित्तीय उपकरणको मूल्य, वस्तुको मूल्य, विदेशी विनिमय दर, कर्जा जोखिम, सूचकाङ्क आदिमा हुने परिवर्तनको प्रतिक्रियास्वरूप आफ्नो मूल्य निर्धारण गर्ने वित्तीय उपकरण हो। हेजिङ उपकरणको रूपमा तोकिएका बाहेक सबै व्यूत्पन्न उपकरणहरुलाई व्यावसायिक प्रयोजनको रूपमा वर्गीकृत गरिन्छ। सबै व्यूत्पन्न उपकरणहरुलाई सुरुमा र पछि पनि बजार मूल्यमा नै मापन गरिन्छ, जसमा पुनर्मूल्याङ्कनबाट हुने नाफा वा नोक्सानी खुद कारोबार आय अन्तर्गत नाफा नोक्सान विवरणमा देखाइन्छ। व्यूत्पन्न उपकरणहरुलाई बजार मूल्यमा पुनर्मूल्याङ्कन गरिन्छ र यसको बजार मूल्य धनात्मक भएमा सम्पत्तिको रूपमा तथा ऋणात्मक भएमा दायित्वको रूपमा राखिन्छ। बजार मूल्य निर्धारण गर्दा वित्तीय प्रतिवेदन मितिमा प्रचलित फरवार्ड बजार दर प्रयोग गरी निर्धारण गरिन्छ।

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| व्यापारिक प्रयोजनको निम्ति धारण गरिएको | - | - |
| ब्याजदर स्वाप | - | - |
| मुद्रा स्वाप | - | - |
| अग्रिम विनिमय सम्झौता | ७,७५२,०६०,७१५ | ३,५९८,४०३,६६० |
| अन्य | - | - |
| जोखिम व्यवस्थापनको निम्ति धारण गरिएको | | |
| ब्याजदर स्वाप | - | - |
| मुद्रा स्वाप | - | - |
| अग्रिम विनिमय सम्झौता | - | - |
| अन्य | - | - |
| **जम्मा** | ७,७५२,०६०,७१५ | ३,५९८,४०३,६६० |

## अनुसूची ४.२० ग्राहकबाट प्राप्त निक्षेप

बैंक तथा वित्तीय संस्थाहरु (स्वदेशी तथा विदेशी बैंक तथा नेपाल राष्ट्र बैंक) को निक्षेप बाहेक सबै निक्षेप खाताहरु यस शीर्षक अन्तर्गत प्रस्तुत गरिएको छ। विवरणहरू निम्नानुसार प्रस्तुत गरिएको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **संस्थागत ग्राहकहरु :** | | |
| आवधिक (मुद्दती) निक्षेप | ९१,१३७,३८१,३६६ | ११४,५१०,९४३,८९८ |
| कल (माग) निक्षेप | २६,८९३,४८४,२९६ | २२,०१२,७४४,६२७ |
| चल्ती निक्षेप | २७,४९२,६८१,१५० | १८,९४६,२०२,६८५ |
| अन्य | ३,७१४,६३५,२७९ | २,९२५,२११,४९२ |
| **व्यक्तिगत ग्राहकहरु :** | | |
| आवधिक (मुद्दती) निक्षेप | ४२,५७१,९८३,४१० | ५४,१४७,७४०,८५२ |
| बचत निक्षेप | १२२,७३१,१४६,८६३ | ८४,९७३,३८०,१९७ |
| चल्ती निक्षेप | १,४२१,६३०,९६६ | १,०९३,९६७,५३४ |
| अन्य | ५५,६३३,५०२ | २०८,२०८,९०५ |
| **जम्मा** | ३१६,०१८,५७६,८३२ | २९८,८१८,४००,१९० |

## अनुसूची ४.२०.१ ग्राहकबाट प्राप्त निक्षेपको मुद्रा बमोजिम विश्लेषण

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| नेपाली रुपैंया | ३०५,१४३,६०१,५९७ | २९३,३६८,४९०,५९६ |
| भारतीय रुपैंया | १३७,८१७,७१७ | २७३,७५४,४३६ |
| अमेरिकन डलर | १०,५६०,७५०,६४८ | ५,०१८,३०२,५१७ |
| ग्रेट व्रिटेन पाउन्ड | १,१८५,१७१ | ८३५,००४ |
| यूरो | १७५,११८,७७२ | १५६,९३१,४११ |
| जापनिज येन | २,६१७ | २,५४४ |
| चाइनिज युआन | - | - |
| अन्य | १००,३१० | ८३,६८२ |
| **जम्मा** | ३१६,०१८,५७६,८३२ | २९८,८१८,४००,१९० |

## अनुसूची ४.२१ तिर्न बाँकी कर्जा सापटी

यस अवधिमा यस बैंकको स्वदेशी तथा विदेशी तिर्न बाँकी कर्जा/सापटीहरु रहेको छैन ।

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **स्वदेशी सापटी** | | |
| नेपाल सरकार | - | - |
| अन्य संस्था | - | - |
| अन्य | - | - |
| **जम्मा** | - | - |
| **विदेशी सापटी** | | |
| विदेशी बैंक तथा वित्तीय संस्था | - | - |
| बहुपक्षीय विकास बैंक | - | - |
| अन्य संस्था | - | - |
| **जम्मा** | - | - |
| **जम्मा तिर्न बाँकी कर्जा सापटी** | - | - |

## अनुसूची ४.२२ व्यवस्थाहरु

बैंक द्वारा गरिएको खर्चको लागी गरिएको सम्पूर्ण प्रावधानहरु अन्य दायित्वहरु अन्तर्गत वर्गीकृत गरिएको छ ।

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| कटौती सम्बन्धी व्यवस्था | - | - |
| पुनः संरचनाको लागि व्यवस्था | - | - |
| कानुनी तथा करको मुद्धा मामिला | - | - |
| भारपूर्ण सम्झौताहरु | - | - |
| अन्य | - | - |
| **जम्मा** | - | - |

## अनुसूची ४.२२.१ व्यवस्थामा परिवर्तन

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **श्रावणको १ २०८२ को मौज्दात** | - | - |
| यस वर्षमा गरिएको व्यवस्था | - | - |
| यस वर्ष उपयोग गरिएको व्यवस्था | - | - |
| यस वर्ष फिर्ता भएको व्यवस्था | - | - |
| छुटको समायोजन | - | - |
| **आषाढ मसान्त २०८३ को मौज्दात** | - | - |

## अनुसूची ४.२३ अन्य दायित्वहरु

अन्य दायित्वहरूको विवरण निम्नानुसार छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| परिभाषित कर्मचारी लाभ योजना सम्बन्धि दायित्व | १८६,६९२,३९० | १०९,६२६,६८० |
| दीर्घकालिन सेवा बिदा वापतको दायित्व | २९,४३८,९५२ | ४९९,४२६,४८८ |
| अल्पकालिन कर्मचारी लाभ | - | - |
| तिर्न बाँकी बिल्स | ५७,६८८,५८८ | १८८,३२७,८४४ |
| साहू तथा बक्यौताहरु | १,४७८,५६५,७२५ | १,४५६,७३४,०२० |
| निक्षेपमा तिर्न बाँकी ब्याज | ३९,२४४,६०९ | ५१,९४९,५१५ |
| सापटीमा तिर्न बाँकी ब्याज | - | - |
| स्थगन अनुदान आयको दायित्व | - | - |
| तिर्न बाँकी लाभांश | ५३६,७२७,२५५ | ९९,९९६,६७६ |
| वित्तीय लिज अन्तर्गतको दायित्व | ९४२,७२६,१२८ | ९८२,६०३,०५३ |
| तिर्न बाँकी कर्मचारी बोनस | ८२६,२५३,३७१ | ८१६,६६१,७४२ |
| अन्य | | |
| क) सरकारी राजस्व भुक्तानी दायित्व | १०,६६९,०३७,१७३ | १४,२७३,५४८,१७९ |
| ख) एजेन्सी खाता | - | - |
| ग) शाखा समायोजन खाता | - | ३७,०५४ |
| घ) रेमिट्यान्स भुक्तानी दायित्व | १७८,३८९,२८७ | २०९,९८७,१५९ |
| ङ) लेखापरीक्षण शुल्क | ६,२८०,०५० | ३,३४५,००० |
| च) अन्य भुक्तानी दायित्व | ६४७,५२५,९२१ | ५००,२७८,९९० |
| छ) परिभाषित योगदान योजनाको दायित्व | - | ७,६६९,०४२ |
| **जम्मा** | १५,५९८,५६९,४४८ | १९,२००,१९१,४४१ |

## अनुसूची ४.२३.१ परिभाषित लाभ योजना (Defined Benefit Obligations) सम्बन्धी दायित्वहरु

वित्तीय विवरणमा संलग्न रकमहरूको विवरण निम्नानुसार छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| गैर-कोषमा आधारित दायित्वको वर्तमान मूल्य | - | - |
| कोषमा आधारित दायित्वको वर्तमान मूल्य | १,५७५,९७९,६१० | १,४५५,४७९,०८० |
| दायित्वको कुल वर्तमान मूल्य | १,५७५,९७९,६१० | १,४५५,४७९,०८० |
| सुविधा योजना सम्पत्ति (plan assets) को बजार मूल्य | १,३८९,२८७,२२० | १,३४५,८५२,४०० |
| खुद दायित्वको वर्तमान मूल्य | १८६,६९२,३९० | १०९,६२६,६८० |
| **परिभाषित लाभ योजना सम्बन्धि दायित्व** | १८६,६९२,३९० | १०९,६२६,६८० |

## अनुसूची ४.२३.२ योजना सम्पत्ति

सुविधा योजना सम्पत्ति (plan assets) को विवरण :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| धितोपत्र उपकरणहरु | - | - |
| सरकारी वण्ड | - | - |
| बैंक निक्षेप | १,३८९,२८७,२२० | १,३४५,८५२,४०० |
| अन्य | - | - |
| **जम्मा** | १,३८९,२८७,२२० | १,३४५,८५२,४०० |

## अनुसूची ४.२३.३ परिभाषित लाभ योजना सम्बन्धि दायित्वको वर्तमान मूल्यमा परिवर्तन

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| श्रावण १ मा परिभाषित लाभ योजना सम्बन्धि दायित्व | १,४५५,४७९,०८० | १,४१९,४०५,१६० |
| विमाङ्कीक (actuarial) नोक्सानी | ९,३९०,५५० | (८३,३३१,४८०) |
| योजनाबाट प्राप्त लाभ | (७७,७९१,२८०) | (७०,९४५,६४०) |
| चालु सुविधा खर्च तथा ब्याज | १८८,९०१,२६० | १९०,३५१,०४० |
| **आषाढ मसान्तमा परिभाषित लाभ योजना सम्बन्धि दायित्व** | १,५७५,९७९,६१० | १,४५५,४७९,०८० |

## अनुसूची ४.२३.४ योजना सम्पत्तिको बजार मूल्यमा परिवर्तन

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| श्रावण १ मा योजना सम्पत्तिको बजार मूल्य | १,३४५,८५२,४०० | १,२५२,९६७,७९० |
| योजना सम्पत्तिमा यस वर्षको थप योगदान | १२१,२२६,१०० | १६३,८३०,२५० |
| यस वर्ष योजना सम्पत्तिबाट भुक्तानी गरिएको | (७७,७९१,२८०) | (७०,९४५,६४०) |
| विमाङ्कीक नाफा/(नोक्सान) | (१०४,३०३,५६०) | (९७,१०५,०००) |
| योजना सम्पत्तिबाट अपेक्षित फाइदा | १०४,३०३,५६० | ९७,१०५,००० |
| **आषाढ मसान्तमा योजना सम्पत्तिको बजार मूल्य** | १,३८९,२८७,२२० | १,३४५,८५२,४०० |

## अनुसूची ४.२३.५ नाफा नोक्सानमा लेखाङ्कन गरिएको रकम

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| चालु सुविधा खर्च | ७८,५९२,६९० | ८१,२६३,२५० |
| दायित्वमा ब्याज | ११०,३०८,५७० | १०९,०८७,७९० |
| योजना सम्पत्तिबाट अपेक्षित फाइदा | (१०४,३०३,५६०) | (९७,१०५,०००) |
| **जम्मा** | ८४,५९७,७०० | ९३,२४६,०४० |

## अनुसूची ४.२३.६ अन्य विस्तृत आयमा लेखाङ्कन गरिएको रकम

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| विमाङ्कीक (नाफा)/नोक्सान | ११३,६९४,११० | १३,७७३,५२० |
| **जम्मा** | ११३,६९४,११० | १३,७७३,५२० |

## अनुसूची ४.२३.७ विमाङ्कीक अनुमानहरु

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| छुट दर | ७.००% | ७.७५% |
| योजना सम्पत्तिबाट अपेक्षित फाइदा | ८.००% | ८.००% |
| भविष्यको तलव वृद्धिदर | ८.००% | ८.००% |
| निकासी दर | उमेर ३५ वर्ष सम्म - ३%<br>त्यसपछि - १% | उमेर ३५ वर्ष सम्म - ३%<br>त्यसपछि - १% |

## अनुसूची ४.२४ जारी गरिएको ऋणपत्रहरु

उचित मूल्यलाई नाफा नोक्सान हिसाबमा देखाइने गरी जारी गरिएको ऋणपत्र

क) रु.८५.६८ करोडको ८.५ % ऋणपत्र ८ वर्षको अवधिका लागि फागुन २०८६ मा भुक्तानी हुने गरी फाल्गुन ३, २०७८ मा जारी गरिएको थियो।
ख) रु.२०० करोडको १०.५० % ऋणपत्र ६ वर्षको अवधिका लागि भाद्र २०८५ मा भुक्तानी हुने गरी भाद्र १०, २०७९ मा जारी गरिएको थियो।
ग) रु.७४.६८ करोडको ७.५० % ईनर्जी वण्ड १० वर्षको अवधिका लागि माघ २०८९ मा भुक्तानी हुने गरी माघ १७, २०७९ मा जारी गरिएको थियो।
घ) रु.३०० करोडको ७.५० % ऋणपत्र १० वर्षको अवधिका लागि चैत्र २०९१ मा भुक्तानी हुने गरी चैत्र १, २०८१ मा जारी गरिएको थियो।

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| बजार मूल्यलाई नाफा नोक्सान हिसाबमा देखाइने गरी जारी गरिएको ऋणपत्र | - | - |
| परिशोधित लागत मूल्यमा जारी गरिएका ऋणपत्र | ६,६०३,६१३,००० | ६,६०३,६१३,००० |
| जम्मा | ६,६०३,६१३,००० | ६,६०३,६१३,००० |

## अनुसूची ४.२५ सुरक्षण नराखिएको सहायक आवधिक दायित्व

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| चुक्ता हुने अग्राधिकार शेयर | - | - |
| चुक्ता नहुने संचित अग्राधिकार शेयर | - | - |
| अन्य | - | - |
| **जम्मा** | - | - |

## अनुसूची ४.२६ शेयर पूँजी

शेयरको विवरण निम्नानुसार प्रस्तुत गरिएको छः :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| साधारण शेयर | १३,७२१,३७५,९२४ | १२,९४४,६९४,२६८ |
| परिवर्त्य अग्राधिकार शेयर | - | - |
| अपरिवर्तनीय अग्राधिकार शेयर | - | - |
| निरन्तर ऋण | - | - |
| **जम्मा** | १३,७२१,३७५,९२४ | १२,९४४,६९४,२६८ |

## अनुसूची ४.२६.१ साधारण शेयर

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **अधिकृत पूँजी** | | |
| १५,००,००,००० साधारण शेयर प्रति रु. १०० | १५,०००,०००,००० | १५,०००,०००,००० |
| अघिल्लो वर्ष (१५,००,००,००० साधारण शेयर प्रति रु. १००) | | |
| **जारी पूँजी** | | |
| १३,७२,१३,७५९.२४ साधारण शेयर प्रति रु. १०० | १३,७२१,३७५,९२४ | १२,९४४,६९४,२६८ |
| अघिल्लो वर्ष (१२,९४,४६,९४२.६८ साधारण शेयर प्रति रु. १००) | | |
| **चुक्ता पूँजी** | | |
| १३,७२,१३,७५९.२४ साधारण शेयर प्रति रु. १०० | १३,७२१,३७५,९२४ | १२,९४४,६९४,२६८ |
| अघिल्लो वर्ष (१२,९४,४६,९४२.६८ साधारण शेयर प्रति रु. १००) | | |
| **जम्मा** | १३,७२१,३७५,९२४ | १२,९४४,६९४,२६८ |

## अनुसूची ४.२६.२ साधारण शेयर स्वामित्व

| विवरण | प्रतिशत | रकम | प्रतिशत | रकम |
|---|---|---|---|---|
| **स्वदेशी स्वामित्व** | ७९.९८% | १०,९७३,६८२,९२४ | ७९.९८% | १०,३५२,५३१,०६८ |
| नेपाल सरकार | | | | |
| "क" वर्गका इजाजतपत्र प्राप्तसंस्थाहरु | | | | |
| अन्य इजाजतपत्र प्राप्त संस्थाहरु | | | | |
| अन्य संस्थाहरु | ९.३०% | १,२७६,७४३,१०० | ९.३०% | १,२०४,४७४,६०० |
| सर्वसाधारण | ७०.६८% | ९,६९६,९३९,८२४ | ७०.६८% | ९,१४८,०५६,४६८ |
| अन्य | | | | |
| **वैदेशिक स्वामित्व** | २०.०२% | २,७४७,६९३,००० | २०.०२% | २,५९२,१६३,२०० |
| **जम्मा** | १००.००% | १३,७२१,३७५,९२४ | १००.००% | १२,९४४,६९४,२६८ |

| स्वदेशी स्वमित्वमा रहेको प्रबन्धक शेयरधनीहरुको विवरण | कुल शेयर संख्या | कुल शेयर को % |
|---|---|---|
| समूह क (प्रवन्धक) | | |
| १. प्रतिमा श्रेष्ठ | ३२,८६९,९८९ | २३.९६% |
| २. रवि कृष्ण श्रेष्ठ | २,५८१,३३६ | १.८८% |
| ३. किरण कृष्ण श्रेष्ठ | २,५८१,३३५ | १.८८% |
| ४. शान्त देव पाठक | १,६१३,६१६ | १.१८% |
| ५. अरुणमान शेरचन | १,२९६,८०१ | ०.९५% |
| ६. होटल स्नो लाइन प्रा.लि. | १२,७६७,४३१ | ९.३०% |
| | ५३,७१०,५०८ | ३९.१५% |
| समूह ख (पब्लिक साधारण) - | | |
| **पब्लिक शेयरहोल्डरको कुल शेयर** | ५६,०२६,३२१ | ४०.८३% |

## ०.५०% र सोभन्दा माथिको शेयर (४०.८३% मध्ये) धारण गर्ने सार्वजनिक शेयरधनीहरूको सूची

| शेयरधारकको नाम | कुल शेयर संख्या | कुल शेयर को % |
|---|---|---|
| १. शान्त देव पाठक | ५,२२६,६८० | ३.८१% |
| २. अरुणमान शेरचन | ३,०८९,४३७ | २.२५% |
| ३. रवि कृष्ण श्रेष्ठ | १,१७०,१३१ | ०.८५% |
| ४. किरण कृष्ण श्रेष्ठ | १,१७०,१३१ | ०.८५% |
| ५. आनन्द रत्न तुलाधर | १,०३६,७२२ | ०.७६% |
| ६. भाटभटेनी इनभेष्टमेन्ट कम्पनी प्रा.लि. | १,२०४,७४७ | ०.८८% |
| ७. श्री वृद्धी होल्डीङ प्रा.लि. | ८९८,७०९ | ०.६५% |
| | | |
| समूह ग (वैदेशिक स्वाभित्व) | | |
| पन्जाब नेशनल बैंक | २७,४७६,९३० | २०.०२% |
| **कुल** | १३७,२१३,७५९.२४ | १००.००% |

## शेयर प्रिमियम

सार्वजनिक शेयर निष्काशन गर्दा संकलन गरिएको कुनै पनि प्रिमियम यस शीर्षकमा 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 लिलामी गरियो र लिलामी शेयरहरूमा अंकित मूल्य भन्दा बढी सङ्कलन गरिएको रकम शेयर प्रिमियम खाता अन्तर्गत लेखाङ्कन गरिएको छ जुन रु. २३८,४६९,८८४ रहेको छ।

## अनुसूची ४.२७ जगेडा तथा कोषहरु

यस बैंकले निम्न कोषहरु कायम गरेको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| बैधानिक साधारण जगेडा कोष | ८,७३२,८५३,३८० | ७,७१६,९६८,०९२ |
| सटही समीकरण कोष | ७४,१४०,९८५ | ६९,८३२,४१० |
| संस्थागत सामाजिक उत्तरदायित्व कोष | १०५,१३४,७०६ | ७६,२७७,७५५ |
| पूँजी फिर्ता जगेडा कोष | - | - |
| कर्मचारी तालिम तथा दक्षता अभिवृद्धि कोष | ५२,४९९,५०८ | ३७,०३०,०५८ |
| नियमनकारी कोष | २,०३६,७२५,८४८ | १,८५३,०४६,१३१ |
| लगानी समायोजन कोष | - | २,६९०,९३३ |
| पूँजीगत जगेडा कोष | १,११६,४०७,९०७ | १,११६,४०७,९०७ |
| सम्पत्ति पुनर्मूल्याङ्कन कोष | ९७१,४३०,८९२ | ९७१,४३०,८९२ |
| बजार मूल्य कोष | ८२८,४४३,५५४ | ७७६,४५३,६२७ |
| लाभांश समिकरण कोष | - | - |
| विमाङ्कीक नाफा/(नोक्सान) कोष | (२९०,९०८,५६३) | (२११,३२२,६८६) |
| ऋणपत्र भुक्तानी कोष | २,२९६,३४६,४६७ | १,३६५,७९४,२८९ |
| अन्य कोष | ८८,६३०,३४१ | ८८,६३०,३४१ |
| **जम्मा** | १६,०११,७०५,०२५ | १३,८६३,२३९,७४९ |

### क) साधारण जगेडा कोष

बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३, अनुसार बैंक तथा वित्तीय संस्थाले आफ्नो प्रत्येक आर्थिक वर्षको खुद नाफाबाट कम्तिमा बीस प्रतिशत साधारण जगेडा कोषमा जम्मा गर्नु पर्दछ । यस कोषको मौज्दात चुक्ता पूँजीको दोब्बर नभएसम्म कर पछिको खुद नाफाको २०% सामान्य रिजर्भको रूपमा छुट्याउनु पर्ने र त्यस पछिको आर्थिक वर्षमा कम्तीमा दश प्रतिशत रकम थप्दै जानु पर्ने नियामक प्राबधान रहेको छ । यस कोषमा जम्मा भएको रकम राष्ट्र बैंकको पूर्व स्वीकृती नलिई अन्य शीर्षकमा रकमान्तर गर्न वा खर्च गर्न पाइँदैन । यस वर्ष बैंकले रु.१,०१५,८८५,२८८ (गत वर्ष रु.९६७,९८०,६९४) यस कोषमा सारेको छ जुन यस आर्थिक वर्षको खुद नाफाको २०% हो ।

### ख) सटही समीकरण कोष

विदेशी विनिमय कारोबार गर्ने बैङ्क वा वित्तीय संस्थाले प्रत्येक आर्थिक वर्षमा भारतीय रुपैँया बाहेक अन्य विदेशी मुद्राको विनिमय दरमा परिवर्तन भएको कारणबाट आर्जन गरेको पुनर्मूल्याङ्कन मुनाफालाई सोही आर्थिक वर्षको अन्त्यमा नाफा-नोक्सान हिसाबमा आवश्यक हिसाब मिलान गर्नु पर्दछ। त्यसरी नाफा-नोक्सान हिसाबमा हिसाब मिलान गर्दा कुनै आर्थिक वर्षमा पुनर्मूल्याङ्कन आम्दानी भएमा त्यस्तो मुनाफाको कम्तीमा पच्चीस प्रतिशत रकम सटही समीकरण कोषमा जम्मा गर्नु पर्दछ। सटही समीकरण कोषमा जम्मा भएको रकम विदेशी मुद्राको विनिमय दरमा घटबढ भएको कारणबाट हुने नोक्सानी समायोजन गर्न बाहेक राष्ट्र बैङ्कको स्वीकृति नलिई अन्य शीर्षकमा खर्च गर्न वा रकमान्तर गर्न पाइँदैन। यस वर्ष बैङ्कले रु.४,३०८,५७५ (गत वर्ष रु.२१०,०४८) यस कोषमा सारेको छ जुन यस आर्थिक वर्षको भारतीय रुपैँया बाहेक अन्य विदेशी मुद्राको विनिमय दरमा परिवर्तन भएको कारणबाट आर्जन गरेको पुनर्मूल्याङ्कन मुनाफाको २५% हो।

### ग) बजार मूल्य कोष

बजार मूल्य कोषमा अन्य संस्थाहरुको शेयरमा गरिएको लगानीहरुलाई पुनर्मूल्याङ्कन गर्दा उत्पन्न बजार मूल्य र लागत बीचको अन्तर (नाफा वा नोक्सान) लाई अन्य विस्तृत आयमा जनाई यस कोषमा जम्मा गरिन्छ। त्यस्तो लगानी निसर्ग हुँदा उत्पन्न बजार मूल्य र लागतको अन्तर लाई यस कोषबाट सञ्चित नाफा / नोक्सान कोषमा रकमान्तर गरिन्छ। ती वित्तीय सम्पत्तिहरुको उचित मूल्यमा आएको परिवर्तनको सञ्चित्त र कम यसै शीर्षक अन्तर्गत प्रस्तुत गरिनेछ। आर्थिक वर्ष २०८३ आषाढ मसान्त सम्म यस कोषमा जम्मा रू. ८२८,४४३,५५४ (अघिल्लो वर्ष रु. ७७६,४५३,६२७) कायम गरिएको छ।

**घ) सम्पत्ति पुनर्मूल्याङ्कन कोष**

गैर वित्तीय सम्पत्तिहरु (जस्तैः सम्पत्ति तथा उपकरण, अमूर्त सम्पत्ति, लगानी सम्पत्ति) को पुनर्मूल्याङ्कनबाट सृजना हुने यस जगेडा कोषमा यस बैङ्कले सम्पूर्ण वर्गको जग्गा सम्पत्तिको पुनर्मूल्याङ्कन गरेको छ र लागत मूल्यभन्दा बढीको जग्गाको मूल्य यस शीर्षकमा प्रस्तुत गरिएको छ। आर्थिक वर्ष २०८३ आषाढ मसान्त सम्म यस कोषमा जम्मा रू. ९७१,४३०,८९२ (अघिल्लो वर्ष रु. ९७१,४३०,८९२) कायम गरिएको छ।

**ङ) पूँजीगत जगेडा कोष**

पूँजीगत जागेडा कोषले पूँजीगत प्रकृतिका जगेडा रकमहरुलाई बुझाउँछ, जुन नेपाल राष्ट्र बैङ्कको निर्देशन बमोजिम नगद लाभांश वितरणका लागि उपलब्ध हुँदैनन्। भुक्तानी हुन बाँकी शेयरहरुको बाँकी रकम भुक्तानी नगरेको कारणले शेयर जपत (share forfeiture) गर्दा प्राप्त भएको रकम, नगद वा जिन्सी रुपमा प्राप्त पूँजीगत अनुदान, गाभ्ने र गाभिने (merger and acquisition) प्रकियाबाट सृजना भएको पूँजीगत जगेडा कोष आदिलाई यसै शीर्षक अन्तर्गत प्रस्तुत गरिन्छ। पूँजीगत जगेडा कोषमा यस अवधिमा कुनै रकम जम्मा गरिएको छैन।

**च) विशेष कोष**

नेपाल राष्ट्र बैंकको निर्देशन वा विशेष निर्देशनमा तोकिएको आवश्यकता अनुसार सृजना गरिएको कोषलाई विशेष कोषको रुपमा प्रस्तुत गरिन्छ। सञ्चित मुनाफा खाता खर्च गरी यस कोषमा विनियोजन गरिएको रकम यस शीर्षक अन्तर्गत प्रस्तुत गरिन्छ। विशेष कोषमा अघिल्लो आर्थिक वर्ष सम्म तथा यस आर्थिक वर्षमा कुनै रकम छुट्याइएको छैन।

**छ) पूँजी फिर्ता जगेडा कोष**

यस कोषमा फिर्ता हुन सक्ने अपरिवर्तनशील अग्राधिकार शेयरको भुक्तानी गर्नका लागि सृजना गरिएको वैधानिक जगेडा समावेश हुनेछ। गत आर्थिक वर्षसम्म र यस आर्थिक वर्षमा यस बैंकसँग यस्तो कोषमा कुनै रकम विनियोजन गरिएको छैन।

**ज) लाभांश समानीकरण कोष**

लाभांश भुक्तानीमा एकरूपता कायम राख्ने उद्देश्यले, नाफा आर्जन भएको वर्षमा नाफाको निश्चित रकम यस शीर्षकमा सारी प्रस्तुत गरिन्छ। सञ्चालक समितिको स्वीकृति र साधारण सभाबाट अनुमोदन भएपछि यस खातालाई खर्च गरी लाभांश वितरण गर्न सकिन्छ। यस आर्थिक वर्षसम्म यस्तो कोषमा कुनै रकम विनियोजन गरिएको छैन।

**झ) पूँजी समायोजन/समानीकरण कोष**

बैंकको पूँजी बृद्धि गर्नका लागि सृजना गरिएको यस कोषमा सञ्चित मुनाफाबाट छुट्याइएको रकमका साथै न्यूनतम चुक्ता पूँजी रकम पूरा गर्नका लागि प्राप्त कल इन एडभान्स रकम समेत यस खाता शीर्षकमा प्रस्तुत गरिन्छ। आर्थिक वर्ष २०८३ आषाढ मसान्त सम्म यस कोषमा जम्मा रू. १,११६,४०७,९०७ (अघिल्लो वर्ष रु. १,११६,४०७,९०७) जम्मा गरिएको छ।

**ञ) संस्थागत सामाजिक उत्तरदायित्व कोष**

नेपाल राष्ट्र बैंकको एकिकृत निर्देशन ६/२०८२ बमोजिम बैंकले आफ्नो प्रत्येक आर्थिक वर्षको खुद मुनाफाको १% संस्थागत सामाजिक उत्तर दायित्व कोषमा जम्मा गर्नु पर्दछ। राष्ट्र बैंकको "बैंक तथा वित्तीय संस्थाको संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी मार्गदर्शन, २०८१" बमोजिम यस कोषमा जम्मा भएको रकम खर्च गर्नु पर्दछ। आर्थिक वर्ष २०८२/८३ मा यस कोषमा रु. ५०,७९४,२६४ (अघिल्लो वर्ष रु. ४८,३९९,०३५) जम्मा गरिएको छ र यस कोषबाट यस आर्थिक वर्षमा संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी मार्गदर्शन बमोजिम रु. २१,९३७,३१४ (अघिल्लो वर्ष रु. ४२,८४८,३७०) बैंकले निम्न गतिविधिमा संस्थागत सामाजिक उत्तरदायित्व कोष खर्च गरेको छ।

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| शिक्षा, स्वास्थ्य, प्राकृतिक प्रकोप, वातावरण संरक्षण, सांस्कृतिक प्रवर्धन, दुर्गम क्षेत्रमा पूर्वाधार विकास | १५,१४५,५४५ | ३४,९७३,२६७ |
| पिछडिएको वर्गको आय उत्पादन, वित्तीय साक्षरता, वित्तीय संरक्षण | ६,७९१,७६९ | ७,२५८,५३९ |
| चरम गरिबीमा रहेका व्यक्तिहरुको शिक्षा र स्वास्थ्य सम्बन्धी क्रियाकलापमा संलग्न संस्थालाई अनुदान | - | - |
| दिगो विकास लक्ष्य मा निर्दिष्ट क्षेत्रहरूमा गरिएको खर्च | - | ४१६,००५ |
| कोभिड-१९ सम्बन्धी रोगमा बैंकका कर्मचारीहरूका लागि वास्तविक बिलको आधारमा भएको खर्च | - | २००,५६० |
| अनाथालय, वृद्धाश्रम र बालमन्दिरका लागि अनुदान | - | - |
| बैंक खाता खोलौं अभियान २०७६ अनुसार जम्मा गरिएको रकम | - | - |
| सम्पर्करहित भुक्तानी सेवाहरू प्रवर्धन गर्न यस संस्थागत सामाजिक उत्तरदायित्व कोषबाट गरिएको ५% सम्मको खर्च | - | - |
| अन्य (COVID 19 सम्बन्धित) | - | - |
| **कुल** | २१,९३७,३१४ | ४२,८४८,३७० |

### ट) लगानी समायोजन कोष

यस कोषमा नेपाल राष्ट्र बैंकको एकिकृत निर्देशन ८/२०८२ "संगठित संस्थाको शेयर, डिबेञ्चर तथा अन्य लगानी सम्बन्धी व्यवस्था" बमोजिम धितोपत्र विनिमय बजारमा सूचीकृत भईनसकेको संगठित संस्थाको शेयर वा डिवेञ्चरमा लगानी गरेमा लगानी गरेको मितिले ३ वर्षभित्र उक्त शेयर तथा डिबेञ्चर सूचीकृत नभएको खण्डमा लगानी भए बराबरको रकम सञ्चित मुनाफा खर्च गरी लगानी समायोजन कोषमा जम्मा गर्नु पर्दछ। यस कोषले सूचीकृत नभएका इक्विटीमा गरेको लगानीमा हुन सक्ने प्रतिकूल मूल्य उतारचढावविरुद्ध सुरक्षाको रूपमा सृजना गरिएको जगेडा कोषलाई जनाउँदछ। त्यस्तो कोषमा रहेको रकम उक्त शेयर वा डिबेञ्चर सूचीकृत नभएसम्म उपयोग गर्न पाइँदैन। तर त्यस्तो लगानी नेपाल राष्ट्र बैङ्कबाट स्वीकृत नेपाल क्लियरिङ हाउस लिमिटेड, कर्जा सूचना केन्द्र लिमिटेड, नेशनल बैङ्किङ इन्स्टिच्युट र नेपाल स्टक एक्स्चेन्ज लिमिटेडमा गरिएको इक्विटी लगानीका लागि लगानी समायोजन कोष आवश्यक पर्दैन। बैङ्कले त्यस्तो जगेडा आवश्यक पर्ने माथि उल्लिखित बाहेक अन्य कुनै लगानी नगरेकाले र नेपाल वित्तीय प्रतिवेदन मापदण्ड NFRS 9, वित्तीय उपकरणहरुको कार्यान्वयनसँगै, यस बैङ्कले पहिले बिक्रीका लागि उपलब्ध लगानीको रूपमा वर्गीकृत लगानीहरुलाई बजार मूल्यमा मापन गरी अन्य विस्तृत आयमा आय/(व्यय) जनाएको हुनाले गत वर्षसम्म यस कोषमा रहेको रु २,६९०,९३३ को लगानी समायोजन जगेडा चालु वर्षमा सञ्चित मुनाफा खातामा सारेको छ।

### ठ) कर्मचारी तालिम तथा दक्षता अभिवृद्धि कोष

नेपाल राष्ट्र बैंकको निर्देशन नं. ६/२०८२ को दफा ६ अनुसार अघिल्लो वर्षको कर्मचारी लागतको ३% चालू आर्थिक वर्षमा कर्मचारी तालिम र विकासमा खर्च गर्नुपर्ने हुन्छ। बैंकले आर्थिक वर्ष २०८२/८३ मा यस कोषमा थप रु. १५,४६९,४५१ (अघिल्लो वर्ष थप रु. ८,३०३,८६२) जम्मा गरेको छ र यस कोषबाट यस आर्थिक वर्षमा कर्मचारी तालिम तथा दक्षता अभिवृद्धिको लागि रु. २५,७६२,५३३ (अघिल्लो वर्ष रु. ३०,५२८,९२८) खर्च गरेको छ।

### ड) नियमनकारी कोष

नेपाल राष्ट्र बैंकको निर्देशन बमोजिम नेपाल वित्तीय प्रतिवेदन मापदण्ड NFRS कार्यान्वयनको उद्देश्यले बैंकको सञ्चित मुनाफाबाट छुट्याइएको रकम यस शीर्षकमा प्रस्तुत गरिन्छ। यस जगेडामा रहेको रकम नगद तथा बोनस शेयर दुवै किसिमको लाभांश वितरणका लागि स्वतन्त्र हुँदैन। यस कोषमा छुट्याइएको रकममा नेपाल राष्ट्र बैंकको निर्देशन बमोजिम आम्दानी जनाइएको तर असुल हुन बाँकी ब्याज आय, गैर बैंकिङ्ग सम्पत्तिको सम्भावित नोक्सानी व्यवस्था, स्थगित कर सम्पत्ति बराबरको रकम, NFRS अन्तर्गत लेखाङ्कन गरिएको एक्चुरियल नोक्सानी, पूँजिकृत ब्याज कोष र सम्बद्ध कम्पनीको नाफामा भएको कमी/(वृद्धि) आदि समावेश हुन्छन्। आर्थिक वर्ष २०८२/८३ मा यस कोषमा जम्मा रू. १८३,६७९,७१७ (अघिल्लो वर्ष रु. -१५७,६४३,५४९) सञ्चित मुनाफा खर्च गरि यस कोषमा सारिएको छ।

नियमनकारी कोषको विवरण तल प्रस्तुत गरिएको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **नाफा वा नोक्सानको विवरण अनुसार खुद नाफा वा (नोक्सानी)** | ५,०७९,४२६,४४२ | ४,८३९,९०३,४७२ |
| **विनियोजनः** | | |
| साधारण जगेडा कोष | १,०१५,८८५,२८८ | ९६७,९८०,६९४ |
| सटही समिकरण कोष | ४,३०८,५७५ | २१०,०४८ |
| पूँजी फिर्ता जगेडा कोष | ९३०,५५२,१७८ | ५९७,२१८,८४४ |
| संस्थागत सामाजिक उत्तरदायित्व कोष | २८,८५६,९५१ | ५,५५०,६६४ |
| कर्मचारी तालिम तथा दक्षता अभिवृद्धि कोष | १५,४६९,४५१ | ८,३०३,८६२ |
| अन्य | - | - |
| **नियमनकारी समायोजन अघि लाभ वा (हानि)** | ३,०८४,३५४,००० | ३,२६०,६३९,३५९ |
| **नियमनकारी समायोजनः** | | |
| असुल हुन बाँकी ब्याज मुल्तबी (-) / गत वर्षको असुल हुन बाँकी ब्याजको असुली (+) | (११,०९३,०७७) | २३३,८३५,७९८ |
| कर्जाको सम्भावित नोक्सानी व्यवस्थामा कमी (-) / वृद्धि (+) | - | - |
| लगानी उपकरणको सम्भावित क्षय नोक्सानी व्यवस्थामा कमी (-) / वृद्धि (+) | - | - |
| गैर बैंकिङ्ग सम्पत्तिको सम्भावित क्षय नोक्सानी व्यवस्थामा कमी (-) / वृद्धि (+) | ४९,८२२,२१२ | (३८,६५१,८११) |
| स्थगित कर सम्पत्ति मान्यता (-)/ रिभर्सल (+) | (१८,६२०,९९०) | (६०,२९१,०४४) |
| ख्यातिको पहिचान (-) / नोक्सानी (+) | - | - |
| बार्गेन खरिद लाभ मान्यता प्राप्त (-)/रिभर्सल (+) | - | - |
| एक्चुरियल नोक्सान को वृद्धि (-) / कमी (+) | (७९,५८५,८७७) | (९,६४१,४६४) |
| अन्य पूँजिकृत ब्याज कोष को वृद्धि (-) / कमी (+) | (८०,७९६,५२६) | (१३,७२६,११६) |
| अन्य सम्बद्ध कम्पनीको नाफामा वृद्धि (-) / कमी (+) | (४३,४०५,४५७) | ४६,११८,१८५ |
| **२०८३ असार मसान्तसम्म वितरणयोग्य नाफा वा घाटा** | २,९००,६७४,२८३ | ३,४१८,२८२,९०८ |
| **श्रावण १ २०८२ को संचित नाफा** | ४,८९३,०९६,१९८ | ३,३०२,३६८,७६३ |
| समायोजन (+/-) | २,६९०,९३३ | - |
| वितरणः | | |
| बोनस शेयर जारी | (७७६,६८१,६५६) | (१,१७६,७९०,३८८) |
| नगद लाभांश जारी | (१,८१२,२५७,१९८) | (६५०,७६५,०८५) |
| **आषाढ मसान्त २०८३ को अन्त्यमा कुल वितरण योग्य नाफा वा (नोक्सानी)** | ५,२०७,५२२,५६० | ४,८९३,०९६,१९८ |
| **प्रति शेयर वार्षिक वितरण योग्य नाफा/(नोक्सानी)** | ३७.९५ | ३७.८० |

## नियमनकारी कोषमा भएको परिवर्तनहरूको विवरण :

| आर्थिक वर्ष | असुल हुन बाँकी ब्याज | गैर बैंकिङ्ग सम्पत्ति | विमाङ्कीक (आय)/व्यय | सम्बद्ध कम्पनीबाट आम्दानी | स्थगित कर सम्पत्ति | पूँजीकृत ब्याज रकम | 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 | - | (१९,४७७,३३०) | ४०,६८६,६०१ | - | - | ३८४,१२२,१८५ |
| २०७७/७८ | (१९५,३०८,२४७) | - | ८१,०८५,३०० | ७७,६७४,४५८ | - | - | (३६,५४८,४८९) |
| 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 | (१५७,६४३,५४९) |
| २०८२/८३ | ११,०९३,०७७ | (४९,८२२,२१२) | ७९,५८५,८७७ | ४३,४०५,४५७ | १८,६२०,९९० | ८०,७९६,५२६ | १८३,६७९,७१७ |
| **जम्मा** | ४२४,८७८,७६० | ५१४,४७२,८७५ | २९०,९०८,५६३ | ४९२,०५६,३७८ | २१९,८८६,६३० | ९४,५२२,६४२ | २,०३६,७२५,८४८ |

### ढ) बीमाङ्कीय लाभ/हानि कोष

कर्मचारी दायित्व मूल्याङ्कन गर्न प्रयोग गरिएका बीमाङ्कीय अनुमानहरूमा भएको परिवर्तनलाई जनाउने बीमाङ्कीय नाफा वा नोक्सानी यस खाता शीर्षकमा प्रस्तुत गरिन्छ। यस वर्षमा बैंकले रु. ७९,५८५,८७७ (अघिल्लो वर्ष रु. ९,६४१,४६४) यस कोषमा जम्मा गरेको छ। आर्थिक वर्ष २०८३ आषाढ मसान्त सम्म यस कोषमा जम्मा रू. -२९०,९०८,५६३ (अघिल्लो वर्ष रू. -२११,३२२,६८६) जम्मा गरिएको छ।

### ण) सञ्चित नाफा

शेयरधनीहरूलाई वितरण नगरिएको र इजाजतपत्रप्राप्त संस्थाको सञ्चालनमा पुनः लगानी गरिएको सञ्चित मुनाफा, जुन शेयरधनीहरूलाई लाभांश वितरण गर्नका लागि स्वतन्त्र छ, यस शीर्षक अन्तर्गत प्रस्तुत गरिन्छ। आर्थिक वर्ष २०८३ आषाढ मसान्त सम्म यस कोषमा जम्मा रू. ५,२०७,५२२,५६० (गत वर्ष रू.४,८९३,०९६,१९८) मौज्दात रहेको छ।

### त) ऋणपत्र भुक्तानी कोष

ऋणपत्र भुक्तानी कोष नेपाल राष्ट्र बैंकको एकिकृत निर्देशन १६/२०८२ र सेबोनको स्वीकृती बमोजिम सृजना गरिएको छ। आर्थिक वर्ष २०८२/८३ मा यस कोषमा रू.९३०,५५२,१७८ छुट्याइएको छ। आर्थिक वर्ष २०८३ आषाढ मसान्त सम्म यस कोषमा जम्मा रू. २,२९६,३४६,४६७ रहेको छ। ईबीएल डिबेञ्चर २०८६ को हकमा, आवश्यक जगेडा मौज्दातभन्दा बढी रू.२४,४७९,५१४ यस आर्थिक वर्षसम्म ऋणपत्र भुक्तानी कोषमा सारिएको छ। यो बढी रकम उत्पन्न हुनुको कारण, नेपाल राष्ट्र बैंकको एकिकृत निर्देशन बमोजिम जारी भएको वर्ष र भुक्तानी हुने वर्ष बाहेक बाँकी वर्षहरुमा समानुपातिक रुपमा यस कोषमा जम्मा गर्ने प्रावधान अनुरुप सात वर्षमा समानुपातिक रुपमा कोषमा सार्नु पर्नेमा अघिल्लो वर्षसम्ममा छ वर्षमा भाग गरिएकोमा आवश्यक समायोजन गरिएको छ।

#### ऋणपत्र भुक्तानी कोषको विवरण :

| डिबेञ्चर | ईबीएल डिबेञ्चर २०८५ | ईबीएल डिबेञ्चर २०८६ | ईबीएल ईनर्जी बण्ड २०८६ | ईबीएल डिबेञ्चर २०९१ |
|---|---|---|---|---|
| ब्याज दर | १०.५०% | ८.५०% | ७.५०% | ७.५०% |
| ब्याज आवृत्ती | त्रैमासिक | अर्ध बार्षिक | त्रैमासिक | अर्ध बार्षिक |
| रकम (रु.) | २,०००,०००,००० | ८५६,७८३,००० | ७४६,८३०,००० | ३,०००,०००,००० |
| प्रयोजन | पूँजीकोष गणना | कर्जा निक्षेप गणना | कर्जा निक्षेप गणना | पूँजीकोष गणना |
| जारी वर्ष | भाद्र २०७९ | फाल्गुन २०७८ | माघ २०७९ | फाल्गुन २०८१ |
| भुक्तानी वर्ष | भाद्र २०८५ | फाल्गुन २०८६ | माघ २०८९ | फाल्गुन २०९१ |
| ऋणपत्र भुक्तानी कोष २०८१/८२ सम्म | ८००,०००,००० | ३९९,८३२,०६७ | १६५,९६२,२२२ | - |
| यस वर्ष सारिएको | ४००,०००,००० | ११४,२३७,७३३ | ८२,९८१,१११ | ३३३,३३३,३३३ |
| ऋणपत्र भुक्तानी कोष २०८२/८३ सम्म | १,२००,०००,००० | ५१४,०६९,८०० | २४८,९४३,३३३ | ३३३,३३३,३३३ |

### अनुसूची ४.२८ सम्भावित दायित्व तथा प्रतिवद्धताहरु

तलको तालिकाले आषाढ मसान्त २०८३ सम्म भुक्तानी नभएका ब्यालेन्स सिट बाहिरका कारोबारको सम्झौता वा आधारभूत सावाँको दायित्व रकम देखाउँदछ।

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| सम्भावित दायित्वहरु | ७७,१२६,४७२,४६४ | ५८,३८५,८३०,२०२ |
| उपयोग नगरिएका तथा अवितरित सुविधाहरु | ९९,९८४,४६८,६८० | ६५,४३०,३३३,६२९ |
| पूँजी प्रतिवद्धता | ४६,३३५,३७२ | १०९,९७१,३८५ |
| लिज प्रतिवद्धता | - | - |
| मुद्दा मामिला | - | ४,४१०,३८३,८०१ |
| **जम्मा** | १७७,१५७,२७६,५१७ | १२३,९२६,१३५,२१६ |

## अनुसूची ४.२८.१ सम्भावित दायित्वहरु

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| स्वीकृती तथा कागजी प्रतितपत्र | ४५,६१८,४६७,५१९ | ३१,१०८,१६८,८१५ |
| असुलीमा रहेका विलहरु | ८,१९२,६८७,०७२ | ८,६५६,८५५,८२० |
| अग्रिम विनिमय सम्झौता | ७,९६१,१९०,४३५ | ३,५९३,०६५,४६४ |
| जमानतहरु | १५,३५४,१२७,४३९ | १५,०२७,७४०,१०३ |
| प्रत्याभूति प्रतिवद्धताहरु | - | - |
| अन्य प्रतिवद्धताहरु | - | - |
| **जम्मा** | ७७,१२६,४७२,४६४ | ५८,३८५,८३०,२०२ |

## अनुसूची ४.२८.२ उपयोग नगरिएका तथा अवितरित सुविधाहरु

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| अवितरित कर्जा रकम | २२,६५४,९०१,९०८ | १५,४४९,७३१,०९१ |
| अधिविकर्ष कर्जाहरुको उपयोग नगरिएका सीमा | ५४,५७९,०१७,३९७ | २७,२९४,२६०,६८३ |
| क्रेडिट कार्डको उपयोग नगरिएका सीमा | २७२,५५६,८६५ | २०८,०४४,७८४ |
| प्रतितपत्रको उपयोग नगरिएका सीमा | १९,८१७,२४२,७६१ | १९,४७२,७०२,५२१ |
| जमानतको उपयोग नगरिएका सीमा | २,६६०,७४९,७४९ | ३,००५,५९४,५५१ |
| **जम्मा** | ९९,९८४,४६८,६८० | ६५,४३०,३३३,६२९ |

## अनुसूची ४.२८.३ पूँजी प्रतिवद्धता

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **सम्पत्ति तथा उपकरण सम्बन्धी पूँजी प्रतिवद्धता** | | |
| स्वीकृत र सम्झौता गरिएको | ३६,९८३,४९२ | ६४,३२२,५३५ |
| स्वीकृत तर सम्झौता नगरिएको | - | - |
| **जम्मा** | ३६,९८३,४९२ | ६४,३२२,५३५ |
| **अमूर्त सम्पत्ति सम्बन्धी पूँजी प्रतिवद्धता** | | |
| स्वीकृत र सम्झौता गरिएको | ९,३५१,८८० | ४५,६४८,८५०.०० |
| स्वीकृत तर सम्झौता नगरिएको | - | - |
| **जम्मा** | ९,३५१,८८० | ४५,६४८,८५०.०० |
| **कुल पूँजी प्रतिवद्धता** | ४६,३३५,३७२ | १०९,९७१,३८५ |

## अनुसूची ४.२८.४ पट्टा (लिज) प्रतिवद्धता

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **सञ्चालन पट्टा (लिज) प्रतिवद्धता** | | |
| **बैंक पट्टेदार भएको अवस्थामा रद्द गर्न नसकिने सञ्चालन लिजअन्तर्गत भविष्यमा तिर्नुपर्ने न्यूनतम लिज भुक्तानी :** | | |
| एक वर्ष भन्दा कम | - | - |
| एक वर्ष भन्दा बढी तर ५ वर्ष भन्दा कम | - | - |
| ५ वर्षभन्दा बढी | - | - |
| **जम्मा** | - | - |

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **वित्तीय पट्टा (लिज) प्रतिवद्धता** | | |
| **बैंक पट्टेदार भएको अवस्थामा रद्द गर्न नसकिने वित्तीय लिजअन्तर्गत भविष्यमा तिर्नुपर्ने न्यूनतम लिज भुक्तानी :** | | |
| एक वर्ष भन्दा कम | - | - |
| एक वर्ष भन्दा बढी तर ५ वर्ष भन्दा कम | - | - |
| ५ वर्षभन्दा बढी | - | - |
| **जम्मा** | - | - |
| **जम्मा पट्टा (लिज) प्रतिवद्धता** | - | - |

### अनुसूची ४.२८.५ मुद्दा मामिला

बैंकले विगतका वर्षहरुको सम्पूर्ण कर दायित्व चुक्ता गरिसकेको छ र २०८३ साल आषाढ मसान्तसम्म कुनै पनि बक्यौता बाँकी छैन।

### अनुसूची ४.२९ ब्याज आम्दानी

ब्याज आम्दानीमा कर्जा तथा पेस्की, नाफा वा नोक्सानीमार्फत बजार मूल्यमा मापन गरिने लगानी बाहेकका लगानी धितोपत्र, नगद तथा नगद समान, ग्राहक, बैंक तथा वित्तीय संस्थाहरू र कर्मचारीलाई प्रदान गरिएको कर्जा तथा पेस्की आदिबाट प्राप्त हुने ब्याज आय समावेश हुन्छ। विवरण निम्नानुसार प्रस्तुत गरिएको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| नगद तथा नगद समान | ३३,००७,५५८ | ९०,०२१,२२४ |
| नेपाल राष्ट्र बैंकमा रहेको मौज्दात तथा लिनु पर्ने | ६७७,०६१,९८७ | २२६,४९४,४५८ |
| बैंक तथा वित्तीय संस्थामा रहेको मौज्दात | ५२२,८०८,१३६ | ३८९,४६५,४१३ |
| बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापट | ५९२,०४०,४९१ | ६०३,८७७,९७८ |
| ग्राहकलाई दिएको कर्जा तथा सापट | १५,४४५,०८७,५५३ | १६,५५९,६२६,२११ |
| धितोपत्रमा लगानी | २,५९३,४४७,०५९ | २,७६५,००८,४०१ |
| कर्मचारी कर्जा तथा सापट | १९९,४२०,१८५ | १७९,७६७,५२० |
| अन्य | - | - |
| **जम्मा ब्याज आम्दानी** | २०,०६२,८७२,९६९ | २०,८१४,२६१,२०५ |

### अनुसूची ४.३० ब्याज खर्च

ब्याज खर्चमा संकलित निक्षेप तथा सापटीमा प्रोदभावी रुपमा गणना भएको ब्याज, जारी गरिएको ऋणपत्र र लिजको दायित्वमा लाग्ने ब्याज समावेश हुन्छ। विवरण निम्नानुसार प्रस्तुत गरिएको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| बैंक तथा वित्तीय संस्थाहरुलाई तिर्न बाँकी | ३४,९१०,८१२ | १७,६२०,८३१ |
| नेपाल राष्ट्र बैंकलाई तिर्न बाँकी | - | - |
| ग्राहकको निक्षेप | १०,२१३,६०९,५४८ | ११,१२४,४५७,८३१ |
| तिर्न बाँकी कर्जा सापटी | - | ४९,६५२,४५१ |
| जारी ऋणपत्र | ५६३,८३८,८०५ | ४१५,७३७,३१४ |
| सुरक्षण नराखिएको सहायकआवधिक दायित्व | - | - |
| अन्य | ९९,७६६,४७१ | १०४,४६८,५५५ |
| **जम्मा ब्याज खर्च** | १०,९१२,१२५,६३६ | ११,७११,९३६,९८२ |

## अनुसूची ४.३१ शुल्क तथा कमिशन आम्दानी

शुल्क र कमिशन आयमा व्यवस्थापन शुल्क, सेवा शुल्क, प्रितिवद्धता शुल्क, विदेशी मुद्रा विनिमय आय आदि समावेश छन् । विवरण निम्नानुसार प्रस्तुत गरिएको छः :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| कर्जा व्यवस्थापन तथा प्रशासनिक शुल्क | १११,७२६,४३६ | ९९,०१६,४४८ |
| सेवा शुल्क | ४३३,६१३,२७८ | ३७२,२१३,४७४ |
| सहवित्तीयकरण (कन्सोर्टियम) शुल्क | - | - |
| प्रतिवद्धता शुल्क | ७,१८४,२७५ | ४४६,२८२ |
| डिडि/टिटि/स्वीफ्ट शुल्क | ४८,९७५,१२४ | ४३,९०९,०४५ |
| क्रेडिट कार्ड/ए.टी.एम जारी तथा नविकरण शुल्क | २३३,२३२,२३३ | १८७,२३१,६४१ |
| अग्रीम भुक्तानी तथा स्वाप शुल्क | ७२,६५०,५०६ | ४६,१०७,६३५ |
| लगानी बैंकिङ्ग शुल्क | - | - |
| सम्पत्ति व्यवस्थापन शुल्क | - | - |
| ब्रोकरेज शुल्क | - | - |
| विप्रेषण शुल्क | २०३,७३०,२३० | २१०,४०४,५९४ |
| प्रतितपत्रबाट कमिशन | २५१,१६९,८४४ | २२६,८३५,५७७ |
| जमानतपत्र जारीबाट कमिशन | २२१,४८०,९५२ | १७५,३५१,६३६ |
| शेयर प्रत्याभूतिबाट कमिशन | - | - |
| लकर भाडा | २९,०२९,४५५ | २४,८१४,८७८ |
| अन्य शुल्क तथा कमिशन आम्दानी | ६३४,०१२,८९४ | ४९१,४७७,४२३ |
| **जम्मा शुल्क तथा कमिशन आम्दानी** | २,२४६,८०५,२२७ | १,८७७,८०८,६३३ |

## अनुसूची ४.३२ शुल्क तथा कमिशन खर्च

शुल्क र कमिसन खर्चमा एटीएम व्यवस्थापन शुल्क, कमिशन खर्च, कार्ड सम्बन्धित शुल्क, रेमिटेन्स शुल्क र ड्राफ्ट/टीटी/स्विफ्ट शुल्कहरू आदि समावेश छन् । विवरण निम्नानुसार प्रस्तुत गरिएको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| ए.टी.एम व्यवस्थापन शुल्क | ५१,४९०,५६३ | ४७,५८६,७१४ |
| भिजा/मास्टर कार्ड शुल्क | ८०,४३२,०३५ | ८५,२६१,६७१ |
| जमानतपत्र कमिशन | - | - |
| ब्रोकरेज शुल्क | - | - |
| डिडि/टिटि/स्वीफ्ट शुल्क | १९,०७१,२४५ | १५,७३४,३५७ |
| विप्रेषण शुल्क तथा कमिशन | ७६,४२४,८१४ | ७०,७९२,२०१ |
| अन्य शुल्क तथा कमिशन खर्च | १२६,२४२,५७९ | १२७,९३७,१०९ |
| **जम्मा शुल्क तथा कमिशन खर्च** | ३५३,६६१,२३६ | ३४७,३१२,०५२ |

## अनुसूची ४.३३ खुद व्यापारिक आम्दानी

विदेशी मुद्रा कारोवारमा प्राप्त आम्दानी / (नोक्सानी) यस शीर्षक अन्तर्गत समावेश गरिन्छन् । विवरण निम्नानुसार प्रस्तुत गरिएको छः

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| व्यापारिक सम्पत्तिको बजार मूल्यमा परिवर्तन | - | - |
| व्यापारिक सम्पत्तिको बिक्रीमा भएको आम्दानी/(नोक्सानी) | - | - |
| व्यापारिक सम्पत्तिमा ब्याज आम्दानी | - | - |
| व्यापारिक सम्पत्तिमा लाभांश आम्दानी | - | - |
| विदेशी सटही कारोवारमा आम्दानी/(नोक्सानी) | ६९३,२२२,१८७ | ४६८,६८१,६९९ |
| अन्य | - | - |
| **खुद व्यापारिक आम्दानी** | ६९३,२२२,१८७ | ४६८,६८१,६९९ |

## अनुसूची ४.३४ अन्य संचालन आम्दानी

अन्य सञ्चालन आम्दानीमा विदेशी मुद्रा पुनः मूल्याङ्कन लाभ/(हानी), लगानी सम्पत्तिको मूल्याङ्कनमा लाभ/(हानी), इक्विटी उपकरणहरूमा प्राप्त लाभांश, सम्पत्ति र उपकरणको बिक्रीमा लाभ/नोक्सानी आदि पर्दछन् । विवरण निम्नानुसार प्रस्तुत गरिएको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| विदेशी विनिमयको पुनर्मूल्याङ्कन आम्दानी | १७,२३४,३०० | ८४०,१९१ |
| धितोपत्रमा (securities) लगानी बिक्रीबाट आम्दानी/(नोक्सानी) | - | - |
| लगानी सम्पतिको बजार मूल्यमा आम्दानी/(नोक्सानी) | - | - |
| इक्विटी उपकरणमा लाभांश | २३,६७२,६६९ | ६,९९८,१९३ |
| सम्पत्ति तथा उपकरण विक्रीमा आम्दानी/(नोक्सानी) | ६,१७२,३८५ | ६०७,८८६ |
| लगानी सम्पत्तिको विक्रीमा आम्दानी/(नोक्सानी) | १,१७४,६९८ | ६०,६६७,८९४ |
| सञ्चालन पट्टा (लिज) बाट आम्दानी/(नोक्सानी) | - | - |
| सुन तथा चाँदीको बिक्रीमा आम्दानी/(नोक्सानी) | - | - |
| लकर भाडा | - | - |
| अन्य | ६८,९१६,५२१ | - |
| **जम्मा अन्य संचालन आम्दानी** | ११७,१७०,५७३ | ६९,११४,१६३ |

## अनुसूची ४.३५ कर्जाको नोक्सानी व्यवस्था/(फिर्ता) तथा अन्य नोक्सानी

कर्जाको नोक्सानी व्यवस्था थप/(घट) तथा अन्य सम्पत्तीहरुमा यस वर्ष गरिएको नोक्सानी व्यवस्थाको विवरण निम्नानुसार प्रस्तुत गरिएको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापटमा नोक्सानी व्यवस्था थप/(घट) | १८,१४९,४७४ | ५,८५८,३२२ |
| ग्राहकलाई दिएको कर्जा तथा सापटीमा नोक्सानी थप/(घट) | २५५,१०४,०३८ | (१६५,४१५,५४०) |
| वित्तीय लगानीमा नोक्सानी व्यवस्था थप/(घट) | (१३५,८३९) | ९६२,२९० |
| बैंक तथा वित्तीय संस्थाको मौज्दातमा नोक्सानी व्यवस्था थप/(घट) | ४,९४९,४६२ | ३,२६८,३१० |
| सम्पत्ति तथा उपकरणमा नोक्सानी व्यवस्था थप/(घट) | - | - |
| ख्याती र अमुर्त सम्पत्तिमा नोक्सानी व्यवस्था थप/(घट) | - | - |
| लगानी सम्पत्तिमा नोक्सानी व्यवस्था थप/(घट) | - | - |
| **जम्मा** | २७८,०६७,१३६ | (१५५,३२६,६१८) |

## अनुसूची ४.३६ कर्मचारी खर्च

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

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| तलव | ८७३,३२८,३४६ | ८२४,८५५,६०३ |
| भत्ता | ६४८,७८२,८२७ | ५४९,५४३,८६९ |
| उपदान | १०४,५१३,७८३ | ११०,४८६,२४८ |
| संचय कोष | ७८,४२१,०५४ | ७५,२३८,२९१ |
| पोशाक | १०६,१०० | १८,३६३,२१६ |
| तालिम तथा विकास खर्च | २५,७६२,५३३ | ३०,५२८,९२८ |
| संचित विदा वापतको खर्च | १५५,२९१,६२२ | ९५,८७९,३०० |
| औषधी उपचार | ८,७६५,२५० | ८,२९४,००० |
| वीमा | २७,७३५,३५३ | २५,७५२,५५३ |
| कर्मचारी प्रोत्साहन खर्च | - | - |
| नगदमा राफसाफ हुने शेयरमा आधारित भुक्तानी | - | - |
| पेन्सन खर्च | - | - |
| NFRS अन्तर्गत वित्तीय खर्च | ६१,९९१,४६३ | ४२,२४९,५०८ |
| कर्मचारी सम्बन्धि अन्य खर्चहरु | ४५,०३५,४६६ | ४२,६०४,१९२ |
| **जम्मा** | २,०२९,७३३,७९८ | १,८२३,७९५,७०८ |
| कर्मचारी बोनस | ८२६,२५३,३७१ | ८१६,६६१,७४२ |
| **जम्मा कर्मचारी खर्च** | २,८५५,९८७,१६९ | २,६४०,४५७,४५० |

कर्मचारी कर्जामा ब्याज सहुलियत गणना गर्न प्रयोग गरिएको औसत प्रतिफल दर ५.८८ प्रतिशत रहेको छ, गत वर्ष यो दर ६.८५ प्रतिशत रहेको थियो ।

## अनुसूची ४.३७ अन्य संचालन खर्च

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

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| सञ्चालक बैठक भत्ता | २,६१०,००० | १,५००,००० |
| सञ्चालक सम्बन्धि खर्च | १,२२०,४३३ | १,५७५,५८९ |
| लेखापरीक्षण शुल्क | ६,७८०,००० | ३,३९०,००० |
| अन्य लेखापरीक्षण सम्बन्धि खर्च | १,६२५,०१८ | १,६५०,५८९ |
| व्यावसायिक तथा कानुनी खर्च | ८,९५२,४३९ | ७,९८५,५६० |
| कार्यालय प्रशासनिक खर्च | ८०२,७२१,६१२ | ७६८,९०२,३६३ |
| सञ्चालन पट्टा (लिज) खर्च | २,६९४,१३२ | ४,५५८,८८० |
| लगानी सम्पत्तिको संचालन खर्च | - | - |
| सामाजिक उत्तरदायित्व खर्च | २१,९३७,३१४ | ४२,८४८,३७० |
| भारपूर्ण पट्टा (लिज) सम्झौता व्यवस्था | - | - |
| अन्य खर्च | ११,८५७,०१९ | १०४,१०६,६१५ |
| अन्य : सम्बद्ध कम्पनी को नोक्सानी | - | ७४,१२९,३३९ |
| **जम्मा** | ८६०,३९७,९६६ | ९३६,५१७,९६७ |

## अनुसूची ४.३७.१ कार्यालय प्रशासनिक खर्च

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| बिजुली तथा पानी | ४१,३४८,०२० | ४४,३८९,५०२ |
| **मर्मत तथा सम्भार** | | |
| १. भवन | १,१९३,८६१ | १,२०७,७८४ |
| २. परिवहन साधन | २,५६२,८९९ | ३,७६४,५८४ |
| ३. कम्प्युटर तथा सामानहरु | ६९३,४७१ | ७४२,९१५ |
| ४. फर्निचर तथा अन्य उपकरणहरु | २४,९२८,८८१ | २९,६४९,००५ |
| ५. अन्य | ३,६८६,८४५ | ३,६९९,१६१ |
| वीमा खर्च | १६,२५४,४१० | १७,९८४,०८८ |
| हुलाक दस्तुर, टेलेक्स, टेलिफोन, फ्याक्स सम्बन्धि खर्च | ५१,१६१,७६९ | ४९,०३८,३३७ |
| मसलन्द तथा छपाई | ३९,३४५,६१६ | ४१,८२९,२४७ |
| पत्रपत्रिका तथा पुस्तक | २५५,७६० | ४१७,७०४ |
| विज्ञापन खर्च | २५,८४३,९३७ | ३४,५१९,५३१ |
| चन्दा | - | - |
| सुरक्षा खर्च | १७८,१५५,६१५ | १५६,१८६,१९५ |
| निक्षेप तथा कर्जा सुरक्षण प्रिमियम | ८९,५४४,७५२ | ८०,८६१,७९६ |
| भ्रमण भत्ता तथा खर्च | १७,२८५,५९० | १८,३६७,०९० |
| मनोरन्जन खर्च | २४,५२६,४८७ | २५,१३६,९२४ |
| साधारण सभा सम्बन्धी खर्च | २,११३,१४० | १,७६१,०२७ |
| **अन्य** | | |
| १. व्यवसाय प्रवर्द्धन खर्च | २५,९३२,२७३ | २८,३१४,०७७ |
| २. प्राविधिक सेवा शुल्क र खर्चहरु | ३५,९९२,६७३ | २४,३७२,६७९ |
| ३. दर्ता/नविकरण | १७,८६१,३२० | १९,९४१,५०० |
| ४. इन्धन तथा लुब्रिकेन्ट | ४२,५८५,७८१ | ४५,६७८,५८९ |
| ५. सफ्टवेयर सम्झौता खर्च | ६७,३४३,०३७ | ५०,८५८,८७२ |
| ६. शाखारहित बैंकिङ र मोबाइल एटीएम | २,०९२,५४८ | २,१४८,०५० |
| ७. विपद् पुनर्स्थापन स्थल खर्च | ३,५६३,३९१ | ७,३५०,५५१ |
| ८. अस्थायी कर्मचारीको तलब | ८३,२२६,३४० | ६९,००२,०७६ |
| ९. विविध | ५,२२३,१९५ | ११,६८१,०८० |
| **जम्मा** | ८०२,७२१,६१२ | ७६८,९०२,३६३ |

### अनुसूची ४.३८ ह्रासकट्टी तथा परिशोधन

ह्रासकट्टी भनेको कुनै सम्पत्तिको ह्रासयोग्य सम्पत्तिलाई त्यस सम्मत्तीको उपयोगी समयभर व्यवस्थित रूपमा बाँडफाँड गर्ने प्रक्रिया हो । परिशोधन भनेको कुनै अमूर्त सम्पत्तिको ह्रासयोग्य सम्पत्तिलाई त्यस सम्पत्तिको उपयोगी समयभर व्यवस्थित रूपमा बाँडफाँड गर्ने प्रक्रिया हो । ह्रासकट्टी तथा परिशोधन खर्चमा घरजग्गा, संयन्त्र तथा उपकरणमा लाग्ने ह्रासकट्टी र अमूर्त सम्पत्तिको परिशोधन समावेश हुन्छ। विवरण निम्नानुसार प्रस्तुत गरिएको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| सम्पत्ति तथा उपकरणमा ह्रासकट्टी | ३६३,४७३,५१० | ३११,९३७,५२१ |
| लगानी सम्पत्तिमा ह्रासकट्टी | - | - |
| अमूर्त सम्पत्तिको परिशोधन | ३९,७७०,०५८ | १४,४८३,५४३ |
| **जम्मा** | ४०३,२४३,५६८ | ३२६,४२१,०६४ |

### अनुसूची ४.३९ गैर संचालन आम्दानी

सञ्चालनसँग प्रत्यक्ष सम्बन्ध नभएका आम्दानीहरू यस शीर्षकमा प्रस्तुत गरिएका छन् ।

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| अपलेखन गरिएको कर्जाको असुली | - | - |
| अन्य आम्दानी | ५,४९६,२१७ | १०,६८७,९२३ |
| **जम्मा** | ५,४९६,२१७ | १०,६८७,९२३ |

### अनुसूची ४.४० गैर संचालन खर्च

सञ्चालनसँग प्रत्यक्ष सम्बन्ध नभएका खर्चहरू यस शीर्षकमा प्रस्तुत गरिएका छन् ।

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| कर्जा अपलेखन | - | - |
| कटौती सम्बन्धी व्यवस्था | - | - |
| पुनर्संरचना खर्च | - | - |
| अन्य खर्च | २,१३१,४५५ | २,१५१,५१५ |
| **जम्मा** | २,१३१,४५५ | २,१५१,५१५ |

### अनुसूची ४.४१ आयकर खर्च

बैंकले आयकर ऐन २०५८ बमोजिम स्व-मूल्याङ्कनको आधारमा निम्न बमोजिम कर निर्धारण/गणना गरेको छ :

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| **चालु कर खर्च** | २,३९९,१४७,५५६ | २,५७७,३४१,४४४ |
| यस वर्ष | २,२९८,१४७,५५६ | २,२७९,८९७,७१४ |
| अघिल्लो वर्षको समायोजन | १०१,०००,००० | २९७,४४३,७३० |
| **स्थगन कर खर्च** | (१८,६२०,९९०) | (६०,२९१,०४४) |
| अल्पकालिन भिन्नताहरुको लेखाङ्कन तथा फिर्ता | (१८,६२०,९९०) | (६०,२९१,०४४) |
| करको दरमा परिवर्तन | - | - |
| पट्टाको लागि पुनर्स्थापना समायोजन | - | - |
| **जम्मा आयकर खर्च** | २,३८०,५२६,५६६ | २,५१७,०५०,४०० |

### अनुसूची ४.४१.१ कर खर्च र लेखाङ्कन नाफाको बीचको मिलान

| विवरण | आषाढ ३२, २०८३ | आषाढ ३२, २०८२ |
|---|---|---|
| कर अघिको नाफा | ७,४५९,९५३,००८ | ७,३५६,९५३,८७२ |
| कर रकम (३० प्रतिशत दरले) | २,२३७,९८५,९०२ | २,२०७,०८६,१६२ |
| जोड : कर प्रयोजनमा घटाउन नमिल्ने खर्चहरुको करमा पर्ने असर | ७,२९१,३७४ | १३,२४२,०१३ |
| घटाउ : छुट आम्दानीमा करको असर | ७१०,१८० | (७२०,३५६) |
| जोड/(घटाउ) : अन्य कुराहरुमा करको असर | १३४,५३९,११० | २९७,४४२,५८२ |
| **जम्मा आयकर खर्च** | २,३८०,५२६,५६६ | २,५१७,०५०,४०१ |
| **प्रभावकारी करको दर** | ३२% | ३४% |

## ५. खुलासा तथा थप जानकारी (Disclosure and Additional Information)

### ५.१ जोखिम व्यवस्थापन (Risk Management)

#### सञ्चालक समितिस्तरीय जोखिम व्यवस्थापन समिति (Board Level Risk Committee)

सञ्चालक समिति बैंकको नीति, रणनीति तथा उद्देश्य निर्धारण गर्ने तथा व्यवस्थापनको कार्यसम्पादनमाथि निगरानी गर्ने सर्वोच्च निकाय हो। समितिले जोखिम ग्रहण क्षमता (Risk Appetite) निर्धारण गरी त्यसलाई बैंकको व्यावसायिक रणनीति तथा सम्पूर्ण संगठनमा कार्यान्वयन भएको सुनिश्चित गर्दछ।

प्रभावकारी जोखिम व्यवस्थापनका लागि सञ्चालक समितिले नेपाल राष्ट्र बैंकको निर्देशनबमोजिम जोखिम व्यवस्थापन समिति (Risk Management Committee - RMC) गठन गरेको छ। उक्त समितिले जोखिम सहन क्षमता तथा जोखिम ग्रहण सीमासहित बैंकको समग्र जोखिम रणनीति तथा नीतिहरु निर्धारण गर्न सञ्चालक समितिलाई सहयोग गर्दछ।

समितिले कर्जा जोखिम (Credit Risk), बजार जोखिम (Market Risk), सञ्चालन जोखिम (Operational Risk), जोखिम एकीकरण (Risk Integration), उत्कृष्ट जोखिम व्यवस्थापन अभ्यासहरुको कार्यान्वयन तथा विभिन्न जोखिम सीमाहरु निर्धारण सम्बन्धी नीतिहरु तर्जुमा गर्दछ। समितिले व्यवस्थापनदेखि प्राप्त प्रतिवेदनहरुको समीक्षा गरी आवश्यक निर्देशन दिनेछ तथा आवश्यक परेमा आफ्नो सिफारिससहित विषय सञ्चालक समितिमा पेश गर्दछ।

#### जोखिम सुशासन (Risk Governance)

बैंकको जोखिम व्यवस्थापन ढाँचा (Risk Management Framework) सञ्चालक समितिद्वारा निर्धारित जोखिम ग्रहण क्षमता, स्पष्ट संगठनात्मक संरचना, स्पष्ट जिम्मेवारी, विकसित उपकरण तथा प्रक्रियाहरु र प्रत्येक जोखिम क्षेत्रका लागि निर्धारित नीतिहरुमा आधारित रहेको छ।

जोखिम व्यवस्थापन ढाँचाको प्रत्यक्ष सुपरिवेक्षण जोखिम व्यवस्थापन समिति (RMC) ले गर्दछ। यसलाई कर्जा जोखिम व्यवस्थापन समिति (CRMC), सम्पत्ति तथा दायित्व व्यवस्थापन समिति (ALCO) तथा सञ्चालन जोखिम व्यवस्थापन समिति (ORMC) ले सहयोग प्रदान गर्दछन्।

बैंकमा विभिन्न जोखिमहरुको पहिचान, न्यूनीकरण तथा नियन्त्रणका लागि छुट्टै जोखिम व्यवस्थापन विभाग (Risk Management Department) रहेको छ, जसले दोस्रो सुरक्षा तह (Second Line of Defense) को भूमिका निर्वाह गर्दछ। व्यावसायिक विभागहरु प्रथम सुरक्षा तह (First Line of Defense) तथा आन्तरिक लेखापरीक्षण र लेखापरीक्षण समिति तेस्रो सुरक्षा तह (Third Line of Defense) को रुपमा कार्यरत छन्।

#### कर्जा जोखिम (Credit Risk)

कर्जा जोखिम भन्नाले ऋणी वा प्रतिपक्षले सम्झौताअनुसार आफ्ना दायित्वहरु पूरा नगर्ने सम्भावनाबाट उत्पन्न जोखिमलाई जनाउँछ।

कर्जा जोखिमको मापनका लागि बैंकले सरलीकृत मानकीकृत पद्धति (Simplified Standardized Approach - SSA) अपनाएको छ। कर्जा जोखिम व्यवस्थापनका लागि सञ्चालक समितिले स्वीकृत गरेका विभिन्न नीति, कार्यविधि तथा आन्तरिक निर्देशनहरु कार्यान्वयनमा रहेका छन्।

बैंकको जोखिम व्यवस्थापन विभागले रु. ५ करोड वा सोभन्दा माथिका व्यावसायिक कर्जाहरुको स्वतन्त्र समीक्षा गर्दछ। नयाँ कर्जा स्वीकृति, नवीकरण वा सीमा वृद्धि सम्बन्धी आधारहरु कर्जा तथा कर्जा जोखिम व्यवस्थापन नीतिमा स्पष्ट रुपमा उल्लेख गरिएका छन्।

प्रधान कार्यालय तथा शाखाहरुमा छुट्टै कर्जा प्रशासन विभाग स्थापना गरिएको छ, जसले कर्जा दस्तावेज व्यवस्थापन, भुक्तानी अनुगमन तथा धितोसम्बन्धी अभिलेख व्यवस्थापन गर्दछ।

सबै नविकरणीय प्रकृतिका कर्जाहरुको वार्षिक समीक्षा गरिन्छ भने रु. १ करोड वा सो भन्दा बढी कर्जाहरुको त्रैमासिक समीक्षा गरिन्छ। बैंकमा छुटै असुली इकाई गठन गरिएको छ तथा सञ्चालक समितिबाट स्वीकृत असुली तथा अपलेखन नीति कार्यान्वयनमा रहेको छ। बैंकले आन्तरिक रुपमा विकसित रेटिङ विधिमार्फत् व्यापक जोखिम मूल्याङ्कन गर्दछ।

## सञ्चालन जोखिम (Operational Risk)

सञ्चालन जोखिम भन्नाले अपर्याप्त वा असफल आन्तरिक प्रक्रिया, मानव स्रोत, प्रणाली वा बाह्य घटनाहरुका कारण उत्पन्न हुने नोक्सानीको जोखिमलाई जनाउँछ। यसमा कानूनी जोखिम पनि समावेश हुन्छ।

सञ्चालन जोखिम मापनका लागि बैंकले Basic Indicator Approach (BIA) अपनाएको छ। सञ्चालन जोखिम व्यवस्थापनका लागि आवश्यक नीति, प्रक्रिया, जोखिम पहिचान, मूल्याङ्कन, अनुगमन तथा नियन्त्रण संयन्त्रहरु कार्यान्वयनमा रहेका छन्।

बैंकले सञ्चालन जोखिम (Operational Risk) को प्रभावकारी व्यवस्थापनका लागि सुदृढ आन्तरिक नियन्त्रण प्रणाली (Internal Control System) तथा सूचना प्रणाली (Information System) कार्यान्वयनमा ल्याएको छ। बैंकमा जोखिममा आधारित आन्तरिक लेखापरीक्षण (Risk Based Internal Audit - RBIA) लागू गरिएको छ। सूचना प्रविधि तथा प्रणाली लेखापरीक्षण (IT/System Audit) प्रत्येक दुई वर्षमा विशेषज्ञ बाह्य संस्थामार्फत गराइन्छ र सोको प्रतिवेदन नेपाल राष्ट्र बैंकको सम्बन्धित सुपरिवेक्षण विभागमा पेश गरिन्छ।

बैंकमा घटेका जोखिमसम्बन्धी घटनाहरुको अभिलेखीकरण तथा विश्लेषण गरी आवश्यकताअनुसार सम्बन्धित विभागलाई सुधारात्मक उपायहरु अवलम्बन गर्न निर्देशन दिइन्छ। यस्ता जोखिम घटनाहरु सञ्चालन जोखिम व्यवस्थापन समिति (ORMC) तथा जोखिम व्यवस्थापन समिति (RMC) मा प्रस्तुत गरी समीक्षा गरिन्छ।

बैंकले सूचना प्रविधि नीतिअन्तर्गत विपद् पुनर्स्थापना नीति (Disaster Recovery Policy) तथा व्यवसाय निरन्तरता योजना (Business Continuity Plan) कार्यान्वयनमा ल्याएको छ। साथै, यस्ता योजनाहरुको प्रभावकारिता परीक्षण गर्न दुई वर्षमा एक पटक अभ्यास (Drill Operation) सञ्चालन गरिन्छ र आवश्यकताअनुसार अद्यावधिक गरिन्छ।

मानव संसाधन विभागले कर्मचारीहरुको पदस्थापन तथा सरुवा कार्य नियमित रुपमा गर्दै आएको छ।

## बजार जोखिम (Market Risk)

बजार जोखिम भन्नाले तरलता, ब्याजदर, विदेशी विनिमय दर तथा शेयर मूल्यमा हुने परिवर्तनबाट बैंकलाई हुन सक्ने जोखिमलाई जनाउँछ। बजार जोखिमको मापनका लागि बैंकले Net Open Position Approach अपनाएको छ। बजार जोखिम व्यवस्थापनका लागि सम्पत्ति तथा दायित्व व्यवस्थापन नीति (ALM Policy), लगानी नीति (Investment Policy) तथा ट्रेजरी व्यवस्थापन नीति कार्यान्वयनमा रहेका छन्।

बैंकले तरलता जोखिम (Liquidity Risk) तथा बजार जोखिम (Market Risk) को प्रभावकारी अनुगमन तथा व्यवस्थापनका लागि नियामकीय निर्देशनअनुसार मध्य कार्यालय (Middle Office) स्थापना गरेको छ। यस कार्यालयले सञ्चालक समितिद्वारा निर्धारित सीमाहरु, नेपाल राष्ट्र बैंकद्वारा निर्धारित नियामकीय मापदण्डहरु (Regulatory Norms), प्रुडेन्सियल सीमा (Prudential Limits) तथा अधिकार प्रत्यायोजन (Delegation of Authority) सम्बन्धी व्यवस्थाहरुको पालना भए नभएको सम्बन्धमा निगरानी तथा अनुगमन गर्ने कार्य गर्दछ।

मध्य कार्यालयले सम्पत्ति तथा दायित्व व्यवस्थापन समिति (Asset Liability Committee - ALCO) का बैठकहरु सञ्चालन तथा समन्वय गर्ने, साथै बजार जोखिम सम्बन्धी प्रतिवेदनहरु तयार गरी ALCO समक्ष पेश गर्ने कार्य पनि गर्दछ।

बैंकले नेपाल राष्ट्र बैंकका निर्देशनहरु तथा आन्तरिक बजार जोखिम व्यवस्थापन नीतिअनुसार ब्याजदर जोखिम (Interest Rate Risk), विदेशी विनिमय जोखिम (Foreign Exchange Risk) तथा पूँजी मूल्य जोखिम (Equity Price Risk) को नियमित रुपमा मूल्याङ्कन गर्दछ। यस सम्बन्धी प्रतिवेदनहरु त्रैमासिक रुपमा जोखिम व्यवस्थापन समिति (Risk Management Committee - RMC) तथा सञ्चालक समिति समक्ष प्रस्तुत गरिन्छन्।

### तरलता जोखिम (Liquidity Risk)

तरलता जोखिम भन्नाले बैंकले देय दायित्वहरु समयमै पूरा गर्न नसक्ने वा सम्पत्तिमा हुने वृद्धिलाई स्वीकार्य लागतमा वित्तीय स्रोत उपलब्ध गराउन नसक्ने जोखिमलाई जनाउँछ।

बैंकले सञ्चालक समितिबाट स्वीकृत CRR, SLR, Net Liquidity Ratio तथा Credit to Deposit Ratio नियामकीय सीमाभित्र कायम गर्दै आएको छ।

यसका अतिरिक्त, नेपाल राष्ट्र बैंकका नियामकीय निर्देशनहरु बमोजिम परिपक्वता अवधिअनुसार (Maturity-wise) संरचनात्मक तरलता विवरण (Structural Liquidity Table) प्रत्येक महिना तयार गरिन्छ तथा सोसम्बन्धी प्रतिवेदन त्रैमासिक रुपमा सञ्चालक समिति समक्ष पेश गरिन्छ।

बैंकले आफ्नो तरलता जोखिम व्यवस्थापन नीतिमा आकस्मिक तरलता योजना (Contingency Liquidity Plan) समेत समावेश गरेको छ। उक्त योजनाको वार्षिक रुपमा वा आवश्यकता अनुसार पुनरावलोकन गरी अद्यावधिक गरिन्छ।

नेपाल राष्ट्र बैंकको पूँजी पर्याप्तता रुपरेखा, २०१५ (NRB Capital Adequacy Framework, 2015) अनुसार खुद तरल सम्पत्ति (Net Liquid Assets) र कुल निक्षेप (Total Deposits) बीचको अनुपात निम्नानुसार प्रस्तुत गरिएको छ :

| विवरण | | कुल रकम (रु. हजारमा) |
|---|---|---|
| **क.** | **कुल निक्षेप तथा सापटी** | ३२४,७६२,७३२ |
| | १. कुल निक्षेप | ३१८,३७६,५३९ |
| | २. कुल सापटी | ६,३८६,१९२ |
| **ख.** | **तरल सम्पत्तिहरु** | १०१,५८२,२२० |
| | १. नगद मौज्दात | २,१२३,२६५ |
| | २. बैंक मौज्दात | १६,०९२,०५० |
| | ३. माग तथा अल्पकालीन सूचनामा रहेको रकम | ३,४००,००० |
| | ४. नेपाल सरकारका धितोपत्र तथा नेपाल राष्ट्र बैंकका उपकरणहरुमा गरिएको लगानी | ७४,५७६,९०५ |
| | ५. ९० दिनसम्म का प्लेसमेन्टहरु | ५,३९०,००० |
| **ग.** | **९० दिनभित्र भुक्तानी गर्नुपर्ने सापटी** | - |
| **घ.** | **खुद तरल सम्पत्ति** (ख-ग) | १०१,५८२,२२० |
| **ङ.** | **कुल निक्षेपको अनुपातमा खुद तरल सम्पत्ति** | ३१.९१% |

## संरचनात्मक तरलता विवरण

संरचनात्मक तरलता विवरणले विभिन्न परिपक्वता अवधि अनुसार बैंकको अपेक्षित नगद आगमन तथा नगद बहिर्गमनको मूल्याङ्कन गर्न सहयोग गर्दछ। यसले प्रभावकारी तरलता व्यवस्थापन, तरलता अन्तरको पहिचान, परिपक्वता एकाग्रता (Maturity Concentration) को अनुगमन तथा वित्तीय स्रोतको क्षमतासँग सम्पत्तिको वृद्धिलाई सन्तुलित बनाउन महत्वपूर्ण भूमिका निर्वाह गर्दछ। बैंकले पर्याप्त वित्तीय स्रोत उपलब्धता सुनिश्चित गर्न, तरलता जोखिमलाई प्रभावकारी रुपमा व्यवस्थापन गर्न तथा सम्पत्ति र दायित्वहरुको परिपक्वता अवधिबीच सन्तुलित संरचना कायम राख्न संरचनात्मक तरलता अवस्थाको निरन्तर अनुगमन गर्दछ।

आर्थिक वर्ष २०८२/८३ को आषाढ मसान्तसम्म बैंकको कुल सम्पत्ति रु. ५११.९ अर्ब पुगेको छ, जसमा मूख्यतः रु. २४७.७ अर्ब कर्जा तथा सापटी र रु. ७८.४ अर्ब लगानी समावेश रहेको छ। बैंकको प्रमुख वित्तीय स्रोतको रुपमा निक्षेप रु. ३१८.४ अर्ब कायम रहेको छ, जसलाई सापटी तथा अन्य दायित्वहरुले थप सुदृढ गरेको छ।

परिपक्वता संरचनाअनुसार वर्गीकृत सम्पत्तिहरुको परिमाण दायित्वहरुको तुलनामा बढी रहेकोले बैंकको खुद वित्तीय सम्पत्ति रु. ३१.५ अर्ब कायम भएको छ, जुन कुल दायित्वको ६.५७ प्रतिशत बराबर रहेको छ। यसले बैंकको तरलता अवस्था सुदृढ रहेको तथा वित्तीय स्रोत परिचालन क्षमता सन्तोषजनक रहेको सङ्केत गर्दछ।

साथै, बैंकले आफ्नो दायित्व समयमै पूरा गर्न, व्यवसाय विस्तारलाई सहयोग पुऱ्याउन तथा समग्र वित्तीय स्थायित्व कायम राख्न पर्याप्त तरल सम्पत्ति कायम राखेको छ।

## प्रतिष्ठागत जोखिम (Reputational Risk)

प्रतिष्ठागत जोखिम भन्नाले ग्राहक, प्रतिपक्ष (Counterparties), शेयरधनी, लगानीकर्ता वा नियामक निकायहरुको नजरमा बैंकृको छवि तथा विश्वसनीयताप्रति नकारात्मक धारणा विकास हुँदा आम्दानी तथा पूँजीमा वर्तमान वा भविष्यमा अप्रत्यक्ष असर पर्ने जोखिमलाई जनाउँछ।

बैंकको पूँजी तथा नाफा क्षमतामा प्रत्यक्षभन्दा बढी अप्रत्यक्ष प्रभाव पार्ने हुनाले यसलाई अप्रत्यक्ष जोखिम मानिन्छ। यस्तो जोखिमको प्रभाव मूख्यत : साख, प्रतिष्ठा तथा व्यवसायिक अवसरहरुमा कमी आउनुका रुपमा देखापर्दछ।

प्रतिष्ठागत जोखिमको प्रभावकारी व्यवस्थापनका लागि बैंकले आवश्यक तथ्याङ्क संकलन, विश्लेषण तथा मूल्याङ्कन गर्ने प्रक्रिया तथा ढाँचा विकास गरी कार्यान्वयन गरेको छ।

## अनुपालन जोखिम (Compliance Risk)

अनुपालन जोखिम भन्नाले प्रचलित कानून, नियम, विनियम, निर्देशन तथा निर्धारित कार्यप्रणालीहरुको उल्लङ्घन वा पालना नगर्दा उत्पन्न हुने वर्तमान वा भविष्यका जोखिमलाई जनाउँछ, जसले बैंकको आम्दानी वा पूँजीमा प्रतिकूल प्रभाव पार्न सक्छन्।

यस प्रकारको जोखिमका कारण बैंकले जरिवाना, दण्ड, क्षतिपूर्ति वा अन्य कानूनी दायित्वहरु व्यहोर्नुपर्ने अवस्था सृजना हुन सक्छ। साथै, अनुपालन जोखिम अन्ततः प्रतिष्ठागत जोखिममा समेत परिणत हुन सक्छ।

अनुपालन जोखिमको प्रभावकारी व्यवस्थापन तथा नियामकीय आवश्यकताहरुको पालना सुनिश्चित गर्न बैंकले छुट्टै अनुपालन विभाग (Compliance Department) स्थापना गरी सञ्चालन गरेको छ।

## आन्तरिक नियन्त्रण (Internal Control)

बैंकको आन्तरिक नियन्त्रण प्रणाली (Internal Control System) अन्तर्गत आन्तरिक लेखापरीक्षण तथा अनुपालन सम्बन्धी व्यवस्था समावेश छन्। स्वीकृत नीति तथा कार्यविधिहरुको प्रभावकारी कार्यान्वयन सुनिश्चित गर्न आन्तरिक नियन्त्रण प्रणालीलाई निरन्तर सुदृढ बनाइएको छ।

बैंकका दैनिक बैंङ्किङ गतिविधिहरुलाई आन्तरिक नियन्त्रण संयन्त्रमार्फत नियमित रुपमा अनुगमन तथा निगरानी गरिन्छ। बैंकले प्रत्येक व्यावसायिक तहमा स्पष्ट रुपमा परिभाषित नियन्त्रण गतिविधिहरु सहित उपयुक्त नियन्त्रण संरचना (Control Structure) कायम गरेको छ।

बैंकका पदाधिकारी तथा कर्मचारीहरुको कार्य, जिम्मेवारी र अधिकारहरु सबै तहमा स्पष्ट रुपमा निर्धारण गरिएका छन्, जसले जिम्मेवारीको द्वन्द्व (Conflicting Responsibilities) हुन नदिई कार्यसम्पादनमा पारदर्शिता तथा उत्तरदायित्व सुनिश्चित गर्दछ।

सञ्चालकहरु तथा कर्मचारीहरुका लागि आचारसंहिता (Code of Ethics) तथा स्वार्थको द्वन्द्व व्यवस्थापन नीति (Conflict of Interest Policy) लागू गरिएको छ। सञ्चालन जोखिम न्यूनीकरण गर्न सम्भावित स्वार्थको द्वन्द्व रहेका क्षेत्रहरुको पहिचान गरी यी व्यवस्था तथा प्रक्रियाहरुको नियमित रुपमा अनुगमन र समीक्षा गरिन्छ।

बैंकको सूचना प्रणालीलाई समयानुकूल रुपमा निरन्तर अद्यावधिक गरिएको छ, जसले बैंकका सम्पूर्ण गतिविधिहरुलाई समेट्ने तथा सहयोग गर्ने कार्य गर्दछ।

आन्तरिक लेखापरीक्षण विभागले बैंकमा स्थापित आन्तरिक नियन्त्रण प्रणालीहरुको पर्याप्तता तथा पालना अवस्थाको स्वतन्त्र रुपमा मूल्याङ्कन गर्दछ । बैंकमा जोखिममा आधारित आन्तरिक लेखापरीक्षण लागू गरिएको छ, जसअन्तर्गत शाखा, विभाग तथा कार्यालयहरुले सञ्चालन जोखिम व्यवस्थापनका लागि अवलम्बन गरेका उपायहरुको समेत मूल्याङ्कन गरिन्छ ।

आन्तरिक जनशक्तिको क्षमता विकास नहुँदा सम्म प्रणाली लेखापरीक्षण (System Audit) विशेषज्ञ बाह्य संस्थामार्फत गराइन्छ तथा सो सम्बन्धी प्रतिवेदन नेपाल राष्ट्र बैंकको सम्बन्धित सुपरिवेक्षण विभागमा पेश गरिन्छ ।

## ५.२ पूँजी व्यवस्थापन

### ५.२.१ पूँजी संरचना तथा पूँजी पर्याप्तता

**क) प्राथमिक पूँजी तथा यसका अवयवहरुको विवरण**

| साधारण स्वपूँजी श्रेणी १ | रकम (रु. हजारमा) |
|---|---|
| चुक्ता भएको साधारण शेयर पूँजी | १३,७२१,३७६ |
| शेयर प्रीमियम | २३८,४७० |
| प्रस्तावित बोनस शेयर | - |
| साधारण कोष | ८,७३२,८५३ |
| संचित नाफा | ५,२०७,५२३ |
| लेखापरीक्षण नभएको चालु वर्षसम्मको संचित नाफा | - |
| पूँजी फिर्ता कोष | - |
| पूँजी समायोजन कोष | १,११६,४०८ |
| ऋणपत्र फिर्ता कोष | २,२९६,३४६ |
| लाभांश समानीकरण कोष | - |
| सस्तो खरिदबाट प्राप्त लाभ | - |
| अन्य स्वतन्त्र कोष | ८८,६३० |
| **घटाउने :** | |
| गुडविल (ख्याती) | - |
| अमूर्त सम्पत्ति | २०५,८८० |
| स्थगित कर सम्पत्ति : संचित नोक्सानी सम्बन्धी | - |
| स्थगित कर सम्पत्ति : अन्य | - |
| काल्पनिक सम्पत्ति | - |
| इजाजतपत्रप्राप्त वित्तीय संस्थाहरुमा गरिएको इक्विटी लगानी | - |
| वित्तीय स्वार्थ भएका संस्थाहरुमा गरिएको इक्विटी लगानी | - |
| तोकिएको सीमाभन्दा बढी गरिएको इक्विटी लगानी | - |
| प्रत्याभूति प्रतिबद्धताबाट सृजित लगानी | - |
| पारस्परिक स्वामित्व | - |
| तोकिएको सीमाभन्दा बढी तथा प्रयोग नभएको जग्गा तथा भवन खरिद | - |
| नगद प्रवाह हेज | - |
| निश्चित लाभ पेन्सन योजना अन्तर्गतको सम्पत्ति | - |
| मान्यता नदिइएको निश्चित लाभ पेन्सन दायित्व | - |
| अन्य कटौती (बीमाङ्कीय नोक्सानी) | २९०,९०९ |
| **स्तम्भ २ अन्तर्गत समायोजन** | |
| प्रावधान अपुग रकम | - |
| सम्बन्धित पक्षहरुलाई प्रवाह गरिएका कर्जा तथा सुविधाहरु र प्रतिबन्धित कर्जा लगानी | - |
| **अतिरिक्त श्रेणी १ पूँजी** | |
| अपरिवर्तनीय असंचित अग्राधिकार शेयर पूँजी | - |
| अपरिवर्तनीय ऋण साधन | - |
| शेयर प्रीमियम | - |
| **कुल श्रेणी १ पूँजी** | ३०,९०४,८१८ |

**ख) अनुपूरक पूँजी तथा यसका अवयवहरुको विवरण**

| अनुपूरक पूँजी श्रेणी २ | रकम (रु. हजारमा) |
|---|---|
| संचित तथा/वा विमोचनीय अग्राधिकार शेयर पूँजी | - |
| अधीनस्थ आवधिक ऋण | ३,८००,००० |
| शंकर पूँजी साधन | - |
| शेयर प्रीमियम | - |
| सामान्य कर्जा नोक्सानी प्रावधान | २,७९३,४७१ |
| सटही समानीकरण कोष | ७४,१४१ |
| लगानी समायोजन कोष | - |
| नियमनकारी कोषमा समावेश गरिएको नियमित कर्जाको प्राप्त हुन बाँकी ब्याज | ९४,२२१ |
| पछिल्ला २४ महिनाभित्र अभिलेख गरिएको गैर-बैंकिङ सम्पत्तिसम्बन्धी नियमनकारी कोष | २१६,१७४ |
| नियमनकारी कोषमा समावेश गरिएको पूँजीकृत ब्याज कोष | ९४,५२३ |
| अन्य कोषहरु | - |
| **कुल श्रेणी २ पूँजी** | ७,०७२,५२९ |

**ग)** अधीनस्थ आवधिक ऋण (Subordinated Term Debt) सम्बन्धी विस्तृत विवरणमा बाँकी रहेको रकम (Outstanding Amount), परिपक्वता अवधि (Maturity), चालु वर्षमा उठाइएको रकम (Amount Raised During the Year) तथा पूँजी कोष (Capital Fund) मा गणना गर्न योग्य रकम (Eligible Amount) समावेश गरिएको छ। जसको विवरण निम्नानुसार छन् :

| डिबेञ्चर | ईबीएल डिबेञ्चर २०८५ | ईबीएल डिबेञ्चर २०८६ | ईबीएल ईनर्जी बण्ड २०८९ | ईबीएल डिबेञ्चर २०९१ |
|---|---|---|---|---|
| ब्याज दर | १०.५०% | ८.५०% | ७.५०% | ७.५०% |
| ब्याज आवृत्ती | त्रैमासिक | अर्ध बार्षिक | त्रैमासिक | अर्ध बार्षिक |
| रकम (रु.) | २,०००,०००,००० | ८५६,७८३,००० | ७४६,८३०,००० | ३,०००,०००,००० |
| प्रयोजन | पूँजीकोष गणना | कर्जा निक्षेप गणना | कर्जा निक्षेप गणना | पूँजीकोष गणना |
| जारी वर्ष | भाद्र २०७९ | फाल्गुन २०७८ | माघ २०७९ | फाल्गुन २०८१ |
| भुक्तानी वर्ष | भाद्र २०८५ | फाल्गुन २०८६ | माघ २०८९ | फाल्गुन २०९१ |
| ऋणपत्र भुक्तानी कोष २०८१/८२ सम्म | ८००,०००,००० | ३९९,८३२,०६७ | १६५,९६२,२२२ | - |
| यस वर्ष सारिएको | ४००,०००,००० | ११४,२३७,७३३ | ८२,९८१,१११ | ३३३,३३३,३३३ |
| ऋणपत्र भुक्तानी कोष २०८२/८३ सम्म | १,२००,०००,००० | ५१४,०६९,८०० | २४८,९४३,३३३ | ३३३,३३३,३३३ |

**घ) पूँजी बाट कटौती गरिएका रकम (Deductions from Capital):**

अमूर्त सम्पत्ति तथा बीमाङ्कीय नोक्सानीको कुल रकम रु. ४९६,७८८ हजार नेपाल राष्ट्र बैंकको एकीकृत निर्देशन ०१/२०८२ बमोजिम पूँजी पर्याप्तता अनुपात गणनाको लागि पूँजी बाट कटौती गरिएको छ।

**ङ) कुल योग्य पूँजी (Total Qualifying Capital):**

नेपाल राष्ट्र बैंकको एकीकृत निर्देशन ०१/२०८२ बमोजिम पूँजी पर्याप्तता अनुपात गणनाको लागि पूँजी बाट कटौती गरेपछिको कुल योग्य पूँजी रु. ३७,९९७,३४७ हजार कायम रहेको छ।

**च) पूँजी पर्याप्तता अनुपात (Capital Adequacy Ratio):**

नेपाल राष्ट्र बैंकको एकीकृत निर्देशन ०१/२०८२ बमोजिम यस बैंकको आषाढ मसान्त २०८३ मा पूँजी पर्याप्तता अनुपात १२.१५ प्रतिशत रहेको छ र कुल जोखिम भारित रकममा प्राथमिक पूँजीको अनुपात (Tier 1 Capital to Total Risk Weighted Exposures) ९.८८ रहेको छ।

**छ) बैंकको पूँजी पर्याप्तता मूल्याङ्कन गर्ने आन्तरिक दृष्टिकोण**

बैंकले आफ्नो पूँजी पर्याप्तता नियमित रूपमा मूल्याङ्कन गर्दछ, जसमा हालको कुल जोखिम तथा भविष्यमा यसमा हुने सम्भावित वृद्धिलाई ध्यानमा राखिन्छ। बैंकले पूँजीको विभिन्न प्रकारहरूको उचित संयोजन कायम राख्ने लक्ष्य राख्दछ, जस अन्तर्गत लाभांश नीतिमा दबाब नपरोस् र जोखिमको तुलनामा कुल पूँजी कोष अपर्याप्त नहोस् भन्ने सुनिश्चितता गर्दछ। विगतमा, बैंकले रु. २० करोडको परिवर्त्य अग्राधिकार शेयर १००% प्रिमियममा जारी गरेको थियो, जुन प्रत्येक तेस्रो वर्षको अन्त्यमा २०% दरले साधारण शेयरमा रूपान्तरण हुने व्यवस्था थियो। हालसम्म सम्पूर्ण अग्राधिकार सेयर साधारण शेयरमा रूपान्तरण भइसकेका छन्।

### ५.२.२ जोखिम रकम

**क) कर्जा जोखिम, बजार जोखिम तथा सञ्चालन जोखिमको जोखिम भारित सम्पति**

| विवरण | आ.व. २०८२/८३ | आ.व. २०८१/८२ |
|---|---|---|
| कर्जा जोखिम | २९०,४४८,५०९ | २४७,०८२,२३६ |
| बजार जोखिम | १३,७८८,२६० | ११,७६६,७४६ |
| सञ्चालन जोखिम | २६६,१९१ | १,१३८,४४२ |
| स्तम्भ २ अन्तर्गत समायोजन | ८,१८४,०१९ | ७,८६७,३९३ |
| **कुल रकम** | ३१२,६८६,९७९ | २६७,८५४,८१६ |

**ख) कर्जा जोखिमका प्रत्येक वर्ग अन्तर्गत जोखिम भारित रकमहरु (रु हजारमा) :**

| क.स. | विवरण | आ.व. २०८२/८३ | आ.व. २०८१/८२ |
|---|---|---|---|
| १. | नेपाल सरकार र केन्द्रिय बैंकमाथिको दावी | - | - |
| २. | बैंकहरुमाथिको दावी | ७,९००,९२२ | ४,४३६,४३८ |
| ३. | स्वदेशी कर्पोरेट तथा धितोपत्र फर्महरुमाथिको दावी | १४५,४११,१४४ | १२६,७९६,०४६ |
| ४. | खुद्रा पोर्टफोलियोमा दावी | २६,०१०,५३३ | २७,५७१,३१२ |
| ५. | आवासीय सम्पत्तीबाट सुरक्षित दावी | १५,४०२,७४७ | १४,०८४,८७४ |
| ६. | व्यावसायिक अचल सम्पत्तीबाट सुरक्षित दावी | १,७३३,३३६ | १,८६८,४९६ |
| ७. | भुक्तानी म्याद नाघेका दावी | १,८७१,४७८ | १,३८२,७२८ |
| ८. | उच्च जोखिमयुक्त दावी | ८,६१३,००८ | ७,७२३,०३८ |
| ९. | संस्थाहरुको इक्वीटीमा लगानी | १,२३०,२०३ | २,७५९,७९७ |
| १०. | शेयर धितोमा कर्जा | ५,०८९,७२२ | ३,४४०,१३८ |
| ११. | व्यक्तिगत हायर पर्चेज/व्यक्तिगत आटो कर्जा | २,७८५,६६९ | २,७३६,०४७ |
| १२. | जमिन खरिद तथा विकासका लागि कर्जा | ११,०७५,०२१ | ८,८६०,६५८ |
| १३. | ट्रष्ट रिसिप्ट/आयात कर्जा | २,९७२,९७९ | ३,५०९,६४१ |
| १४. | आवासीय सम्पतिद्वारा सुरक्षित कर्मचारी कर्जा | १,०७५,८४३ | १,००५,८२३ |
| १५. | अन्य सम्पति | १४,६६०,९७१ | १०,४४७,९६२ |
| १६. | वासलात बाहिरको सम्पति | ४४,६१४,९३५ | ३०,४५९,२३८ |
| **कुल रकम** | | २९०,४४८,५०९ | २४७,०८२,२३६ |

**ग. कुल जोखिम-भारित रकम गणना तालिका**

अनुसूची-१ मा संलग्न गरिएको छ।

**घ. सक्रिय कर्जा**

रु. हजारमा

| वर्गीकरण | कुल रकम | नोक्सानी व्यवस्था | खुद रकम |
|---|---|---|---|
| असल | २३८,२२५,४०४ | २,३८२,२५४ | २३५,८४३,१५० |
| सूक्ष्म निगरानी ( पुनर्संरचना/ पुनर्तालिकीकरण/ कोभिड/अन्य) | ३,१००,८६१ | १५५,०४३ | २,९४५,८१८ |
| सूक्ष्म निगरानी | ५,१२३,४८५ | २५६,१७४ | ४,८६७,३११ |
| **जम्मा** | २४६,४४९,७५१ | २,७९३,४७१ | २४३,६५६,२७९ |

**ङ. निष्क्रिय कर्जा**

रु. हजारमा

| वर्गीकरण | कुल रकम | नोक्सानी व्यवस्था | खुद रकम |
|---|---|---|---|
| पुनर्संरचना/पुनर्तालिकीकरण | - | - | - |
| कमसल | ४७५,०९४ | ११८,७७४ | ३५६,३२१ |
| शंकास्पद | २३२,५२८ | ११६,२६४ | ११६,२६४ |
| खराब | ४९९,५९२ | ४९९,५९२ | - |
| **जम्मा** | १,२०७,२१३ | ७३४,६२९ | ४७२,५८४ |

### च. थप कर्जा नोक्सानी व्यवस्थाको विवरण

| वर्गीकरण | रकम (रु. हजारमा) |
|---|---|
| असल | १५,४६० |
| सूक्ष्म निगरानी | २५,९७० |
| कमसल | - |
| शंकास्पद | - |
| व्यक्तिगत जमानी | - |
| विपन्न वर्ग कर्जा | - |
| खुद्रा कर्जा | - |
| अन्य | - |
| **जम्मा** | ४१,४३० |

**खराव कर्जा अनुपात (NPA Ratios)**

कुल कर्जामा कुल खराब कर्जाको अनुपातः ०.४९%

खराव कर्जामा नोक्सानी व्यवस्थाको अनुपातः ०.१९%

### छ. निष्क्रिय कर्जा सम्पत्तिको स्थिति परिवर्तन

| विवरण | रकम (रु. हजारमा) | व्यवस्था रकम (रु. हजारमा) |
|---|---|---|
| प्रारम्भिक मौज्दात | ८५९,७०१ | ६५४,९५१ |
| यस वर्षमा थप भएको | १,६८५,५४८ | ८७४,६७० |
| यस वर्षमा असुली भएको | (१,३३८,०३६) | (७९४,९९२) |
| **आषाढ मसान्त २०८३ सम्मको मौज्दात** | १,२०७,२१३ | ७३४,६२९ |

### ५.२.३ नियामकीय व्यवस्थाको अनुपालन

यस आर्थिक वर्ष २०८२/८३ मा यस बैंकले पूँजी संरचना तथा पूँजी पर्याप्तता सम्बन्धी नेपाल राष्ट्र बैंकको एकीकृत निर्देशन ०१/२०८२ बमोजिमका नियामकीय व्यवस्थाको पूर्ण अनुपालन गरेको छ।

### ५.३ वित्तीय सम्पत्ती तथा वित्तीय दायित्वहरुको वर्गीकरण

वित्तीय सम्पत्ती तथा वित्तीय दायित्वहरुको वर्गीकरण निम्नानुसार गरिएको छ :

**क) नाफा वा नोक्सानी खातामार्फत उचित मूल्यमा मापन गरिएका वित्तीय सम्पत्ति तथा दायित्वहरु**

निम्न तालिकामा नाफा वा नोक्सानी खातामार्फत उचित मूल्यमा मापन गरिएका वित्तीय सम्पत्ति तथा दायित्वहरुहरुको वित्तीय विवरण मितिसम्मको वहन मूल्य सम्बन्धी विवरण प्रस्तुत गरिएको छ :

| विवरण | वहन मूल्य (रु.) | | |
|---|---|---|---|
| | श्रेणी १ | श्रेणी २ | श्रेणी ३ |
| **यस वर्ष** | | | |
| व्युत्पन्न वित्तीय उपकरणहरु (सम्पत्ति) | - | - | ७,७६३,२६५,४०१ |
| **अधिल्लो वर्ष** | | | |
| व्युत्पन्न वित्तीय उपकरणहरु (सम्पत्ति) | - | - | ३,५७७,७२३,७५३ |

**ख) परिशोधित लागतमा मापन गरिएका वित्तीय सम्पत्ति तथा दायित्वहरु**

निम्न तालिकामा परिशोधित लागतमा मापन गरिएका वित्तीय सम्पत्ति तथा दायित्वहरुको वित्तीय विवरण मितिसम्मको वहन मूल्य सम्बन्धी विवरण प्रस्तुत गरिएको छ :

| विवरण | वहन मूल्य (रु.) | | |
|---|---|---|---|
| | श्रेणी १ | श्रेणी २ | श्रेणी ३ |
| **यस वर्ष** | | | |
| ट्रेजरी बिल | - | - | - |
| सरकारी तथा अन्य ऋणपत्रहरु | - | - | ५५,४१५,०१७,५९३ |
| बैंक तथा वित्तीय संस्थाहरुलाई प्रदान गरिएको कर्जा तथा सापटी | - | - | ११,५७८,५५७,३८८ |
| ग्राहकहरुलाई प्रदान गरिएको कर्जा तथा सापटी | - | - | २३५,५१४,२४६,२१५ |
| | | | |
| **अघिल्लो वर्ष** | | | |
| ट्रेजरी बिल | - | - | ४,८५३,५००,९१८ |
| सरकारी तथा अन्य ऋणपत्रहरु | - | - | ४३,२५१,८३७,४५६ |
| बैंक तथा वित्तीय संस्थाहरुलाई प्रदान गरिएको कर्जा तथा सापटी | - | - | ९,७८१,७५९,४६८ |
| ग्राहकहरुलाई प्रदान गरिएको कर्जा तथा सापटी | - | - | २१३,४३८,४९०,१०३ |

**ग) अन्य विस्तृत आयमार्फत उचित मूल्यमा मापन गरिएका वित्तीय सम्पत्ति तथा दायित्वहरु**

निम्न तालिकामा अन्य विस्तृत आयमार्फत उचित मूल्यमा मापन गरिएका वित्तीय सम्पत्ति तथा दायित्वहरुको वित्तीय विवरण मितिसम्मको वहन मूल्य सम्बन्धी विवरण प्रस्तुत गरिएको छ :

**यस वर्ष** (२०८२/८३)

| विवरण | वहन मूल्य (रु.) | | |
|---|---|---|---|
| | श्रेणी १ | श्रेणी २ | श्रेणी ३ |
| **लगानी उपकरणहरु** | | | |
| **सूचीकृत शेयरहरु** | | | |
| निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड | ६३५ | | |
| तारागाउँ रिजेन्सी होटल लिमिटेड | ४०,८२०,००० | | |
| साना किसान विकाश लघुवित्त वित्तीय संस्था लिमिटेड (संस्थापक शेयर) | | २७२,५५४,९३८ | |
| निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड (संस्थापक शेयर) | | ७५२,७२७,४१८ | |
| **सूचीकृत म्युचुअल फण्डहरु** | | | |
| एन्आईविएल् ग्रोथ फण्ड | १०,९१०,००० | | |
| प्रभु स्मार्ट फण्ड | ६,१७५,००० | | |
| आरबीबी म्युचुअल फण्ड २ | ५,०००,००० | | |
| सनराईज् फोकस्ड इक्विटी फण्ड | १०,१९०,००० | | |
| सिद्धार्थ इनभेष्टमेन्ट ग्रोथ स्कीम ३ | २१,०००,००० | | |
| एन्आईविएल् स्टेवल फण्ड | ९,०४०,००० | | |
| सिटिजन्स् सुपर ३० म्युचुअल फण्ड | ५,१००,००० | | |
| हिमालयन् ८०-२० | ५,८२५,००० | | |
| लक्ष्मी भ्यालु फण्ड २ | ९,७७०,००० | | |
| गरिमा समृद्धी योजना | १०,३००,००० | | |
| मुक्तिनाथ म्युचुअल फण्ड १ | १९,८००,००० | | |
| एम्बिएल् इक्विटी फण्ड | ५,०००,००० | | |
| एन्एम्बि हाइब्रिड फण्ड एल-२ | १०,१३०,००० | | |
| रिलायबल समृद्धी योजना | ५,१२०,००० | | |
| ग्लोबल आईएमई समन्नुत योजना - २ | १९,९६०,००० | | |
| आरबिबि फोकस ४० | ९,९९०,००० | | |
| सिटिजन्स् सन्तुलित योजना | ९,०२०,००० | | |

| विवरण | वहन मूल्य (रु.) | | |
|---|---|---|---|
| | श्रेणी १ | श्रेणी २ | श्रेणी ३ |
| नेपाल लाइफ समृद्धी लगानी योजना | ४६,९१२,६१३ | | |
| एलएस् होराइजन १२ | | २०,२१०,२४४ | |
| सानिमा इक्विटी फण्ड - २ | | २०,२१०,२४४ | |
| सिद्धार्थ इक्विटी फण्ड २ | | २०,२१०,२४४ | |
| **सूचीकृत नभएका म्युचुअल फण्डहरु** | | | |
| सानिमा फ्लेक्सी फण्ड | | | ५,१४५,००० |
| सिटिजन्स् सदाबहार योजना | | | ९,९७०,००० |
| **सूचीकृत नभएका शेयरहरु** | | | |
| नेपाल क्लियरिङ हाउस लिमिटेड | | | १४४,६४६,८८२ |
| कर्जा सूचना केन्द्र लिमिटेड | | | ११,५२३,२७५ |
| नेशनल बैङ्किङ ट्रेनिङ इन्टिच्युट | | | ५३,२४३,३९४ |
| **जम्मा** | २६०,०६३,२४८ | १,०८५,९१३,०८८ | २२४,५२८,५५१ |

**गत वर्ष** (२०८१/८२)

| विवरण | वहन मूल्य (रु.) | | |
|---|---|---|---|
| | श्रेणी १ | श्रेणी २ | श्रेणी ३ |
| **लगानी उपकरणहरु** | | | |
| **सूचीकृत शेयरहरु** | | | |
| साना किसान विकाश लघुवित्त वित्तीय संस्था लिमिटेड (संस्थापक शेयर) | ५५,८९७,७०० | | |
| निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड (संस्थापक शेयर) | | ९१७,९८७,८२९ | |
| तारागाउँ रिजेन्सी होटल लिमिटेड | ४८,९५८,००० | | |
| **सूचीकृत म्युचुअल फण्डहरु** | | | |
| एनआईबिएल् ग्रोथ फण्ड | १०,०९०,००० | | |
| प्रभु स्मार्ट फण्ड | ५,७७५,००० | | |
| आरबीबी म्युचुअल फण्ड २ | ५,०४५,००० | | |
| सनराईज् फोकस्ड इक्विटी फण्ड | १०,०४०,००० | | |
| सिद्धार्थ इनभेष्टमेन्ट ग्रोथ स्कीम ३ | २०,९००,००० | | |
| एनआईबिएल् स्टेवल फण्ड | १०,०४०,००० | | |
| सिटिजन्स् सुपर ३० म्युचुअल फण्ड | ५,०४०,००० | | |
| हिमालयन् ८०-२० | ६,०३०,००० | | |
| लक्ष्मी भ्यालु फण्ड २ | १०,१३०,००० | | |
| गरिमा समृद्धी योजना | १०,०००,००० | | |
| मुक्तिनाथ म्युचुअल फण्ड १ | १९,९८०,००० | | |
| एमबिएल् इक्विटी फण्ड | ४,९८५,००० | | |
| एनएमबि हाइब्रिड फण्ड एल-२ | ८,९२०,००० | | |
| रिलायबल समृद्धी योजना | ४,९८५,००० | | |
| **सूचीकृत नभएका म्युचुअल फण्डहरु** | | | |
| सानिमा फ्लेक्सी फण्ड | | | ५,०७०,००० |
| **सूचीकृत नभएका शेयरहरु** | | | |
| नेपाल क्लियरिङ हाउस लिमिटेड | | | ४७,४३४,६०६ |
| कर्जा सूचना केन्द्र लिमिटेड | | | ११९,१८२,९०४ |
| नेशनल बैङ्किङ ट्रेनिङ इन्टिच्युट | | | ११,६०८,०५४ |
| **जम्मा** | २३६,८१५,७०० | ९१७,९८७,८२९ | १८३,२९५,५६४ |

## ५.४ क्षेत्रगत विश्लेषण

### ५.४.१ सामान्य जानकारी

बैंकले देशका सातवटा प्रदेशमा रहेको आफ्नो भौगोलिक उपस्थिति को आधारमा क्षेत्रहरु पहिचान गरेको छ। क्षेत्रगत नाफा वा नोक्सानी, आम्दानी तथा खर्च, सम्पत्ति तथा दायित्वहरु र मापनको आधार निम्नानुसार प्रस्तुत गरिएको छ।

### ५.४.२ नाफा वा नोक्सान, सम्पत्ती तथा दायित्वहरु

यस वर्ष (२०८२/८३)

(रु. हजारमा)

| विवरणहरु | कोशी | मधेश | वाग्मती | गण्डकी | लुम्बिनी | कर्णाली | सुदूरपश्चिम | कुल |
|---|---|---|---|---|---|---|---|---|
| बाह्य ग्राहकहरुबाट प्राप्त आम्दानी | २,२०८,१११ | १,३९५,६१२ | १६,३९०,१२६ | ८३५,१६१ | १,६७६,३०२ | १०१,७६४ | ५१९,१९४ | २३,१२६,२७१ |
| अन्तर-क्षेत्रगत आम्दानी | ८२,५७३ | २४७,५३१ | ७,५३२,६५५ | १२१,१७३ | २४१,५०३ | २१,५५२ | ८०,३२५ | ८,३२७,३१२ |
| **कुल आम्दानी** | २,२९०,६८४ | १,६४३,१४३ | २३,९२२,७८१ | ९५६,३३४ | १,९१७,८०५ | १२३,३१६ | ५९९,५१९ | ३१,४५३,५८३ |
| ब्याज आम्दानी | १,९८५,३०० | १,२१४,०६६ | १४,१८३,६८२ | ७४६,६३१ | १,३८८,७१६ | ८८,८५५ | ४५५,६२४ | २०,०६२,८७३ |
| ब्याज खर्च | ५२२,०१२ | ५३७,८८२ | ८,३३८,३३७ | ४४७,०९८ | ७५९,४१९ | ५३,८११ | २५३,५६६ | १०,९१२,१२६ |
| खुद ब्याज आम्दानी | १,४६३,२८८ | ६७६,१८४ | ५,८४५,३४५ | २९९,५३२ | ६२९,२९६ | ३५,०४३ | २०२,०५८ | ९,१५०,७४७ |
| ह्रासकट्टी तथा परिशोधन | २२,८२३ | २५,९५१ | २९०,७८१ | १५,४२८ | ३८,१३१ | २,०८६ | ८,०४५ | ४०३,२४४ |
| **क्षेत्रगत नाफा / (नोक्सानी)** | १,३५५,१६४ | ५७५,१९५ | ५,४५७,८९९ | २११,८३८ | ५५१,००८ | १६,३०१ | ११८,८०२ | ८,२८६,२०६ |
| सम्पत्तिको मूल्यह्रास | ६४,४७० | ४७,३५७ | १२८,४६२ | १०,५३९ | २८,६३३ | ३७४ | (१,७६८) | २७८,०६७ |
| **क्षेत्रगत सम्पत्ति** | ३६,६१८,८८६ | २३,१४४,५५८ | २७१,८१०,६७४ | १३,८५०,१५३ | २७,७९९,४७६ | १,६८७,६३५ | ८,६१०,२२० | ३८३,५२१,६०२ |
| **क्षेत्रगत दायित्व** | ३३,२५९,९६६ | २१,०२१,५९० | २४६,८७८,४४७ | १२,५७९,७२८ | २५,२४९,५२९ | १,५३२,८३४ | ७,८२०,४३५ | ३४८,३४२,५२८ |

गत वर्ष (२०८१/८२)

(रु. हजारमा)

| विवरणहरु | कोशी | मधेश | वाग्मती | गण्डकी | लुम्बिनी | कर्णाली | सुदूरपश्चिम | कुल |
|---|---|---|---|---|---|---|---|---|
| बाह्य ग्राहकहरुबाट प्राप्त आम्दानी | २,३०७,९४४ | १,४२८,९८५ | १६,०५०,९८७ | ९०३,१७८ | १,७९२,७८२ | १३४,४२९ | ६२२,००७ | २३,२४०,३१३ |
| अन्तर-क्षेत्रगत आम्दानी | ६२,२१० | ३०३,९५२ | ८,५५७,५८३ | १२५,६७० | २१५,४७६ | ११,४३१ | ४९,८१० | ९,३२६,१३२ |
| **कुल आम्दानी** | २,३७०,१५४ | १,७३२,९३७ | २४,६०८,५६९ | १,०२८,८४८ | २,००८,२५८ | १४५,८६० | ६७१,८१७ | ३२,५६६,४४४ |
| ब्याज आम्दानी | २,०८९,७८८ | १,२५८,२४४ | १४,३६९,३४० | ८२८,०३२ | १,५७७,६९७ | १२०,६२३ | ५७०,५३७ | २०,८१४,२६१ |
| ब्याज खर्च | ५४१,७०१ | ५६०,३८१ | ९,०७१,३९४ | ४५६,८१० | ७८४,५६९ | ५४,५६९ | २४२,५१२ | ११,७११,९३७ |
| खुद ब्याज आम्दानी | १,५४८,०८६ | ६९७,८६३ | ५,२९७,९४५ | ३७१,२२२ | ७९३,१२९ | ६६,०५४ | ३२८,०२६ | ९,१०२,३२४ |
| ह्रासकट्टी तथा परिशोधन | २६,३७८ | २५,६५२ | २०३,०८१ | १७,३४७ | ४२,०९१ | २,५१६ | ९,३५५ | ३२६,४२१ |
| **क्षेत्रगत नाफा / (नोक्सानी)** | १,५३५,९८६ | ६७२,३५२ | ४,५३६,७८५ | ३१४,१४० | ७४६,७६२ | ४७,९५१ | ३१९,६३९ | ८,१७३,६१६ |
| सम्पत्तिको मूल्यह्रास | (१४,४७१) | (१३,३९६) | ३७,०७० | (२६,४८४) | (६२,७८२) | १,६५३ | (७६,९१६) | (१५५,३२७) |
| **क्षेत्रगत सम्पत्ति** | ३६,११२,२१६ | २२,३५९,२०५ | २५१,१४८,४५८ | १४,१३१,९५२ | २८,०५१,५१५ | २,१०३,४०२ | ९,७३२,४९७ | ३६३,६३९,२४५ |
| **क्षेत्रगत दायित्व** | ३२,९४०,३७४ | २०,३९५,३३१ | २२९,०८९,३५४ | १२,८९०,७०१ | २५,५८७,६६८ | १,९१८,६५४ | ८,८७७,६६३ | ३३१,६९९,७४५ |

## ५.४.२ पहिचानयोग्य क्षेत्रहरुको आय, नाफा वा नोक्सान, सम्पत्ती तथा दायित्वहरुको हिसाव मिलान

क) आय

| विवरण | यस वर्ष (रु. हजारमा) | गत वर्ष (रु. हजारमा) |
|---|---|---|
| पहिचानयोग्य क्षेत्रहरुको कुल आम्दानी | ३१,४५३,५८३ | ३२,५६६,४४४ |
| अन्य आम्दानी | - | - |
| अन्तर क्षेत्रगत आम्दानीको निष्काशन | (८,३२७,३१२) | (९,३२६,१३२) |
| **संस्थाको कुल आम्दानी** | २३,१२६,२७१ | २३,२४०,३१३ |

ख) नाफा वा नोक्सानी

| विवरण | यस वर्ष (रु. हजारमा) | गत वर्ष (रु. हजारमा) |
|---|---|---|
| पहिचानयोग्य क्षेत्रहरुको कुल नाफा वा नोक्सानी | ८,२८६,२०६ | ८,१७३,६१६ |
| अन्य नाफा वा नोक्सानी | - | - |
| अन्तर क्षेत्रगत नाफाको निष्काशन | - | - |
| विनियोजन नगरिएका रकमहरु | - | - |
| बोनस खर्च | (८२६,२५३) | (८१६,६६२) |
| अन्य समायोजनहरु | - | - |
| **आयकर अघिको नाफा** | ७,४५९,९५३ | ७,३५६,९५४ |

## ५.५. शेयर विकल्प तथा शेयरमा आधारित भुक्तानी

वित्तीय प्रतिवेदन मितिसम्मको अवस्थामा बैंकसँग शेयरमा आधारित भुक्तानी तथा शेयर विकल्पसम्बन्धी कुनै व्यवस्था रहेको छैन।

## ५.६ आकस्मिक दायित्व तथा प्रतिवद्धता

आकस्मिक दायित्व तथा प्रतिवद्धतासम्बन्धी विवरण माथि उल्लेखित टिप्पणी ४.२८ मा प्रस्तुत गरिएको छ।

## ५.७ सम्बन्धित पक्षसम्बन्धी जानकारी

बैंकमाथि महत्वपूर्ण प्रभाव राख्ने संस्था

NAS २४ सम्बन्धित पक्ष अनुसार एभरेष्ट बैंक लिमिटेडका लागि निम्न पक्षहरुलाई सम्बन्धित पक्षका रुपमा पहिचान गरिएको छ :

१. **पञ्जाब नेशनल बैंक** – बैंक स्थापना गर्ने लगानीकर्ताहरुमध्येको संयुक्त लगानी साझेदार संस्था
२. **बैंकका प्रमुख व्यवस्थापकीय कर्मचारीहरु** – प्राविधिक सेवा सम्झौता अन्तर्गत PNB समूहबाट खटाइएका दुई जना प्रवासी कर्मचारी तथा बैंकको कार्य सञ्चालनको व्यवस्थापन तथा अनुगमन गर्न प्रमुख कार्यकारी अधिकृत सहित बैंकका चार जना उच्च तहका स्वदेशी कर्मचारीहरुबाट बैंकको व्यवस्थापन गरिएको छ
३. **PNB समूह अन्तर्गतका इकाई तथा कम्पनीहरु**
४. **बैंकका सञ्चालकहरु**
५. **सञ्चालक तथा प्रमुख व्यवस्थापकीय कर्मचारीहरुका नातेदारहरु**
६. **फरवार्ड माइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेड**
७. **निर्धन उत्थान लघुवित्त वित्तीय संस्था लिमिटेड**
८. **एभरेष्ट बैंक लिमिटेड अवकाश कोष**

### सम्बन्धित पक्षसम्बन्धी कारोबारको विवरण

| विवरण | यस वर्ष (रु. हजारमा) | गत वर्ष (रु. हजारमा) |
|---|---|---|
| **सञ्चालकहरु सम्बन्धी** | | |
| सञ्चालक बैठक भत्ता | २,६१० | २,६८५ |
| निक्षेपमा सञ्चालकहरुलाई भुक्तानी गरिएको ब्याज | ७,३४१ | ९,१९७ |
| | | |
| **प्रमुख व्यवस्थापकीय कर्मचारीहरु सम्बन्धी** | | |
| भुक्तानी गरिएको पारिश्रमिक तथा सुविधाहरु | ८९,५३८ | ७२,३५८ |
| खाताको मौज्दातमा ब्याज | ३,२०९ | ३,५१८ |
| | | |
| **पञ्जाब नेशनल बैंक सम्बन्धी** | | |
| भुक्तानी गरिएको प्राविधिक सेवा सम्झौता शुल्क | ११,३९० | ११,३९० |
| भुक्तानी गरिएको लाभांश | ३३६,९८१ | १३०,३१५ |
| भुक्तानी गरिएको बोनस शेयर (शेयर संख्या) | १,५५५,२९८ | २,३५६,५१२ |
| | | |
| **फरवार्ड माइक्रोफाइनान्स लघुवित्त वित्तीय संस्था लिमिटेड** | | |
| प्राप्त लाभांश | - | - |
| प्राप्त बोनस शेयर (शेयर संख्या) | - | ३५०,९७१ |

### प्रमुख कार्यकारी अधिकृतको तलब तथा सुविधाहरु

नेपाल राष्ट्र बैंकद्वारा जारी गरिएको बैंक तथा वित्तीय संस्थाका प्रमुख कार्यकारी अधिकृतको तलब, भत्ता तथा अन्य सुविधा सम्बन्धी मार्गदर्शन, २०८३ अनुसार यस बैंकको प्रमुख कार्यकारी अधिकृतको तलब भत्ताको विवरण निम्नानुसार प्रस्तुत गरिएको छ :

| | |
|---|---|
| **संस्थाको नाम :** | **एभरेष्ट बैंक लिमिटेड** |
| **प्रमुख कार्यकारी अधिकृतको नाम :** | **सुदेश खालिङ** |

| तलब भत्ताको विवरण | | | |
|---|---|---|---|
| क्र.सं. | तलब भत्ता शीर्षक | मासिक रकम (रु.) | वार्षिक रकम (रु.) (आ.व. २०८२/२०८३ |
| १ | आधारभूत तलब | ८४०,००० | ९,४१६,३५० |
| २ | सञ्चय कोष | ८४,००० | ९४१,६३५ |
| ३ | आधारभूत भत्ता | ४२०,००० | ४,५१०,१५९ |
| ४ | दशैं भत्ता | | ९२८,७२७ |
| ५ | अनिवार्य बिदा | | ८४०,००० |
| ६ | कर्मचारी बोनस तथा कल्याणकारी सुविधा | | ९,६७८,७३७ |
| ७ | अन्य सुविधा | | २७१,१८० |
| ८ | कार्य सम्पादनमा आधारित पारिश्रमिक | | - |
| **जम्मा** | | १,३४४,००० | २६,५८६,७८९ |

**सम्बन्धित पक्षहरुसँग भएका कारोबारका शर्त तथा प्रावधानहरु**

सम्बन्धित पक्षहरुसँग गरिएका कारोबारहरु, स्वतन्त्र पक्षहरु बीच हुने कारोबारमा प्रचलित शर्तहरुसँग समतुल्य हुने शर्तहरुमा गरिएको छ। निम्न तालिकामा यस वर्षको अवधिमा सम्बन्धित पक्षहरुसँग गरिएका कारोबारहरुको कुल रकम प्रस्तुत गरिएको छः

| विवरण | यस वर्ष | | गत वर्ष | |
|---|---|---|---|---|
| | कारोबार रकम (रु. हजारमा) | सम्बन्धित पक्ष | कारोबार रकम (रु. हजारमा) | सम्बन्धित पक्ष |
| निक्षेप | १४१,८१६ | सञ्चालक | १३०,६५० | सञ्चालक |
| निक्षेप | ३३,९१५ | प्रमुख व्यवस्थापकीय कर्मचारी | ३६,९१४ | प्रमुख व्यवस्थापकीय कर्मचारी |
| कर्जा | १०,३११ | प्रमुख व्यवस्थापकीय कर्मचारी | १८,६७३ | प्रमुख व्यवस्थापकीय कर्मचारी |

**सञ्चालकहरु**

| विवरण | यस वर्ष | गत वर्ष |
|---|---|---|
| अध्यक्ष | डा. बाल गोपाल बैद्य | डा. बाल गोपाल बैद्य |
| सञ्चालक | सन्तोष कुमार<br>किरण कृष्ण श्रेष्ठ<br>नविन भक्त श्रेष्ठ<br>उर्मिला श्रेष्ठ<br>विज्ञान विक्रम सिजापती | राकेश ग्रोवर<br>किरण कृष्ण श्रेष्ठ<br>नविन भक्त श्रेष्ठ<br>उर्मिला श्रेष्ठ<br>डा. तारक बहादुर के.सी. |

**प्रमुख व्यवस्थापकीय कर्मचारीहरु**

| विवरण | यस वर्ष | गत वर्ष |
|---|---|---|
| प्रमुख कार्यकारी अधिकृत | सुदेश खालिङ | सुदेश खालिङ |
| नायब प्रमुख कार्यकारी अधिकृत | योगेन्द्र सिंह उदावत | विजय कुमार शर्मा |
| नायब महाप्रबन्धक | केशव राज पौडेल<br>आशुतोष शर्मा<br>सिद्धार्थ राणा | केशव राज पौडेल<br>आशुतोष शर्मा<br>सिद्धार्थ राणा |
| सहायक नायब महाप्रबन्धक | सन्तोष कुमार भट्टराई<br>विष्णु प्रसाद ज्ञवाली | सन्तोष कुमार भट्टराई<br>विष्णु प्रसाद ज्ञवाली |

## ५.८ गाभ्ने/गाभिने तथा अधिग्रहण

यस प्रतिवेदन अवधिमा कुनै गाभ्ने/गाभिने तथा अधिग्रहण भएको छैन।

## ५.९ एकिकृत नगरिएका संस्थाहरुसम्बन्धी थप खुलासाहरु

एकिकरणका लागि बैंकको कुनै सहायक कम्पनी छैन।

## ५.१० प्रतिवेदन मितिपछिका घटनाहरु

प्रतिवेदन मिति र वित्तीय विवरण तयार वा स्वीकृत गरी पेश/प्रकाशन गर्ने मिति बीच घटेका अनुकूल वा प्रतिकूल सबै घटनाहरुलाई प्रतिवेदन मितिपछिका घटनाहरु मानिन्छ। यस अवधिमा त्यस्ता कुनै घटनाहरु भएका छैनन्।

## ५.११ लेखापरीक्षण गरिएका तथा नगरिएका वित्तीय विवरणहरु बीचका भिन्नताहरु र सोका कारणहरु

लेखापरीक्षण गरिएका तथा नगरिएका वित्तीय विवरणहरु बीचका भिन्नताहरु र सोका कारणहरु निम्नानुसार प्रस्तुत गरिएको छ :

**वित्तीय अवस्थाको विवरण (वासलात)**

| विवरण | आषाढ ३२, २०८३ (परिष्कृत वित्तीय विवरण) | आषाढ ३२, २०८३ (अपरिष्कृत वित्तीय विवरण) | अन्तर रकम (रु.) | अन्तर प्रतिशत | अन्तरका कारणहरु |
|---|---|---|---|---|---|
| **सम्पत्ति** | | | | | |
| नगद तथा नगद समान | ९,१०३,९८३,०४५ | ९,१०३,९८३,०४५ | - | ०.००% | |
| नेपाल राष्ट्र बैंकमा रहेको मौज्दात | ३५,०७०,३८३,२०४ | ३५,०२६,०१९,५७२ | ४४,३६३,६३३ | ०.१३% | लगानीमा पाकेको ब्याज |
| बैंक तथा वित्तीय संस्थामा रहेको प्लेसमेन्ट | १९,४५७,११७,९१८ | १९,४५७,११७,९१८ | - | ०.००% | |
| व्यूत्पन्न वित्तीय उपकरणहरु | ७,७६३,२६५,४०१ | ७,९८६,४५९,१५८ | (२२३,१९३,७५७) | -२.७९% | लेखा परिक्षण समायोजन |
| अन्य व्यापारिक सम्पत्तिहरु | - | - | - | ०.००% | |
| बैंक तथा वित्तीय संस्थालाई दिएको कर्जा तथा सापट | ११,५७८,५५७,३८८ | ११,५३०,२९४,८८८ | ४८,२६२,५०० | ०.४२% | कर्जाको पुनःवर्गीकरण |
| ग्राहकलाई दिएको कर्जा तथा सापटी | २३५,५१४,२४६,२१५ | २३५,५६८,३८७,०५४ | (५४,१४०,८३९) | -०.०२% | कर्जाको पुनःवर्गीकरण तथा नोक्सानीको व्यवस्था |
| लगानी उपकरणहरु | ५६,९८५,५२२,४८० | ५७,०२९,८८६,११२ | (४४,३६३,६३३) | -०.०८% | राष्ट्र बैंक लगानीमा पाकेको ब्याज |
| चालु कर सम्पत्ति | २०४,१४९,९०३ | २८६,१८२,०६५ | (८२,०३२,१६३) | -२८.६६% | लेखा परिक्षण समायोजन |
| सहायक कम्पनीमा लगानी | - | - | - | ०.००% | |
| सम्बद्ध कम्पनीमा लगानी | ८३१,०४१,८७१ | ७६३,३४९,१५२ | ६७,६९२,७१९ | ८.८७% | अपरिष्कृत वित्तीय विवरणको समायोजन |
| लगानी सम्पत्ति | ५१४,४७२,८७५ | ५१४,४७२,८७५ | - | ०.००% | |
| सम्पत्ति तथा उपकरण | ४,०१५,१७२,५२८ | ३,९३९,३६२,४९४ | ७५,८१०,०३४ | १.९२% | निर्माणाधिन पूँजीगत सम्पत्ती |
| ख्याती र अभौतिक सम्पत्ति | २०५,८७९,८६८ | १८३,५४७,६३९ | २२,३३२,२२९ | १२.१७% | निर्माणाधिन पूँजीगत सम्पत्ती |
| स्थगन कर सम्पत्ति | - | - | - | ०.००% | |
| अन्य सम्पत्ति | २,२७७,८०९,०४३ | २,३६९,१७४,४५३ | (९१,३६५,४१०) | -३.८६% | निर्माणाधिन पूँजीगत सम्पत्ती / लेखा परिक्षण समायोजन |
| **कुल सम्पत्ति** | ३८३,५२१,६०१,७३९ | ३८३,७५८,२३६,४२६ | (२३६,६३४,६८८) | -०.०६% | |

| विवरण | आषाढ ३२, २०८३ (परिष्कृत वित्तीय विवरण) | आषाढ ३२, २०८३ (अपरिष्कृत वित्तीय विवरण) | अन्तर रकम (रु.) | अन्तर प्रतिशत | अन्तरका कारणहरु |
|---|---|---|---|---|---|
| **दायित्व** | | | | | |
| बैंक तथा वित्तीय संस्थालाई तिर्न बाँकी रकम | २,३५७,९६२,५८४ | २,३५७,९६२,५८४ | - | ०.००% | |
| नेपाल राष्ट्र बैंकलाई तिर्न बाँकी रकम | - | - | - | ०.००% | |
| व्यूत्पन्न वित्तीय उपकरणहरु | ७,७५२,०६०,७१५ | ८,०४४,९९८,३३४ | (२९२,९३७,६१९) | -३.६४% | लेखा परिक्षण समायोजन |
| ग्राहकबाट प्राप्त निक्षेप | ३१६,०१८,५७६,८३२ | ३१६,०१८,५७६,८३२ | - | ०.००% | |
| सापटी | - | - | - | ०.००% | |
| चालु कर दायित्व | - | - | - | ०.००% | |
| व्यवस्थाहरु | - | - | - | ०.००% | |
| स्थगन कर दायित्व | ११,७४५,७६७ | ८,०८५,३६० | ३,६६०,४०७ | ४५.२७% | स्थगन कर गणना |
| अन्य दायित्वहरु | १५,५९८,५६९,४४८ | १५,५३३,११७,०८० | ६५,४५२,३६८ | ०.४२% | लेखा परिक्षण समायोजन |
| निष्काशन गरिएका ऋणपत्रहरु | ६,६०३,६१३,००० | ६,६०३,६१३,००० | - | ०.००% | |
| सहायक आवधिक दायित्वहरु | - | - | - | ०.००% | |
| **कुल दायित्व** | ३४८,३४२,५२८,३४६ | ३४८,५६६,३५३,१८९ | (२२३,८२४,८४३) | -०.०६% | |
| **पूँजी** | | | | | |
| शेयर पूँजी | १३,७२१,३७५,९२४ | १३,७२१,३७५,९२४ | - | ०.००% | |
| शेयर प्रिमियम | २३८,४६९,८८४ | २३८,४६९,८८४ | - | ०.००% | |
| संचित मुनाफा | ५,२०७,५२२,५६० | ५,२५७,८१५,२६२ | (५०,२९२,७०३) | -०.९६% | कर तथा अन्य समायोजन |
| जगेडा तथा कोषहरु | १६,०११,७०५,०२५ | १५,९७४,२२२,१६६ | ३७,४८२,८६० | ०.२३% | लेखा परिक्षण समायोजन |
| **शेयरधनीहरुलाई बाँडफाँड योग्य पूँजी** | ३५,१७९,०७३,३९३ | ३५,१९१,८८३,२३६ | (१२,८०९,८४३) | -०.०४% | |
| गैर नियन्त्रित स्वार्थ | - | - | - | ०.००% | |
| **कुल पूँजी** | ३५,१७९,०७३,३९३ | ३५,१९१,८८३,२३६ | (१२,८०९,८४३) | -०.०४% | |
| **कुल दायित्व तथा पूँजी** | ३८३,५२१,६०१,७३९ | ३८३,७५८,२३६,४२५ | (२३६,६३४,६८७) | -०.०६% | |

## नाफा नोक्सान हिसाब

| विवरण | आषाढ ३२, २०८३ (परिष्कृत वित्तीय विवरण) | आषाढ ३२, २०८३ (अपरिष्कृत वित्तीय विवरण) | अन्तर रकम (रु.) | अन्तर प्रतिशत | अन्तरका कारणहरु |
|---|---|---|---|---|---|
| ब्याज आम्दानी | २०,०६२,८७२,९६९ | २०,१०२,५८५,१२९ | (३९,७१२,१६०) | -०.२०% | शुल्क तथा कमिशन आम्दानीमा पुन:वर्गीकरण |
| ब्याज खर्च | १०,९१२,१२५,६३६ | १०,९१२,१२५,६३६ | - | ०.००% | |
| **खुद ब्याज आम्दानी** | ९,१५०,७४७,३३३ | ९,१९०,४५९,४९३ | | | |
| **शुल्क तथा कमिशन आम्दानी** | २,२४६,८०५,२२७ | २,२०७,८६३,७९२ | ३८,९४१,४३५ | १.७६% | ब्याज आम्दानीको पुन:वर्गीकरण |
| शुल्क तथा कमिशन खर्च | ३५३,६६१,२३६ | २६०,६००,३२७ | ९३,०६०,९०९ | ३५.७१% | अन्य संचालन खर्चको पुन:वर्गीकरण |
| **खुद शुल्क तथा कमिशन आम्दानी** | १,८९३,१४३,९९२ | १,९४७,२६३,४६५ | | | |
| **खुद ब्याज, शुल्क तथा कमिशन आम्दानी** | ११,०४३,८९१,३२५ | ११,१३७,७२२,९५८ | | | |
| खुद व्यापारिक आम्दानी | ६९३,२२२,१८७ | ६८०,१००,६४४ | १३,१२१,५४३ | १.९३% | व्यूत्पन्न वित्तीय उपकरणहरुको समायोजन |
| अन्य संचालन आम्दानी | ११७,१७०,५७३ | ४६,८०१,१७९ | ७०,३६९,३९४ | १५०.३६% | सम्बद्ध कम्पनीको आयमा समायोजन |
| **कुल सञ्चालन आम्दानी** | ११,८५४,२८४,०८४ | ११,८६४,६२४,७८० | | | |
| कर्जा तथा अन्य सम्पत्तिमा नोक्सानीको व्यवस्था/(फिर्ता) | २७८,०६७,१३६ | २७२,८७२,८७६ | ५,१९४,२६० | १.९०% | लेखा परिक्षण समायोजन |
| **खुद सञ्चालन आम्दानी** | ११,५७६,२१६,९४९ | ११,५९१,७५१,९०४ | | | |
| **सञ्चालन खर्च** | | | | | |
| कर्मचारी खर्च | २,८५५,९८७,१६९ | २,८४७,३२२,१२१ | ८,६६५,०४९ | ०.३०% | नाफाको कारण कर्मचारी वोनसमा समायोजन |
| अन्य संचालन खर्च | ८६०,३९७,९६६ | ९५४,५६४,२४९ | (९४,१६६,२८३) | -९.८६% | शुल्क तथा कमिशन खर्चको पुन:वर्गीकरण |
| ह्रासकट्टी तथा परिशोधन | ४०३,२४३,५६८ | ४०५,४१३,६२७ | (२,१७०,०५९) | -०.५४% | लेखा परिक्षण समायोजन |
| **सञ्चालन मुनाफा** | ७,४५६,५८८,२४५ | ७,३८४,४५१,९०७ | | | |
| गैर सञ्चालन आम्दानी | ५,४९६,२१७ | ५,४९६,२१७ | - | ०.००% | |
| गैर सञ्चालन खर्च | २,१३१,४५५ | २,८९६,८१३ | (७६५,३५९) | -२६.४२% | सम्पत्ती अपलेखनमा आय |
| **आयकर अघिको मुनाफा** | ७,४५९,९५३,००८ | ७,३८७,०५१,३१२ | | | |
| **आयकर खर्च**/(आम्दानी) | | | | | |
| चालु आयकर | २,३९९,१४७,५५६ | २,३१७,११५,३९३ | ८२,०३२,१६३ | ३.५४% | लेखा परिक्षण समायोजन |
| स्थगन कर | (१८,६२०,९९०) | - | (१८,६२०,९९०) | -१००.००% | स्थगन कर गणना |
| **यस वर्षको मुनाफा** | ५,०७९,४२६,४४२ | ५,०६९,९३५,९१८ | | | |
| **बाँडफाँड योग्य मुनाफा** | | | | | |
| नाफा नोक्सान हिसाबको खुद नाफा (नोक्सान) | ५,०७९,४२६,४४२ | ५,०६९,९३५,९१८ | ९,४९०,५२४ | ०.१९% | लेखा परिक्षण समायोजन |
| नियमनकारी समायोजन | १२८,०९६,११८ | १८७,८७९,३४५ | (५९,७८३,२२६) | -३१.८२% | सम्बद्ध कम्पनीको मूल्याङ्कन र लेखा परिक्षण समायोजन |
| **समायोजन पछिको बाँडफाँड योग्य मुनाफा** | ५,२०७,५२२,५६० | ५,२५७,८१५,२६३ | ५०,२९२,७०२ | ०.९६% | |

### ५.१२ NFRS बाट विचलन

वित्तीय विवरणहरुले बैंकको वित्तीय अवस्था, वित्तीय कार्यसम्पादन तथा नगद प्रवाहलाई यथार्थ रुपमा प्रस्तुत गरेको निष्कर्ष यस बैंकको व्यवस्थापनले निकालेको छ। बैंकले NAS ३९ अनुसार नेपाल राष्ट्र बैंकद्वारा जारी गरिएको ECL निर्देशिका अनुसार NFRS 9 पूर्ण रुपमा कार्यान्वयन गरेको छ।

### ५.१३ NFRS का सीमितताहरु

NFRS कार्यान्वयनका क्रममा जहाँ आवश्यक सूचना पर्याप्त रुपमा उपलब्ध नभएको र त्यस्तो सूचना विकास गर्न लाग्ने लागतबाट प्राप्त हुने लाभ भन्दा लागत बढी हुने अवस्था रहेको छ, त्यस्ता विषयहरु सम्बन्धित खण्डहरुमा उल्लेख तथा खुलासा गरिएको छ।

### ५.१४ पुनःवर्गीकरण, पुनःसमूहीकरण तथा पूर्ण संख्यामा परिवर्तन

चालु वर्षको तथ्याङ्कसँग तुलना गर्न मिल्ने बनाउन आवश्यक परेको अवस्थामा अघिल्लो वर्षका तथ्याङ्कहरु पुनःवर्गीकरण तथा पुनःसमूहीकरण गरिएको छ। वित्तीय विवरणमा प्रस्तुत गरिएका रकमहरुलाई नजिकको रुपैँयामा पूर्ण संख्यामा परिवर्तन गरिएको छ।

### लाभांश

आषाढ ३२, २०८३ (जुलाई १६, २०२६) मा समाप्त भएको यस आर्थिक वर्ष २०८२/८३ का लागि बैंकको सञ्चालक समितिले प्रति शेयर रु. १०.०० का दरले कुल रु. १,३७,२१,३७,५९२ बराबरको अन्तिम नगद लाभांश तथा १:०.०५ को अनुपातमा बोनस शेयर वितरण गर्ने सिफारिस तथा प्रस्ताव गरेको छ। प्रस्तावित बोनस शेयरको अङ्कित मूल्य रु. ६८,६०,६८,७९६ रहेको छ। गत आर्थिक वर्ष २०८१/८२ मा १:०.०६ को अनुपातमा रु. ७७,६६,८१,६६६ अंकित मूल्य बराबरको बोनस शेयर तथा प्रति शेयर रु. १४.०० का दरले कुल रु. १,८१,२२,५७,१९८ बराबरको अन्तिम नगद लाभांश वितरण गरेको थियो।

# संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन

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

| | |
|---|---|
| सूचीकृत सङ्गठित संस्थाको नाम | एभरेष्ट बैंक लिमिटेड |
| ठेगाना इमेल र वेभसाइट सहित | काठमाण्डौ महानगरपालिका, वडा नं. ३<br>इ.बि.एल. हाउस, लाजिम्पाट, काठमाण्डौं<br>**Email: eblinfo@ebl.com.np**<br>**URL: www.everestbankltd.com** |
| फोन न. | ०१–४५४३३७७ |
| प्रतिवेदन पेश गरिएको आ.ब. | २०८२/८३ |

## १. सञ्चालक समिति सम्बन्धी विवरण

### (क) संचालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति :

यस बैंकको संचालक समितिका अध्यक्ष डा. बालगोपाल बैद्य 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 | ५३,७१०,५०८ | ३९.१५ |
| (ख) सर्वसाधारण शेयरधनी | ५६,०२६,३२१.२४ | ४०.८३ |
| (ग) बैदेशिक लगानीकर्ता (पञ्जाव नेशनल बैंक) | २७,४७,६९३०.०० | २०.०२ |
| **जम्मा** | **१३,७२,१३,७५९.२४** | **१००.००** |

### (ग) संचालक समिति सम्बन्धी विवरण :

| क्र.सं. | संचालकहरुको नाम तथा ठेगाना | प्रतिनिधित्व भएको समुह | शेयर सख्या | नियुक्ति भएको मिति | पद तथा गोपनियताको शपथ लिएको मिति | संचालक नियुक्तिको तरीका (विधि) |
|---|---|---|---|---|---|---|
| १. | डा. बाल गोपाल बैद्य, सीतापाइला काठमाडौं | संस्थापक | * | २०८०/०७/२३ | २०८०/०७/२४ | संस्थापक समुह वाट मनोनित |
| २. | श्री किरण कृष्ण श्रेष्ठ, भैसेपाटी, ललितपुर | संस्थापक | २५,८१,३३५ | २०८०/०१/०८ | २०८०/०१/०८ | संस्थापक समुह वाट मनोनित |
| ३. | श्री नविन भक्त श्रेष्ठ, बोलाछें, भक्तपुर | सर्वसाधारण | ३,२८५ | २०८१/०६/२० | २०८१/०६/२० | सर्वसाधारण शेयरधनी वाट निर्वाचित |
| ४. | श्री उर्मिला श्रेष्ठ, सानेपा, ललितपुर | सर्वसाधारण | २,८२१ | २०८१/०६/२० | २०८१/०६/२० | सर्वसाधारण शेयरधनी वाट निर्वाचित |
| ५. | डा. तारक बहादुर के.सी. | स्वतन्त्र | ** | २०७८/१०/२६ | २०७८/१०/२६ | संचालक समितिको निर्णय वाट |
| ६. | श्री विज्ञान विक्रम सिजापति | स्वतन्त्र | *** | २०८२/१२/०६ | २०८२/१२/१२ | संचालक समितिको निर्णय वाट |
| ७. | श्री सन्तोष कुमार | बैदेशिक लगानीकर्ता समुह | **** | २०८२/०५/१३ | २०८२/०५/१३ | संयुक्त लगानीकर्ता वाट मनोनित |

**नोट:**

* डा. बैद्यले होटल स्नोलायनको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्दै आउनुभएको छ र उक्त कम्पनीको जम्मा १,२७,६७,४३१.०० कित्ता शेयर कायम रहेको छ।

** स्वतन्त्र सञ्चालक डा. तारक बहादुर के.सी.को मिती २०८२/१०/२६ मा कार्यकाल समाप्त भएको।

*** निजको ठाँउमा श्री विज्ञान विक्रम सिजापतिको मिती २०८२/१२/०६ मा नियुक्ती हुनु भई २०८३/०१/१४ गते ३९७ औं सञ्चालक समितिको बैंठक देखि सहभागी हुनु भएको।

**** श्री सन्तोष कुमार पञ्जाव नेशनल बैंकको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्दै आउनु भएको छ र उक्त बैंकको जम्मा २,७४७६,९३० कित्ता शेयर कायम रहेको छ।

यस बैंकको मिति २०८१/०६/२० मा सम्पन्न ३० औं बार्षिक साधारण सभाबाट सर्बसाधारण शेयरधनी समूहका तर्फबाट श्री नबिन भक्त श्रेष्ठ र श्रीमती उर्मिला श्रेष्ठ संचालक समिति सदस्यमा नियुक्त हुनु भएको र सो सम्बन्धमा बोर्डलाई मिति २०८१/०६/२२ मा जानकारी गराईएको।

## (घ) सञ्चालक समितिको बैठक

**■ सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :**

| क्र. सं. | यस आ.व. मा बसेको सञ्चालक समितिको बैठकको मिति | उपस्थित संचालकको संख्या | वैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने संचालकको संख्या | गत आ.व. मा बसेको सञ्चालक समितिको बैठकको मिति |
|---|---|---|---|---|
| १ | २०८२/०४/११ | ५ | - | २०८१/०४/२३ |
| २ | २०८२/०५/१३ | ६ | - | २०८१/०५/१९ |
| ३ | २०८२/०५/१९ | ६ | - | २०८१/०५/२१ |
| ४ | २०८२/०५/२२ | ६ | - | २०८१/०५/२८ |
| ५ | २०८२/०६/०९ | ६ | - | २०८१/०६/१९ |
| ६ | २०८२/०६/३० | ६ | - | २०८१/०७/०४ |
| ७ | २०८२/०७/३० | ६ | - | २०८१/०८/०२ |
| ८ | २०८२/०८/२९ | ६ | - | २०८१/०९/०४ |
| ९ | २०८२/०९/२१ | ६ | - | २०८१/०९/२८ |
| १० | २०८२/१०/१४ | ५ | - | २०८१/११/०५ |
| ११ | २०८२/११/११ | ५ | - | २०८१/११/२२ |
| १२ | २०८२/१२/०६ | ५ | - | २०८१/१२/२२ |
| १३ | २०८३/०१/१४ | ६ | - | २०८२/०१/२४ |
| १४ | २०८३/०२/०८ | ६ | - | २०८२/०२/२२ |
| १५ | २०८३/०२/२७ | ५ | - | - |
| १६ | २०८३/०३/१९ | ६ | - | - |

■ **कुनै सञ्चालक समितिको बैठक आवश्यक गणपुरक संख्या नपुगी स्थगित भएको भए सोको विवरणः नभएको।**

■ **सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण :**

<table>
<tr><td rowspan="5">सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए-नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउन) :</td><td>बैठकको मिति</td><td>अनुपस्थित संचालकको नाम</td><td>कारण</td></tr>
<tr><td>२०८२/०४/११</td><td>-</td><td>पञ्जाव नेशनल बैंकको तर्फबाट सञ्चालक समितिमा प्रतिनिधि श्री राकेश ग्रोभरको कार्यकाल समाप्त भएको र नयाँ सञ्चालक्को नियुक्ति भइनसकेको</td></tr>
<tr><td>२०८२/१०/१४</td><td>श्री सन्तोष कुमार</td><td>तालिमको पूर्व जानकारी गराईएको</td></tr>
<tr><td>२०८२/११/११</td><td>-</td><td>स्वतन्त्र संचालक श्री तारक बहादुर के.सीको कार्यकाल समाप्त भएको र नयाँ सञ्चालक्को नियुक्ति भइनसकेको</td></tr>
<tr><td>२०८२/१२/०६</td><td>-</td><td>स्वतन्त्र संचालक श्री तारक बहादुर के.सीको कार्यकाल समाप्त भएकोले र नयाँ स्वतन्त्र संचालक विज्ञान विक्रम सिजापतिको सपथ ग्रहण भइनसकेकोले</td></tr>
<tr><td></td><td>२०८३/०२/२७</td><td>श्री उर्मिला श्रेष्ठ</td><td>निजी कारण (अनुपस्थिती बारे पूर्व जानकारी गराईएको)</td></tr>
<tr><td></td><td></td><td></td><td></td></tr>
<tr><td>सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माईन्यूट) को छुट्टै अभिलेख राखे नराखेको:</td><td colspan="3">राखिएको।</td></tr>
<tr><td>सञ्चालक समितिको दुई लगातार बसेको वैठकको अधिकतम अन्तर (दिनमा) :</td><td colspan="3">३२ दिन</td></tr>
<tr><td>सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मितिः</td><td colspan="3">२०८०/०६/३०</td></tr>
<tr><td>सञ्चालक समितिको प्रति वैठक भत्ता रु.</td><td colspan="3">रु. २०,०००.०० (जसमा १५ प्रतिशत कर कट्टा)</td></tr>
<tr><td>आ.व.को संचालक समितिको कुल वैठक खर्च रु</td><td colspan="3">रु. २६,१०,०००.००</td></tr>
</table>

## 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 । |
| सञ्चालकहरुको वार्षिक रुपमा सिकाई तथा पूर्नताजगी कार्यक्रम सम्बन्धी विववरण : | सो सम्बन्धी विववरण अनुसुची 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 सो को 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 गरिरहको भए सोको विवरण । | नभएको । |
| सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलवी | नभएको । |
| पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण: | |
| संचालकहरुलाई नियमन निकाय तथा अन्य निकायहरुबाट 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 लगि समिति गठन भएको व्यहोरा जानकारी गराइन्छ ।

(ख) **जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी:**

(अ) **समितिको संरचना (संयोजक तथा सदस्यहरुको नाम तथा पद)**

| **नाम** | **पद** |
|---|---|
| श्री. किरण कृष्ण श्रेष्ठ/ श्री सन्तोष कुमार / श्री विज्ञान विक्रम सिजापति | अध्यक्ष |
| श्रीमती उर्मिला श्रेष्ठ | पदेन सदस्य |
| श्री राजकुमार शाक्य विभागिय प्रमुख, संचालन विभाग | सदस्य |
| श्री राजु गौली विभागिय प्रमुख, जोखिम व्यवस्थापन विभाग | सदस्य सचिव |

(आ) **समितिको बैठक संख्या – २०८२/८३ मा बैठक संख्या १०**

(इ) **समितिको कार्य सम्बन्धी छोटो विवरणः** विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता र उपयुक्तताका सम्बन्धमा सञ्चालक समितिलाई जानकारी गराउने, उपयुक्त प्रणालीको विकासकालागि सुझावदिने, 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, मुल्याकन, नियन्त्रण तथा अनुगमन के कसरी भइरहेको सो सम्बन्धमा छलफल गर्ने र सञ्चालक समितिमा आवश्यक सुझाव पेश गर्ने, जोखिम समायोजित सम्पत्ति अनुसार पुंजीको पर्याप्तता, आन्तरिक पुंजी विश्लेषण, व्यावसायिक रणनीति अनुरुप नीतिगत व्य वस्थाको पर्याप्तता, संस्थाले लिन सक्ने अधिकतम जोखिम सम्बन्धमा नियमित रुपमा छलफल तथा विश्लेषण गरी सञ्चालक समितिलाई आवश्यक राय सुझावदिने, जोखिम व्यवस्थापनका लागि नेपाल राष्ट्र बैंकबाट जारी गरिएका निर्देशन/मार्गनिर्देशन तथा संस्थाले निर्धारण गरेका आन्तरिक सीमा, नीति नियम अनुरुप पालना भए नभएको जानकारी गराउने तथा नेपाल राष्ट्र बैंकबाट जारी गरिएका निर्देशन/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 कार्यबिधि भएको व्यहोरा जानकारी गराइन्छ ।

(घ) **आन्तरिक नियन्त्रण प्रणालीको लागि कुनै समिति गठन भए/नभएको गठन नभएको भए सोको कारणः**

आन्तरिक नियन्त्रण प्रणालीको लागि समिति गठन भएको व्यहोरा जानकारी गराइन्छ ।

(ङ) **आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण :**

(अ) **समितिको संरचना (संयोजक तथा सदस्यहरुको नाम तथा पद)**

**(१) कर्जा जोखिम व्यस्थापन 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, विभागिय प्रमुख, कर्जा विभाग(कर्पोरेट) | सदस्य |
| श्री. अन्जु शर्मा, प्रदेश प्रमुख, बाग्मती प्रदेश | सदस्य |
| श्री. विष्णु प्रसाद ज्ञवाली, विभागिय प्रमुख, कर्जा विभाग(साना तथा मझौला उद्यम कर्जा) | सदस्य |
| श्री राजु गौली, विभागिय प्रमुख, जोखिम व्यवस्थापन विभाग | सदस्य |
| श्री. धर्म प्रसाद गौली, विभागिय प्रमुख, कानून विभाग | सदस्य |
| श्री. राजु गौली/प्रिती लामा, विभागिय प्रमुख, आन्तरिक निरीक्षण विभाग | सदस्य |
| श्री. हरिश कुमार आचार्य, प्रमुख, कर्पोरेट कर्जा | सदस्य |
| श्री. राजन कायष्थ, विभागिय प्रमुख, वित्त तथा रणनीतिक योजना विभाग | सदस्य |

| | |
|---|---|
| श्री. ऋषिकेश थापा/ विपिन अमात्य , विभागिय प्रमुख, ट्रेजरी विभाग | सदस्य |
| २ वटा शाखाका प्रमुख | सदस्य |
| श्री. निरोज महर्जन, जोखिम व्यवस्थापन विभाग | सदस्य सचिव |

(२) **सञ्चालन जोखिम व्यस्थापन समिति**

| नाम | पद |
|---|---|
| श्री. केशव राज पौडेल, नायब महाप्रबन्धक /श्री. आशुतोष शर्मा, नायब महाप्रबन्धक | अध्यक्ष |
| श्री. आशुतोष शर्मा, नायब महाप्रबन्धक /श्री.सिद्वार्थ राना, नायब महाप्रबन्धक | सदस्य |
| श्री. जमुना ताम्राकार /श्री राजु गौली विभागिय प्रमुख, जोखिम व्यवस्थापन विभाग | सदस्य |
| श्री. राजु गौली, /श्री प्रिती लामा विभागिय प्रमुख, आन्तरिक निरीक्षण विभाग | सदस्य |
| श्री. धर्म प्रसाद गौली, विभागिय प्रमुख, कानून विभाग | सदस्य |
| श्री. नर बहादुर रावल, विभागिय प्रमुख, अनुपालन विभाग | सदस्य |
| श्री. किरण महत, विभागिय प्रमुख, सूचना तथा प्रविधि विभाग | सदस्य |
| श्री. मधु सुदन श्रेष्ठ , विभागिय प्रमुख, ए.टि.एम, कार्ड र डिजिटल बैंकिङ्ग विभाग | सदस्य |
| श्री. राज कुमार शाक्य विभागिय 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 राई, प्रमुख कार्यकारी अधिकृत | अध्यक्ष |
| श्री. योगेन्द्र सिंह उदावत, नायब प्रमुख कार्यकारी अधिकृत | सदस्य |
| श्री. आशुतोष शर्मा, नायब महाप्रबन्धक | सदस्य |
| श्री. सिद्वार्थ राना, नायब महाप्रबन्धक | |
| श्री. सन्तोष भट्टराई, विभागिय प्रमुख, कर्जा विभाग(कर्पोरेट) | सदस्य |
| श्री. विष्णु प्रसाद ज्ञवाली, विभागिय प्रमुख, कर्जा विभाग(साना तथा मझौला उद्यम कर्जा) | सदस्य |
| श्री. अन्जु शर्मा, प्रदेश प्रमुख, बाग्मती प्रदेश | सदस्य |
| श्री. किरण महत, विभागिय प्रमुख, सूचना तथा प्रविधि विभाग | सदस्य |
| श्री. राजन कायष्थ, विभागिय प्रमुख, वित्त तथा रणनीतिक योजना विभाग | सदस्य |
| श्री. अन्जु पौडेल, विभागिय प्रमुख, मार्केटिङ्ग तथा संस्थागत निक्षेप विभाग | सदस्य |
| श्री. बिश्व राज शाक्य, कर्जा विभाग | सदस्य |
| श्री. विपिन अमात्य, विभागिय प्रमुख, ट्रेजरी विभाग | सदस्य |
| श्री. सुष्मा गुरुङ, ट्रेजरी मिडल अफिस | सदस्य |
| श्री. सौरव सिंह महर्जन, ट्रेजरी विभाग | सदस्य सचिव |

(४) **सुचना प्रविधि सुरक्षा समितिः**

| **नाम** | **पद** |
|---|---|
| श्री. योगेन्द्र सिंह उदावत, नायब प्रमुख कार्यकारी अधिकृत | अध्यक्ष |
| श्री.सिद्वार्थ राना, नायब महाप्रबन्धक | सदस्य |
| श्री राजु गौली, विभागिय प्रमुख, जोखिम व्यवस्थापन विभाग | सदस्य |
| श्री. किरण महत, विभागिय प्रमुख, सुचना तथा प्रविधि विभाग | सदस्य |
| श्री राजेन्द्र डंगोल, वरिष्ठ प्रबन्धक, सुचना प्रविधि | सदस्य |
| श्री अनिल श्रेष्ठ, प्रबन्धक, सुचना प्रविधि | सदस्य |
| श्री. मधु सुदन श्रेष्ठ, विभागिय प्रमुख, डिजिटल बैंकिङ्ग र कार्ड विभाग | सदस्य |
| श्री.प्रभात भट्टराई, अधिकृत, सुचना सुरक्षा अधिकृत | सदस्य सचिव |

(अ) **समितिको बैठक संख्या**

| **आ.व** | **व्यस्थापन समिति** | **बैठक संख्या** |
|---|---|---|
| २०८२/८३ | कर्जा जोखिम व्यस्थापन समिति | ५ |
| २०८२/८३ | सञ्चालन जोखिम व्यस्थापन समिति | ८ |
| २०८२/८३ | सम्पत्ति-दायित्व समिति | २४ |
| २०८२/८३ | सुचना प्रविधि सुरक्षा समितिः | ३ |

(आ) **समितिको कार्य सम्बन्धी छोटो विवरण**

१. **कर्जा जोखिम व्यस्थापन समितिः** कर्जा जोखिमको पहिचान, मापन, अनुगमन र नियन्त्रण गर्न सक्षम हुनेगरी उपयूक्त 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 रुपमा सञ्चालन गर्न जोखिम व्यवस्थापन समितिलाई जानकारी गराउने, संस्थाको आकार एवम् कारोबारको विशिष्टताका आधारमा उच्च व्यवस्थापनलाई प्रत्यायोजित कर्जा अख्तियारी स्पष्ट पार्ने, कर्जा जोखिम मुल्याकन प्रणाली को विकास गर्ने, आदि।

२. **सञ्चालन जोखिम व्यस्थापन समितिः** संस्थामा कार्यरत जनशक्ति, प्रकृया, प्रणाली एवम् वाह्य घटनाका कारण सिर्जित सञ्चालन जोखिम व्यवस्थापनका लागि उचित नीति तथा कार्यविधि कार्यान्वयन गर्ने। लेखा, सुचनाप्रविधि, जनशक्ति एवम् नगद तथा बैंकिङ कारोवार जस्ता सबै सञ्चालन ईकाइहरुमा उत्पन्न हुनसक्ने जोखिमलाई व्यवस्थापनका लागि उचित नीति तथा कार्यविधि कार्यान्वयन गर्ने, आदि।

३. **सम्पत्ति-दायित्व समितिः** संस्थामा तरलता जोखिम, बजार जोखिम, मूल्य एवम् व्याजदर जस्ता परिसुचकहरुका जोखिम, ब्याजदर जोखिम, विदेशी विनिमय जोखिम व्यवस्थापनका लागि उचित नीति तथा कार्यविधि कार्यान्वयन गर्ने।

४. **सुचना प्रविधि सुरक्षा समितिः** संस्थामा सुचना प्रविधि सुरक्षाको विकासमा मार्गनिर्देशन प्रदान गर्नु, कमीकमजोरी तथा सुधार आवश्यक क्षेत्रहरू पहिचान गर्नु, र सुचना प्रविधि स्रोतहरूको निरन्तर संरक्षणका लागि आवश्यक प्रावधानहरू सुनिश्चित गर्ने।

**(च) आर्थिक प्रशासन विनियमावली भए नभएको: आर्थिक प्रशासन विनियमावली भएको व्यहोरा जानकारी गराइन्छ।**

## ४. सुचना तथा जानकारी प्रवाह सम्बन्धी विवरण

**(क) संस्थाले सार्वजनिक गरेको सूचना तथा जानकारी प्रवाहको विवरण:**

| विषय | माध्यम | सार्वजनिक गरेको मिति |
|---|---|---|
| बार्षिक साधारण सभाको सूचना | कारोवार दैनिक | २०८२।०६।१३, २०८२।०६।१२ |
| विशेष साधारण सभाको सूचना | कान्तिपुर दैनिक | २०७४/०१/०४ |
| बार्षिक प्रतिवेदन | | |
| त्रैमासिक प्रतिवेदन | कारोवार दैनिक<br>नागरिक राष्ट्रिय दैनिक<br>नागरिक राष्ट्रिय दैनिक<br>नागरिक राष्ट्रिय दैनिक | १. प्रथम त्रैमासिक-२०८२/०७/२१<br>२. दोस्रो त्रैमासिक- २०८२/१०/१४<br>३. तेस्रो त्रैमासिक-२०८३/०१/१४<br>४. चौथो त्रैमासिक- २०८३/०४/२० |
| धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना | - | - |
| अन्य | - | - |

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

(ग) **पछिल्लो बार्षिक तथा विशेष साधारण सभा सन्पन्न भएको मिति :**

यस बैंकको मिति २०८२/०७/१२ मा ३१औं बार्षिक साधारण सभा र मिति २०७४/०१/२० मा विशेष साधारण सभा सम्पन्न भएको थियो ।

## ५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

(क) **कर्मचारीहरुको संरचना, पदपूर्ति, वृति विकाश, तालिम, तलव, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचारसंहिता लगायतका कुराहरु समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए नभएको:** भएको

(ख) **सांगठानीक संरचना संलग्न गर्ने:** यसै साथ संलग्न गरिएको छ ।

(ग) **उच्च व्यवस्थापन तहका कर्मचारीहरुको नाम, शैक्षिक योग्यता तथा अनुभव सम्बन्धी विवरण :**

| क.स. | पद | नाम | योग्यता | बैङ्किङ क्षेत्रको अनुभव |
|---|---|---|---|---|
| १ | प्रमुख कार्यकारी अधिकृत | सुदेश खालिङ | एम्बिए | ३८ बर्ष |
| २ | नायब प्रमुख कार्यकारी अधिकृत | योगेन्द्र सिंह उदावत | एम्बिए | २८ बर्ष |
| ३ | नायब महाप्रबन्धक | आशुतोष शर्मा | पिएच्डी | २९ बर्ष |
| ४ | नायब महाप्रबन्धक | सिद्धार्थ राणा | एम्सीए | १५ बर्ष |
| ५ | सहायक नायब महाप्रबन्धक | सन्तोष कुमार भट्टराई | एम्बिए | २९ बर्ष |
| ६ | सहायक नायब महाप्रबन्धक | विष्णु प्रसाद ज्ञवाली | एम्बिए | २८ बर्ष |

(घ) **कर्मचारी सम्बन्धी अन्य विवरण**

| | |
|---|---|
| संरचना अनुसार कर्मचारी पदपूर्ती गर्ने गरे /नगरेको : | गरेको |
| नयाँ कर्मचारीहरुको पदपूर्ति गर्दा अपनाएको प्रकृया : | पदपूर्ति प्रकृया अनुसुची २ मा संलग्न गरिएको छ। |
| व्यवस्थापन स्तरका कर्मचारीको संख्या (असाढ मसान्त २०८३): | १२१ |
| कुल कर्मचारीको संख्या (असाढ मसान्त २०८३): | १२२७ |
| कर्मचारीहरुको सक्सेसन प्लान भए/नभएको : | भएको |
| आ.व. २०८२/८३ कर्मचारीहरुलाई दिइएको तालिम संख्या तथा सम्मलित कर्मचारीको संख्या : | तालिम संख्या - २०९<br>तालिममा सम्मलित कर्मचारीको संख्या - ३७४९ |
| आ.व. २०८२/८३ को कर्मचारी तालिम खर्च रु : | २,५७,६२,५३३.३२ (अपरिष्कृत वित्तीय विवरण) |
| कुल खर्चमा कर्मचारी खर्चको प्रतिशत (आ.व. २०८२/८३) : | १८.२२% (अपरिष्कृत वित्तीय विवरण) |
| कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत (आ.व. २०८२/८३) : | ०.९०% (अपरिष्कृत वित्तीय विवरण) |

## ६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

(क) **लेखासम्बन्धी विवरण**

| | |
|---|---|
| संस्थाको पछिल्लो आ. व. को वित्तिय विवरण NFRS अनुसार तयार गरे/ नगरेको, नगरेको भए सोको कारण : | गरेको |
| संचालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मितिः | २०८२/०५/१९ (आ.ब. २०८१/८२) |
| त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :<br>(आ.ब. २०८२/८३) | १. प्रथम त्रैमासिक-२०८२/०७/२१<br>२. दोस्रो त्रैमासिक- २०८२/१०/१४<br>३. तेस्रो त्रैमासिक-२०८३/०१/१४<br>४. चौथो त्रैमासिक- २०८३/०४/२० |
| अन्तिम लेखापरिक्षण सम्पन्न भएको मिति : | २०८२/०५/१९(आ.ब. २०८१/८२) |
| साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति : | २०८२/०७/१२ मा बसेको यस बैंकको ३१औं साधारण सभाबाट आ.ब. ८१/८२ को बित्तीय विवरण स्वीकृत भएको। |

| | |
|---|---|
| संस्थाको आन्तरिक लेखा परीक्षण सम्बन्धी विवरण :<br>(अ) आन्तरिक रुपमा लेखा परीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको<br>(आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण<br>(इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक,चौमासिक वा अर्धवार्षिक) | (अ) आन्तरिक रुपमा र वाह्य विज्ञ नियुक्त गरी लेखा परीक्षण गर्ने गरिएको<br>(आ) श्री जोशाी एण्ड भण्डारी<br>श्री पि के एफ टि आर उपाध्या एण्ड क<br>(इ) शाखा (अर्धबार्षिक, बार्षिक, एक वर्ष छ महिना – जोखिमको आधारमा अवधि पुनरावलोकन) तथा Treasury (अर्धबार्षिक) |

(ख) **लेखापरीक्षण समितिसम्बन्धी विवरण**

| | | | |
|---|---|---|---|
| संयोजक तथा सदस्यहरुको नाम, पद तथा योग्यता : | १. श्रीमती उर्मिला श्रेष्ठ (संचालक, बैठक संख्या १ देखि १३ सम्म) | | |
| | २. श्री राजू गौली (सदस्य, बैठक संख्या १ देखि ३ सम्म) | | |
| | ३. श्रीमती प्रिती लामा तामाङ्ग (सदस्य, बैठक संख्या ४ 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 | २०८२/०४/२३ | तीन (३) |
| | दोस्रो | २०८२/०५/०८ | तीन (३) |
| | तेस्रो | २०८२/०६/१० | तीन (३) |
| | चौथो | २०८२/०६/२२ | तीन (३) |
| | पाचौ | २०८२/०७/१८ | तीन (३) |
| | छैठौ | २०८२/०८/११ | तीन (३) |
| | सातौ | २०८२/१०/०८ | तीन (३) |
| | आठौ | २०८२/११/०८ | तीन (३) |
| | नवौ | २०८२/१२/२५ | तीन (३) |
| | दशौ | २०८३/०१/१० | तीन (३) |
| | एघारौ | २०८३/०२/०६ | तीन (३) |
| | बाऱ्हौ | २०८३/०३/१६ | तीन (३) |
| | तेह्रौं | २०८३/०३/२६ | तीन (३) |
| प्रति वैठक भत्ता रु. : | रु. २०,०००.०० (संयोजक मात्र, जसमा १५ प्रतिशत कर कट्टा) | | |

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|---|---|
| लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन संचालक समितिमा पेश गरेको मिति | १. २०८२-०४-११<br>२. २०८२-०६-३०<br>३. २०८२-०७-३०<br>४. २०८२-१०-१४<br>५. २०८२-१२-०६<br>६. २०८३-०२-०८<br>७. २०८३-०३-१९ |

## ७. अन्य विवरण

| | |
|---|---|
| संस्थाले सञ्चालक तथा निजको एकाघरका परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैङ्क तथा बित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कनै रूपमा रकम लिए / नलिएको | लिएको छैन। |
| प्रचलित कानुन बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सुचिकृत सङ्गठित संस्थाको वित्तीय स्वार्थ भएको कनै 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

मिति : २०८३/०५/१०

संस्थाको छाप :

प्रतिवेदन संचालक समितिबाट स्वीकृत मिति : २०८३/०५/१

## अनुसुची १

सञ्चालकहरुको वार्षिक रुपमा सिकाई तथा पूर्नताजगी कार्यक्रम् सम्बन्धी विववरण

| S.N. | Training Institute | Topic | From Date | To Date | Duration (Days/ hours) | Name of the Participants | Designation | Venue |
|---|---|---|---|---|---|---|---|---|
| 1 | Kathmandu Fintek | Executive Interaction Session. Digital Transformation in Banking | 21-11- 2025 | 21-11- 2025 | 1 day | Dr. Bal Gopal Baidya<br>Mr. Kiran Krishna Shrestha<br>Mr. Nabin Bhakta Shrestha<br>Dr. Tarak Bahadur KC<br>Mr. Ramesh Rajthala | Chairman<br>Director Public<br>Director Independent<br>Director Independent<br>Com. Secretory | Hotel Himalaya, Pulchowk |
| 2 | Everest Bank Ltd. with Genese Business Solution Pvt. Ltd. | Mitigating and Managing Cyber Security | 28-11-2025 | 28-11-2025 | 1 day | Dr. Bal Gopal Baidya<br>Mr. Kiran Krishna Shrestha<br>Mrs. Urmila Shrestha<br>Dr. Tarak Bahadur KC | Chairman<br>Director Public<br>Director Public<br>Director Independent | Mercure Hotel, Sukedhar, KTM |
| 3 | Everest Bank Ltd. | Orientation of New Director and Update Program for other Directors :- NRB Directives, Prevailing Banking Services and Procedures, Current Legal provisions, Organizational Structure, Nature of Business, Overall financial and banking Overview, Business Plan, Corporate Strategy, Corporate Good Governance, Roles and Responsibilities of Director, AML/CFT Policy, Risk Management Strategy, Policies/Guidelines related to IT, Digital and ISO | 09-04-2026 | 09-04-2026 | 1 day | Dr. Bal Gopal Baidya<br>Mr. Nabin Bhakta Shrestha<br>Mr. Bigyan Bickram Sijapati<br>Mr. Santosh Kumar | Chairman<br>Director Public<br>Director Independent<br>Director (Representative PNB - Attended video Conference) | Everest Bank, Head Office, Lazimpat |
| 4 | Mr. Bhuwan Dahal, Banking Professional | Annual Orientation for Board of Directors: - Transparency, Disclosure, Conflict of Interest, Compliance, Culture and regulatory Compliance on AML/ CFT, International Best Practice-relationship and coordination with regulatory bodies | 29-04-2026 | 29-04-2026 | 1 day | Dr. Bal Gopal Baidya<br>Mr. Kiran Krishna Shrestha<br>Mr. Nabin Bhakta Shrestha<br>Mrs.Urmila Shrestha<br>Mr. Bigyan Bickram Sijapati | Chairman<br>Director Public<br>Director Independent<br>Director Public<br>Director Independent (Attended vide video Conference) | Everest Bank, Head Office, Lazimpat |
| 5 | NRB | NRB directives related to corporate governance and Risk Management and Issues observed during supervision areas of improvement | 22-03-2083 | 22-03-2083 | 1 day | Dr. Bal Gopal Baidya<br>Mr. Bigyan Bickram Sijapat | Chairman<br>Director Independent | Marriott Hotel, Kathmandu |

## अनुसुची २

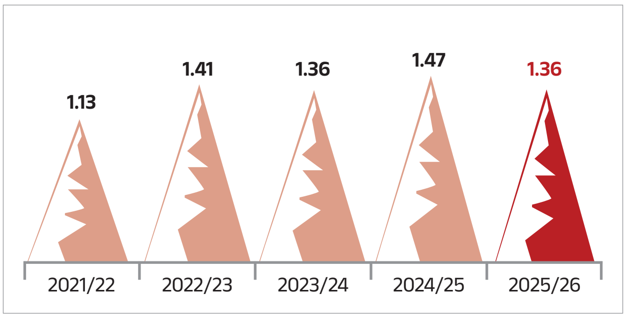
**नयाँ कर्मचारीहरुको पदपूर्ति गर्दा अपनाएको प्रकृया:**

नयाँ कर्मचारीहरुको पदपूर्ति यस बैंकको समितिले समय समयमा तोकेको दरबन्दी अनुरुप पदपूर्ति समितिले निर्धारण गरेको छनौट प्रकृया र प्रतियोगिताको आधारमा हुनेछ। सामान्यतया पदपूर्तिको प्रकृया निम्न रहेकोछ।

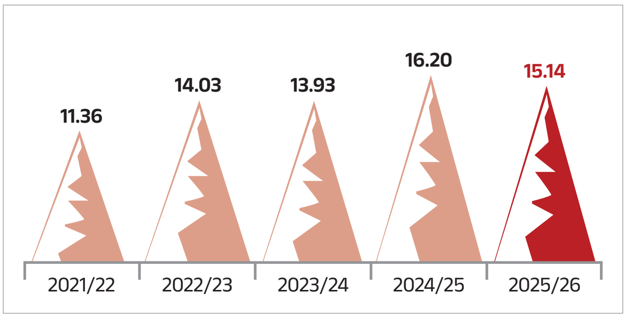
- राष्ट्रिय दैनिक पत्रिकामा विज्ञापन प्रकाशित गर्ने
- योग्याता पुगेका उम्मेदवारहरु छनौट/सर्टलिट (shortlist) गर्ने
- लिखित परिक्षा लिने
- अन्तरवार्ता गरी योग्य उम्मेदवार नियुति गर्ने।

# Key Financial Highlights

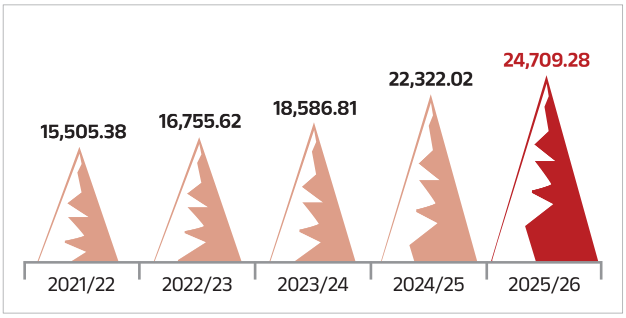
### RETURN ON TOTAL ASSETS
(In %)



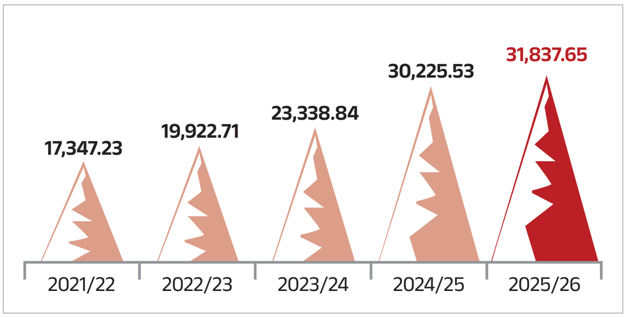

### RETURN ON EQUITY
(In %)



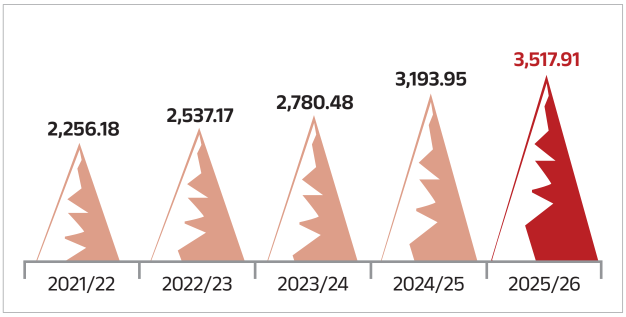

### LOANS AND ADVANCES
(Rs. In crore)



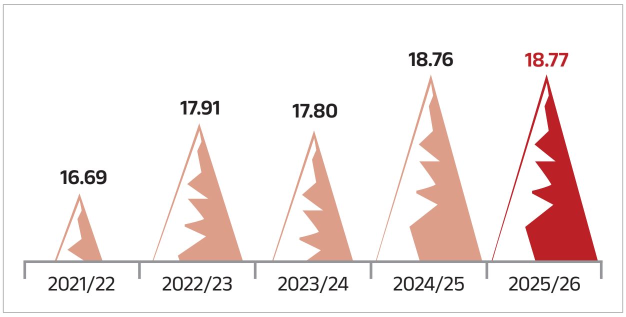

### DEPOSIT
(Rs. In crore)



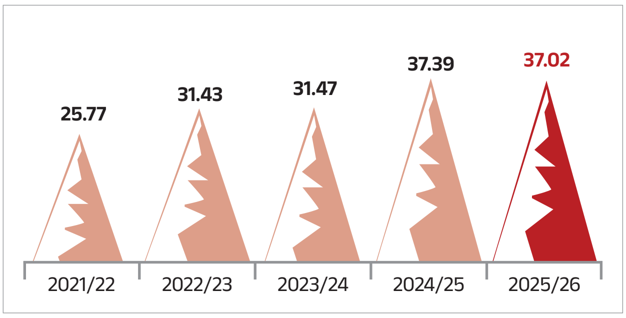

### CAPITAL AND RESERVE
(Rs. In crore)



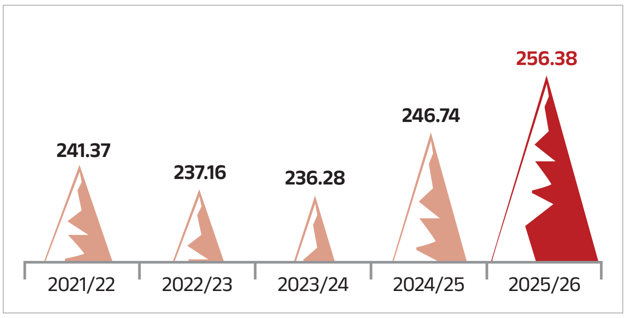

### PRICE EARNING RATIO
(In %)



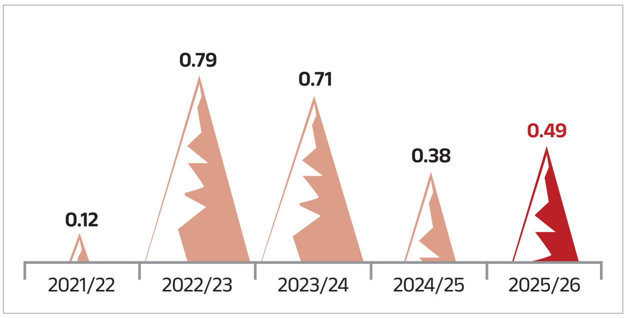

### EARNING PER SHARE



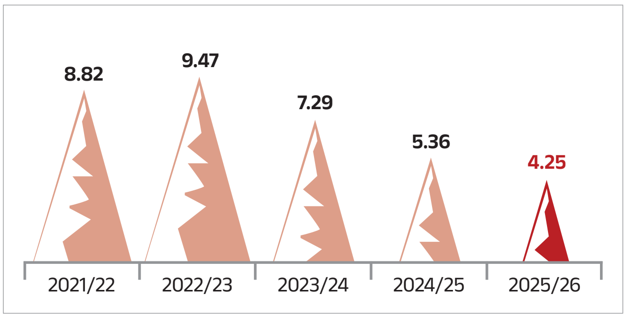

### NET ASSETS VALUE PER SHARE



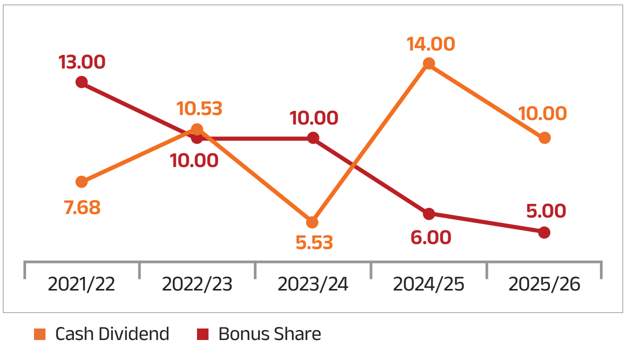
## NPA
(In %)



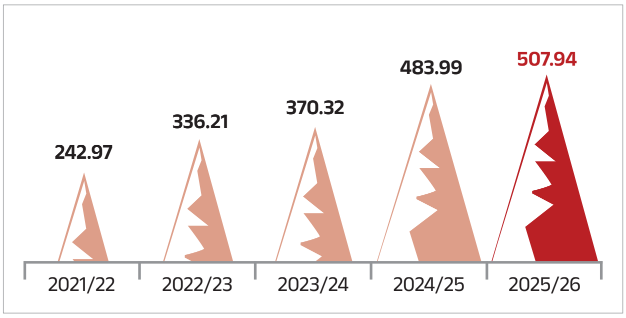

## BASE RATE
(In %)



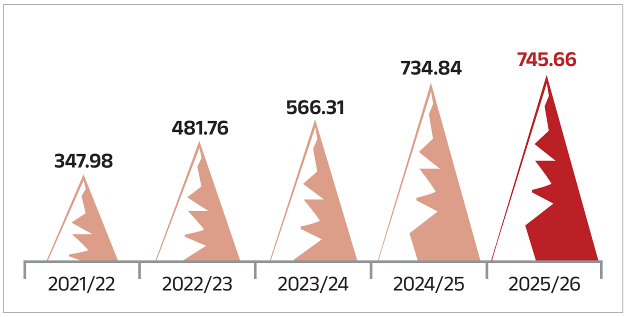

## BONUS SHARE AND CASH DIVIDEND
(In %)



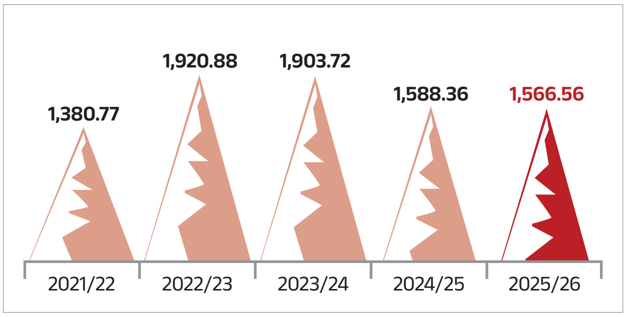

## NET PROFIT
(Rs. In crore)



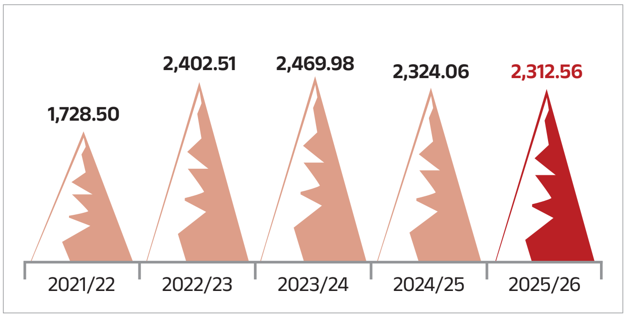

## OPERATING PROFIT
(Rs. In crore)



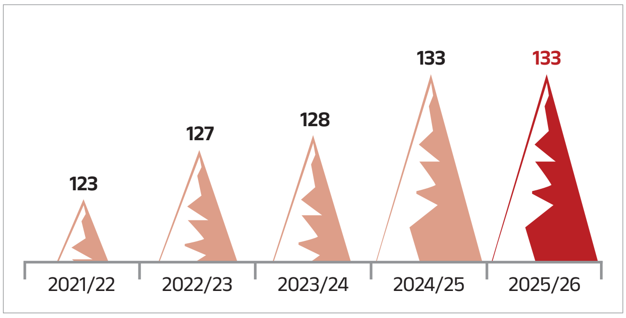

## TOTAL EXPENDITURE
(Rs. In crore)




## TOTAL INCOME
(Rs. In crore)




## NO OF BRANCHES



# STATEMENT OF FINANCIAL POSITION

As on Ashadh 32, 2083 (16th July 2026)

*(Figure in NPR)*

| PARTICULARS | NOTE | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|---|
| **Assets** | | | |
| Cash and Cash Equivalent | 4.1 | 9,103,983,045 | 6,720,639,482 |
| Due from Nepal Rastra Bank | 4.2 | 35,070,383,204 | 64,715,146,228 |
| Placement with Bank and Financial Institutions | 4.3 | 19,457,117,918 | 7,996,585,181 |
| Derivative Financial Instruments | 4.4 | 7,763,265,401 | 3,577,723,753 |
| Other Trading Assets | 4.5 | - | - |
| Loan and Advances to B/FIs | 4.6 | 11,578,557,388 | 9,781,759,468 |
| Loans and Advances to Customers | 4.7 | 235,514,246,215 | 213,438,490,103 |
| Investment Securities | 4.8 | 56,985,522,480 | 49,443,437,467 |
| Current Tax Assets | 4.9 | 204,149,903 | 374,634,507 |
| Investment in Subsidiaries | 4.10 | - | - |
| Investment in Associates | 4.11 | 831,041,871 | 762,144,319 |
| Investment Property | 4.12 | 514,472,875 | 564,295,086 |
| Property and Equipment | 4.13 | 4,015,172,528 | 4,177,562,454 |
| Goodwill and Intangible Assets | 4.14 | 205,879,868 | 191,979,773 |
| Deferred Tax Assets | 4.15 | - | - |
| Other Assets | 4.16 | 2,277,809,043 | 1,894,847,469 |
| **Total Assets** | | **383,521,601,739** | **363,639,245,291** |
| **Liabilities** | | | |
| Due to Bank and Financial Institutions | 4.17 | 2,357,962,584 | 3,436,943,308 |
| Due to Nepal Rastra Bank | 4.18 | - | - |
| Derivative Financial Instruments | 4.19 | 7,752,060,715 | 3,598,403,660 |
| Deposits from Customers | 4.20 | 316,018,576,832 | 298,818,400,190 |
| Borrowing | 4.21 | - | - |
| Current Tax Liabilities | 4.9 | - | - |
| Provisions | 4.22 | - | - |
| Deferred Tax Liabilities | 4.15 | 11,745,767 | 42,193,593 |
| Other Liabilities | 4.23 | 15,598,569,448 | 19,200,191,441 |
| Debt Securities Issued | 4.24 | 6,603,613,000 | 6,603,613,000 |
| Subordinated Liabilities | 4.25 | - | - |
| **Total Liabilities** | | **348,342,528,346** | **331,699,745,192** |
| **Equity** | | | |
| Share Capital | 4.26 | 13,721,375,924 | 12,944,694,268 |
| Share Premium | | 238,469,884 | 238,469,884 |
| Retained Earnings | | 5,207,522,560 | 4,893,096,198 |
| Reserves | 4.27 | 16,011,705,025 | 13,863,239,749 |
| **Total Equity Attributable to Equity Holders** | | **35,179,073,393** | **31,939,500,099** |
| **Non-Controlling Interest** | | **-** | **-** |
| **Total Equity** | | **35,179,073,393** | **31,939,500,099** |
| **Total Liabilities and Equity** | | **383,521,601,739** | **363,639,245,291** |
| **Contingent Liabilities and Commitment** | **4.28** | **177,157,276,517** | **124,336,519,016** |
| **Net Assets Value Per Share** | | **256.38** | **246.74** |

**Yogendra Singh Udawat**
DCEO

**Sudesh Khaling**
CEO

**Dr. Bal Gopal Baidya**
Chairman

**Rajan Kayastha**
CFO

**Kiran Krishna Shrestha**
Director

**Santosh Kumar**
PNB Nominee Director

**Nabin Bhakta Shrestha**
Director

**Urmila Shrestha**
Director

**Bigyan Bickram Sijapati**
Independent Director

As per our report of even date

**Ashesh Rajbahak,**
FCA Partner
For G.P. Rajbahak & Co.
Chartered Accountants

**Place: Kathmandu**
**Date: 27/08/2026**

# STATEMENT OF PROFIT OR LOSS

For the Year ended Ashadh 32, 2083 (16th July 2026)

*(Figure in NPR)*

| PARTICULARS | NOTE | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|---|
| Interest Income | 4.29 | 20,062,872,969 | 20,814,261,205 |
| Interest Expense | 4.30 | 10,912,125,636 | 11,711,936,982 |
| **Net Interest Income** | | **9,150,747,333** | **9,102,324,223** |
| Fee and Commission Income | 4.31 | 2,246,805,227 | 1,877,808,633 |
| Fee and Commission Expense | 4.32 | 353,661,236 | 347,312,052 |
| **Net Fee and Commission Income** | | **1,893,143,992** | **1,530,496,582** |
| **Net Interest, Fee and Commission Income** | | **11,043,891,325** | **10,632,820,804** |
| Net Trading Income | 4.33 | 693,222,187 | 468,681,699 |
| Other Operating Income | 4.34 | 117,170,573 | 69,114,163 |
| **Total Operating Income** | | **11,854,284,084** | **11,170,616,666** |
| Impairment Charge/(Reversal) for Loans and Other Losses | 4.35 | 278,067,136 | (155,326,618) |
| **Net Operating Income** | | **11,576,216,949** | **11,325,943,284** |
| **Operating Expense** | | | |
| Personnel Expenses | 4.36 | 2,855,987,169 | 2,640,457,450 |
| Other Operating Expenses | 4.37 | 860,397,966 | 1,010,647,305 |
| Depreciation & Amortisation | 4.38 | 403,243,568 | 326,421,064 |
| **Operating Profit** | | **7,456,588,245** | **7,348,417,465** |
| Non Operating Income | 4.39 | 5,496,217 | 10,687,923 |
| Non Operating Expense | 4.40 | 2,131,455 | 2,151,515 |
| **Profit before Income Tax** | | **7,459,953,008** | **7,356,953,872** |
| Income Tax Expense | | | |
| Current Tax Expenses | 4.41 | 2,399,147,556 | 2,577,341,444 |
| Deferred Tax Expenses/(Income) | 4.41 | (18,620,990) | (60,291,044) |
| **Profit for the period** | | **5,079,426,442** | **4,839,903,472** |
| | | | |
| **Profit attributable to:** | | | |
| Equity Holders of the Bank | | 5,079,426,442 | 4,839,903,472 |
| Non-Controlling Interest | | - | - |
| **Profit for the period** | | **5,079,426,442** | **4,839,903,472** |
| | | | |
| **Earnings per share** | | | |
| Basic Earnings per Share | | 37.02 | 37.39 |
| Diluted Earnings per Share | | 37.02 | 37.39 |

**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

**Bigyan Bickram Sijapati**
Independent Director

**Ashesh Rajbahak,**
FCA Partner
For G.P. Rajbahak & Co.
Chartered Accountants

**Place: Kathmandu**
**Date: 27/08/2026**

# STATEMENT OF COMPREHENSIVE INCOME

For the Year ended Ashadh 32, 2083 (16th July 2026)

*(Figure in NPR)*

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| **Profit for the year** | **5,079,426,442** | **4,839,903,472** |
| **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 | 74,290,294 | (63,962,732) |
| - Gains/(losses) on revaluation | - | - |
| - Actuarial gains/(loss) on defined benefit plans | (113,694,110) | (13,773,520) |
| - Income tax relating to above items | 11,821,145 | 23,320,876 |
| **Net other comprehensive income that will not be reclassified to profit or loss** | **(27,582,671)** | **(54,415,376)** |
| **b. Items that are or may be reclassified to profit or loss** | | |
| - Gains/(losses) on cash flow hedge | - | - |
| - Exchange gains/(losses) (arising from translating financial assets of foreign operation) | - | - |
| - Income tax relating to above items | - | - |
| - Reclassify to profit or loss | - | - |
| Net other comprehensive income that are or may be reclassified to profit or loss | - | - |
| **c. Share of other comprehensive income of associate accounted as per equited method** | **(13,279)** | **(6,650)** |
| **Other comprehensive income for the year, net of income tax** | **(27,595,950)** | **(54,422,026)** |
| **Total comprehensive income for the period** | **5,051,830,492** | **4,785,481,446** |
| **Total comprehensive income attributable to:** | | |
| Equity holders of the Bank | 5,051,830,492 | 4,785,481,446 |
| Non-controlling interest | - | - |
| **Total comprehensive income for the period** | **5,051,830,492** | **4,785,481,446** |
| **Earnings per share** | | |
| Basic earnings per share | 37.02 | 37.39 |
| Annualized basic earnings per share | 37.02 | 37.39 |
| Diluted earnings per share | 37.02 | 37.39 |

**Yogendra Singh Udawat**
DCEO

**Sudesh Khaling**
CEO

**Dr. Bal Gopal Baidya**
Chairman

As per our report of even date

**Rajan Kayastha**
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**Kiran Krishna Shrestha**
Director

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PNB Nominee Director

**Ashesh Rajbahak,**
FCA Partner
For G.P. Rajbahak & Co.
Chartered Accountants

**Nabin Bhakta Shrestha**
Director

**Urmila Shrestha**
Director

**Bigyan Bickram Sijapati**
Independent Director

**Place: Kathmandu**
**Date: 27/08/2026**

# STATEMENT OF CHANGES IN EQUITY

For the Year ended Ashadh 32, 2083 (16th July 2026)

*(Figure in NPR)*

| PRATICULARS | SHARE CAPITAL | SHARE PREMIUM | GENERAL RESERVE | EXCHANGE EQUALISATION RESERVE | REGULATORY RESERVE | FAIR VALUE RESERVE | REVALUATION RESERVE | RETAINED EARNING | INVESTMENT ADJUSTMENT RESERVE | CAPITAL ADJUSTMENT RESERVE | DEBENTURE REDEMPTION RESERVE | OTHER RESERVE | TOTAL | NON-CONTROLLING INTEREST | TOTAL EQUITY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Balance at Shrawan 1, 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 | | 27,804,783,737 |
| Adjustment/Restatement | | | | | | | | | | | | - | | - | |
| **Adjusted/Restated balance at Shrawan 1, 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 | | 27,804,783,737 |
| **Comprehensive income for the year** | | | | | | | | | | | | | - | | |
| **Profit for the year** | | | | | | | | 4,839,903,472 | | | | | 4,839,903,472 | | 4,839,903,472 |
| **Other comprehensive income, net of tax** | - | | | | | | | | | | | | | | |
| Gains/(Losses) from investments in equity instruments measured at fair value | | | | | | (44,773,912) | | | | | | | **(44,773,912)** | | **(44,773,912)** |
| Gain (loss) on revaluation | | | | | | - | | | | | | | - | | - |
| Actuary gains/(losses) on defined benefit plans | | | | | | | | | | | | (9,641,464) | **(9,641,464)** | | **(9,641,464)** |
| 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 | | | | | | | | | | | | (6,650) | **(6,650)** | | **(6,650)** |
| **Total comprehensive income for the year** | - | - | - | - | - | (44,773,912) | - | 4,839,903,472 | - | - | - | (9,648,114) | 4,785,481,446 | | 4,785,481,446 |
| Transfer to reserve during the year | - | - | 967,980,694 | 210,048 | - | - | - | (1,579,264,113) | - | - | 597,218,844 | 13,854,526 | - | | - |
| Transfer from reserve during the year | - | - | - | - | (157,643,549) | - | - | 157,643,549 | - | - | - | - | - | | - |
| **Transactions with owners, directly recognised in equity** | | | | | | | | | | | | | | | |
| Share Issued | | | | | | | | | | | | | - | | - |
| Share Based Payments | | | | | | | | | | | | | - | | - |
| **Dividends to equity holders** | | | | | | | | | | | | | - | | - |
| Bonus Shares Issued | 1,176,790,388 | | | | | | | (1,176,790,388) | | | | | - | | - |
| Cash Dividend Paid | | | | | | | | | | | | | - | | - |
| Dividends to Shareholders (ordinary) | | | | | | | | (650,765,085) | | | | | **(650,765,085)** | | **(650,765,085)** |
| Dividends to Shareholders (preference) | | | | | | | | - | | | | | - | | - |
| **Total contributions by and distributions** | 1,176,790,388 | - | - | - | - | - | - | (1,827,555,473) | - | - | - | - | (650,765,085) | | (650,765,085) |
| **Balance at Ashadh end 2082** | 12,944,694,268 | 238,469,884 | 7,716,968,092 | 69,832,410 | 1,853,046,131 | 776,453,627 | 971,430,892 | 4,893,096,197 | 2,690,933 | 1,116,407,907 | 1,365,794,289 | (9,384,532) | 31,939,500,099 | | 31,939,500,099 |

*Continue... Statement of Changes in Equity*

*Continue... Statement of Changes in Equity*

*(Figure in NPR)*

| PRATICULARS | SHARE CAPITAL | SHARE PREMIUM | GENERAL RESERVE | EXCHANGE EQUALISATION RESERVE | REGULATORY RESERVE | FAIR VALUE RESERVE | REVALUATION RESERVE | RETAINED EARNING | INVESTMENT ADJUSTMENT RESERVE | CAPITAL ADJUSTMENT RESERVE | DEBENTURE REDEMPTION RESERVE | OTHER RESERVE | TOTAL | NON-CONTROLLING INTEREST | TOTAL EQUITY |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Balance at 1 Shrawan 2082** | 12,944,694,268 | 238,469,884 | 7,716,968,092 | 69,832,410 | 1,853,046,131 | 776,453,627 | 971,430,892 | 4,893,096,197 | 2,690,933 | 1,116,407,907 | 1,365,794,289 | (9,384,532) | 31,939,500,099 | - | 31,939,500,099 |
| Adjustment/Restatement | | | | | | | | | | | | - | | - | |
| **Adjusted/Restated balance at 1 shrawan 2082** | 12,944,694,268 | 238,469,884 | 7,716,968,092 | 69,832,410 | 1,853,046,131 | 776,453,627 | 971,430,892 | 4,893,096,197 | 2,690,933 | 1,116,407,907 | 1,365,794,289 | (9,384,532) | 31,939,500,099 | | 31,939,500,099 |
| **Comprehensive income for the year** | | | | | | | | | | | | | - | | - |
| **Profit for the year** | | | | | | | | 5,079,426,442 | | | | | 5,079,426,442 | | 5,079,426,442 |
| **Other comprehensive income, net of tax** | | | | | | | | | | | | | - | | - |
| Gains/(Losses) from investments in equity instruments measured at fair value | - | - | - | - | - | 52,003,206 | - | - | - | - | - | - | **52,003,206** | | **52,003,206** |
| Gain (loss) on revaluation | - | - | - | - | - | - | - | - | - | - | - | - | - | | - |
| Actuary gains/(losses) on defined benefit plans | - | - | - | - | - | - | - | - | - | - | - | (79,585,877) | **(79,585,877)** | | **(79,585,877)** |
| 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 | - | - | - | - | - | (13,279) | - | - | - | - | - | - | **(13,279)** | | **(13,279)** |
| **Total comprehensive income for the year** | - | - | - | - | - | 51,989,927 | - | 5,079,426,442 | - | - | - | (79,585,877) | 5,051,830,492 | | 5,051,830,492 |
| Transfer to reserve during the year | - | - | 1,015,885,288 | 4,308,575 | 183,679,717 | - | - | (2,178,752,159) | - | - | 930,552,178 | 44,326,401 | - | | - |
| Transfer from reserve during the year | - | - | - | - | - | - | - | 2,690,933 | (2,690,933) | - | - | - | - | | - |
| **Transactions with owners, directly recognised in equity** | | | | | | | | | | | | | | | |
| Share issued | | | | | | | | | | | | | - | | - |
| Share based payments | | | | | | | | | | | | | - | | - |
| **Dividends to equity holders** | | | | | | | | | | | | | | | |
| Bonus shares issued | 776,681,656 | | | | | | | (776,681,656) | | - | | - | - | | - |
| **Cash dividend paid** | | | | | | | | | | | | | | | |
| Dividends to shareholders (ordinary) | | | | | | | | (1,812,257,198) | | | | | **(1,812,257,198)** | | **(1,812,257,198)** |
| Dividends to shareholders (preference) | | | | | | | | - | | | | | - | | - |
| **Total contributions by and distributions** | 776,681,656 | - | - | - | - | - | - | (2,588,938,854) | - | - | - | - | (1,812,257,198) | - | (1,812,257,198) |
| **Balance at Ashadh 32, 2083** | 13,721,375,924 | 238,469,884 | 8,732,853,380 | 74,140,985 | 2,036,725,848 | 828,443,554 | 971,430,892 | 5,207,522,560 | - | 1,116,407,907 | 2,296,346,467 | (44,644,007) | 35,179,073,393 | - | 35,179,073,393 |

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Director

**Urmila Shrestha**
Director

**Bigyan Bickram Sijapati**
Independent Director

**Place: Kathmandu**
**Date: 27/08/2026**

# STATEMENT OF CASH FLOWS

For the Year ended Ashadh 32, 2083 (16th July 2026)

*(Figure in NPR)*

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| **CASH FLOWS FROM OPERATING ACTIVITIES** | | |
| Interest received | 16,214,259,547 | 17,539,846,528 |
| Fees and other income received | 2,246,805,227 | 1,877,808,633 |
| Dividend received | - | - |
| Receipts from other operating activities | 666,833,812 | 533,733,714 |
| Interest paid | (10,326,080,925) | (11,265,806,127) |
| Commission and fees paid | (353,661,236) | (347,312,052) |
| Cash payment to employees | (3,360,680,518) | (2,495,178,187) |
| Other expense paid | (900,274,891) | (908,892,793) |
| **Operating Cash Flows before Changes in Operating Assets and Liabilities** | **4,187,201,016** | **4,934,199,716** |
| | | |
| **(Increase)/Decrease in Operating Assets** | | |
| Due from Nepal Rastra Bank | 29,644,763,024 | (23,533,096,405) |
| Placement with bank and financial institutions | (11,465,482,200) | (1,369,581,905) |
| Other trading assets | - | - |
| Loan and advances to bank and financial institutions | (1,814,947,394) | (2,134,954,359) |
| Loans and advances to customers | (22,276,252,866) | (35,380,284,116) |
| Other assets | (414,918,531) | 240,323,643 |
| | | |
| **Increase/(Decrease) in Operating Liabilities** | | |
| Due to bank and financial institutions | (1,078,980,725) | 15,942,349 |
| Due to Nepal Rastra Bank | - | - |
| Deposit from customers | 17,200,176,642 | 66,586,621,055 |
| Borrowings | - | - |
| Other liabilities | (3,594,771,503) | (7,793,481,830) |
| **Net Cash Flow from Operating Activities before Tax Paid** | **10,386,787,464** | **1,565,688,148** |
| Income taxes paid | (2,228,662,952) | (2,434,229,296) |
| **Net Cash Flow from Operating Activities** | **8,158,124,512** | **(868,541,148)** |
| | | |
| **CASH FLOWS FROM INVESTING ACTIVITIES** | | |
| Purchase of investment securities | (7,561,098,646) | (5,419,188,819) |
| Receipts from sale of investment securities | - | - |
| Purchase of property and equipment | (203,215,039) | (600,176,875) |
| Receipt from the sale of property and equipment | 6,172,385 | 607,886 |
| Purchase of intangible assets | (53,670,154) | (181,082,555) |
| Receipt from the sale of intangible assets | - | - |
| Purchase of investment properties | - | (42,001,811) |
| Receipt from the sale of investment properties | 50,996,910 | 60,667,894 |
| Interest received | 3,919,402,861 | 3,528,424,638 |
| Dividend received | 23,672,669 | 6,998,193 |
| **Net Cash used in Investing Activities** | **(3,817,739,014)** | **(2,645,751,450)** |

*Continue... Statement of Cash Flows*

*Continue... Statement of Cash Flows*

*(Figure in NPR)*

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| **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 | (1,375,526,618) | (694,908,816) |
| Interest paid | (598,749,617) | (483,010,596) |
| Other receipt/payment | - | - |
| **Net Cash from Financing Activities** | **(1,974,276,234)** | **1,822,080,587** |
| | | |
| **Net Increase (Decrease) in Cash and Cash Equivalents** | **2,366,109,263** | **(1,692,212,010)** |
| Cash and cash equivalents at Shrawan 1 | 6,720,639,482 | 8,412,011,302 |
| Effect of exchange rate fluctuations on cash and cash equivalents held | 17,234,300 | 840,191 |
| **Cash and Cash Equivalents at Ashadh end** | **9,103,983,045** | **6,720,639,482** |

**Yogendra Singh Udawat**
DCEO

**Sudesh Khaling**
CEO

**Dr. Bal Gopal Baidya**
Chairman

**Rajan Kayastha**
CFO

**Kiran Krishna Shrestha**
Director

**Santosh Kumar**
PNB Nominee Director

**Nabin Bhakta Shrestha**
Director

**Urmila Shrestha**
Director

**Bigyan Bickram Sijapati**
Independent Director

As per our report of even date

**Ashesh Rajbahak,**
FCA Partner
For G.P. Rajbahak & Co.
Chartered Accountants

**Place: Kathmandu**
**Date: 27/08/2026**

# NOTES FORMING PART OF FINANCIAL STATEMENTS

For the Year ended Ashadh 32, 2083 (16 July 2026)

## 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 2026, the Bank had 133 branches (16th July 2025: 133 branches). As of 16th July, 2026, the Bank had 1227 employees (16th July 2025: 1213 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, 2082.

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 (NFRS) as published by the Accounting Standards Board (ASB) and pronounced by The Institute of Chartered Accountants of Nepal (ICAN) and in the format issued by Nepal Rastra Bank in Directive No. 4 of Unified NRB Directives, 2082.

These financial statements comply with the regulations of Nepal Rastra Bank, requirements of the Companies Act and provide appropriate disclosures required under regulations of the Securities Board of Nepal (SEBON).

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 402nd board meeting dated 27/08/2026 (Bhadra 11, 2083) 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 32nd 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. 02/82 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 of the economic conditions and portfolio factors that existed at the reporting date is conducted. 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

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:

a. Set out supervisory guidance for ease in implementation of ECL in alignment with applicable accounting standards.
b. Promote uniformity and comparability of ECL amongst banks and financial institutions.
c. Set out objective criteria for determining significant increase in credit risk.
d. Prescribe prudential floor as a regulatory backstop for impairment determined under ECL model.
e. 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:

a. Financial Assets measured at Amortized Cost
b. 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.
c. A Lease receivable within the scope of NFRS17: Leases
d. Contract Asset within the scope of NFRS 15: Revenue from Contract with Customers
e. Loan Commitments (except those measured at Fair value through Profit or Loss)
f. 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 has 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<br>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<br>Deemed Effective interest rate for old term loans is calculated without taking into account integral fees already booked and is applied on amortised cost<br>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 assets 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 though 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 though 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 or 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 has 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 non cash 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.

For the purpose of valuation, 56.76% has been considered as the average price representing the ratio of the average market price of promoter shares to the corresponding ordinary shares of microfinance institutions traded during the current fiscal year.

For mutual fund investments that are listed on NEPSE but are not actively traded in the market, an average price of Rs. 10.11 has been considered. This represents the average market price of actively traded mutual fund units as at the end of the current fiscal year on NEPSE.

**Level 3**

These are unobservable inputs for the assets or liability. Unobservable inputs include inputs for which market data is 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 Probablity of defalut (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 unlikeliness 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.

### 3.4.6.9 Provision for expected credit losses

The Company's exposure to credit risk for asset on finance, trade receivables and other financial assets by type of counterparty is as follows.

| AS AT 16 JULY 2026 | | | | |
|---|---|---|---|---|
| **LOANS AND ADVANCES AT AMORTISED COST** | **STAGE 1** | **STAGE 2** | **STAGE 3** | **TOTAL** |
| Deprived Sector Terminating | 12,189,924,847 | 27,963,482 | 24,922,266 | 12,242,810,595 |
| Hire Purchase Loan | 2,534,689,127 | 204,005,375 | 41,719,098 | 2,780,413,600 |
| Long Term Personal Loan | 10,279,840,558 | 809,180,603 | 259,520,593 | 11,348,541,754 |
| Long Term Business Loan | 63,461,581,007 | 4,942,016,678 | 345,964,596 | 68,749,562,281 |
| Long Term Working Capital | 7,922,137,092 | 411,374,810 | 31,003,221 | 8,364,515,123 |
| Other Terminating | 7,067,387,708 | 304,653,736 | 16,598,664 | 7,388,640,108 |
| Personal Residential Loan | 13,185,352,920 | 11,079,340,163 | 467,015,912 | 24,731,708,995 |
| Real Estate Loan | 7,764,341,361 | 2,735,035,747 | 73,387,780 | 10,572,764,888 |
| Margin Lending | 116,617,261 | - | - | 116,617,261 |
| Short Term Working Capital / Demand Loan | 1,851,646 | 638,584 | 393,439 | 2,883,669 |
| Deprived Sector Revolving | 158,487,306 | 1,746,408 | 4,612,504 | 164,846,217 |
| Cash Credit | 45,310,409,520 | 1,642,140,324 | 466,084,749 | 47,418,634,593 |
| Margin Lending Loan | 5,228,117,821 | - | - | 5,228,117,821 |
| Other Revolving | 11,441,240,240 | 157,175,483 | 123,741,954 | 11,722,157,677 |
| Overdraft - Personal | 3,506,556,682 | 39,141,389 | 18,414,887 | 3,564,112,958 |
| Short Term Working Capital | 22,880,018,994 | 1,388,984,399 | 20,565,226 | 24,289,568,619 |
| Trust Receipt | 7,659,994,301 | 243,394,000 | 23,832,000 | 7,927,220,301 |
| Bills Purchased | 841,851,312 | - | - | 841,851,312 |
| Staff Loans | 3,677,699,181 | - | - | 3,677,699,181 |
| Credit Cards | 66,612,737 | - | 10,612,659 | 77,225,396 |
| Fone Loans | - | - | 936,810 | 936,810 |
| Virtual Credit Cards | 120,559,755 | - | 3,274,319 | 123,834,075 |
| **Total** | **225,415,271,376** | **23,986,791,182** | **1,932,600,677** | **251,334,663,235** |
| Loss allowance | 1,086,844,461 | 1,804,706,187 | 330,000,915 | 3,221,551,563 |
| **Carrying value** | **224,328,426,915** | **22,182,084,995** | **1,602,599,762** | **248,113,111,672** |

| AS AT 16 JULY 2025 | | | | |
|---|---|---|---|---|
| **LOANS AND ADVANCES AT AMORTISED COST** | **STAGE 1** | **STAGE 2** | **STAGE 3** | **TOTAL** |
| Deprived Sector Terminating | 10,189,888,111 | 61,817,228 | 36,802,397 | 10,288,507,736 |
| Hire Purchase Loan | 2,440,475,364 | 219,356,277 | 49,035,337 | 2,708,866,977 |
| Long Term Personal Loan | 10,280,708,449 | 827,821,673 | 348,833,006 | 11,457,363,128 |
| Long Term Business Loan | 52,369,457,763 | 2,665,494,469 | 552,397,829 | 55,587,350,062 |
| Long Term Working Capital | 8,798,516,815 | 193,726,139 | 99,455,844 | 9,091,698,798 |
| Other Terminating | 6,712,026,733 | 278,359,043 | 18,143,861 | 7,008,529,637 |
| Personal Residential Loan | 9,956,449,424 | 12,275,870,320 | 894,782,348 | 23,127,102,092 |
| Real Estate Loan | 5,571,105,659 | 2,587,322,442 | 115,688,632 | 8,274,116,732 |
| Margin Lending | | | | - |
| Short Term Working Capital / Demand Loan | 235,342,416 | 2,731,551 | 431,895 | 238,505,862 |
| Deprived Sector Revolving | 409,689,782 | | 8,340,480 | 418,030,262 |
| Cash Credit | 47,540,971,428 | 139,693,308 | 421,599,814 | 48,102,264,550 |
| Margin Lending Loan | 3,181,170,538 | | | 3,181,170,538 |
| Other Revolving | 4,787,866,848 | | 8,440,502 | 4,796,307,350 |
| Overdraft - Personal | 3,272,936,747 | 3,880,866 | 39,267,549 | 3,316,085,162 |
| Short Term Working Capital | 24,390,768,321 | 573,750,104 | 101,492,407 | 25,066,010,832 |
| Trust Receipt | 9,890,166,180 | 41,884,000 | 13,168,512 | 9,945,218,692 |
| Bills Purchased | 700,103,661 | | | 700,103,661 |
| Staff Loans | 3,629,005,126 | | | 3,629,005,126 |
| Credit Cards | 172,390,193 | | 13,206,505 | 185,596,698 |
| Fone Loans | 12,403,339 | | | 12,403,339 |
| **Total** | **204,541,442,897** | **19,871,707,421** | **2,721,086,917** | **227,134,237,235** |
| Loss allowance | 1,056,477,614 | 1,523,289,014 | 468,722,586 | 3,048,489,213 |
| **Carrying value** | **203,484,965,284** | **18,348,418,407** | **2,252,364,331** | **224,085,748,022** |

| | AS AT 16 JULY 2026 | | | | |
|---|---|---|---|---|---|
| MACRO-ECONOMIC INDICATOR | 2025 | 2026 | 2027 | 2028 | 2029 |
| Consumer prices (% change pa; avg) | 2.65 | 4.53 | 3.30 | 4.81 | 5.01 |
| Domestic credit growth (%) | 13.03 | 8.94 | 8.90 | 15.82 | 16.62 |
| Domestic demand (% of GDP) | 119.58 | 124.46 | 122.67 | 123.56 | 123.71 |
| Domestic demand (% real change pa) | -0.44 | 10.24 | 2.70 | 5.21 | 4.05 |
| Lending interest rate (%) | 8.73 | 7.98 | 7.40 | 9.76 | 10.55 |
| Private consumption (real % change pa) | 1.71 | 3.00 | 4.00 | 4.07 | 3.82 |
| Real GDP (% change pa) | 4.61 | 3.50 | 4.00 | 4.72 | 4.50 |
| Unemployment Rate | 10.47 | 10.47 | 10.48 | 10.85 | 10.95 |
| National Consumer Price Index | 4.06 | 5.75 | 5.08 | 5.21 | 5.12 |
| National Salary and Wage Rate Index | 2.85 | 5.95 | 4.63 | 7.51 | 7.04 |
| Gross National Disposable Income | 7.40 | 8.97 | 8.29 | 10.12 | 9.50 |

| | AS AT 16 JULY 2025 | | | | |
|---|---|---|---|---|---|
| MACRO-ECONOMIC INDICATOR | 2024 | 2025 | 2026 | 2027 | 2028 |
| Consumer prices (% change pa; avg) | 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 |
| Real GDP (% change pa) | 5.40 | 5.20 | 4.46 | 4.18 | 4.20 |
| Unemployment Rate | 4.30 | 4.10 | 4.38 | 4.03 | 4.13 |
| WPI | 10.73 | 10.69 | 10.98 | 11.04 | 11.05 |
| Private consumption (real % change pa) | 139.34 | 145.08 | 138.39 | 132.19 | 126.50 |
| Gross National Disposable Income | 6.50 | 6.56 | 5.59 | 5.72 | 5.70 |
| National Consumer Price Index | 631.57 | 648.03 | 628.67 | 607.32 | 583.80 |
| National Salary and Wage Rate Index | 7.41 | 8.97 | 10.22 | 9.73 | 9.88 |

**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 as on 16 July 2025** | **1,193,287,281** | **1,523,289,013.70** | **468,722,585.75** |
| Transfer to Stage 1 | 109,650,882 | (6,558,433) | (103,092,450) |
| Transfer to Stage 2 | (34,554,568) | 136,360,616 | (101,806,048) |
| Transfer to Stage 3 | (5,183,071) | (12,388,977) | 17,572,048 |
| Net remeasurement of loss allowance | | | |
| New financial assets originated or purchased | 514,715,908 | 110,539,888 | 77,015,458 |
| Financial assets that have been derecognised | (413,017,050) | (119,294,496) | (113,397,640) |
| Write offs | | | |
| Unwind of discount | | | |
| Changes in risk parameters | (133,228,186) | 172,758,574 | 84,986,961 |
| **Loss Allowance as on 16 July 2026** | **1,231,671,196** | **1,804,706,187** | **330,000,915** |

## Staging wise Details of Impairment

| CATEGORY | AMOUNT | TOTAL IMPAIRMENT | COLLECTIVE IMPAIRMENT | | INDIVIDUAL IMPAIRMENT | |
|---|---|---|---|---|---|---|
| | | | AMOUNT | IMPAIRMENT | AMOUNT | IMPAIRMENT |
| Stage 1 | 225,415,271,376 | 834,293,087 | 178,728,581,609 | 722,848,526 | 46,686,689,767 | 111,444,561 |
| Stage 2 | 23,986,791,182 | 1,804,706,187 | 21,483,376,528 | 1,804,706,187 | 2,503,414,654 | - |
| Stage 3 | 1,932,600,677 | 330,000,915 | 1,932,600,677 | 330,000,915 | - | - |
| **Total** | **251,334,663,235** | **2,969,000,189** | **202,144,558,814** | **2,857,555,628** | **49,190,104,421** | **111,444,561** |

Individual impairment has been done for 52 accounts having outstanding amount of Rs. 50 Crore and above as on Ashadh 2083 taking into considerations of their respective collateral values.

**The table below summarises the gross carrying values and the associated allowances for expected credit loss (ECL) stage wise:**

| AS AT 16 JULY 2026 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | GROSS CARRYING AMOUNT | | | ECL PROVISION | | | ECL COVERAGE RATIO | | |
| FINANCIAL STATEMENT ITEMS | 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 | 12,189,924,847 | 27,963,482 | 24,922,266 | 42,997,434 | 667,685 | 4,019,149 | 0.3% | 2.3% | 14.5% |
| Hire Purchase Loan | 2,534,689,127 | 204,005,375 | 41,719,098 | 6,198,158 | 6,284,755 | 4,839,511 | 0.2% | 3.1% | 10.7% |
| Long Term Personal Loan | 10,279,840,558 | 809,180,603 | 259,520,593 | 46,891,573 | 56,107,629 | 46,612,361 | 0.5% | 6.9% | 17.1% |
| Long Term Business Loan | 63,461,581,007 | 4,942,016,678 | 345,964,596 | 152,013,231 | 225,802,752 | 30,642,796 | 0.2% | 3.8% | 7.7% |
| Long Term Working Capital | 7,922,137,092 | 411,374,810 | 31,003,221 | 15,177,681 | 15,492,639 | 2,465,904 | 0.2% | 3.8% | 7.7% |
| Other Terminating | 7,067,387,708 | 304,653,736 | 16,598,664 | 25,939,308 | 20,912,895 | 4,216,174 | 0.3% | 4.4% | 14.9% |
| Personal Residential Loan | 13,185,352,920 | 11,079,340,163 | 467,015,912 | 21,788,457 | 368,306,285 | 28,936,494 | 0.2% | 3.3% | 6.0% |
| Real Estate Loan | 7,764,341,361 | 2,735,035,747 | 73,387,780 | 101,084,630 | 689,471,967 | 33,647,908 | 1.2% | 24.4% | 45.0% |
| Margin Lending | 116,617,261 | | | 1,215,311 | | | 1.0% | | |
| Short Term Working Capital / Demand Loan | 1,851,646 | 638,584 | 393,439 | 15,446 | 140,744 | 149,405 | 0.8% | 22.0% | 37.2% |
| Deprived Sector Revolving | 158,487,306 | 1,746,408 | 4,612,504 | 876,065 | 159,234 | 2,700,968 | 0.4% | 9.1% | 45.0% |
| Cash Credit | 45,310,409,520 | 1,642,140,324 | 466,084,749 | 121,141,679 | 82,215,960 | 66,366,285 | 0.2% | 4.7% | 11.9% |
| Margin Lending Loan | 5,228,117,821 | | | 48,289,983 | | | 0.9% | | |
| Other Revolving | 11,612,534,170 | 18,131,000 | 91,492,508 | 129,844,713 | 44,725,443 | 57,898,111 | 0.6% | 15.3% | 30.6% |
| Overdraft - Personal | 3,506,556,682 | 39,141,389 | 18,414,887 | 9,188,654 | 779,913 | 2,765,612 | 0.2% | 1.9% | 11.2% |
| Short Term Working Capital | 22,880,018,994 | 1,388,984,399 | 20,565,226 | 282,754,716 | 243,313,566 | 16,472,957 | 0.9% | 16.3% | 45.0% |
| Trust Receipt | 7,659,994,301 | 243,394,000 | 23,832,000 | 55,400,064 | 50,324,721 | 10,724,400 | 0.7% | 20.4% | |
| Bills Purchased | 841,851,312 | | | 14,385,510 | | | 1.7% | | |
| Staff Loan | 3,685,018,584 | | | 10,175,595 | | | 0.27% | | |
| Virtual Credit Cards | 120,559,755 | - | 3,567,772 | 170,293,718 | - | 4,051,191 | 0.5% | | 100.0% |
| Credit Cards | 66,612,737 | - | 10,612,659 | 690,768 | - | 11,597,158 | 0.5% | | 100.0% |
| Fone Loans | - | - | 936,810 | - | - | 1,894,530 | | | 100.0% |
| **Off Balance Sheet Items:** | | | | | | | | | |
| Acceptances and Endorsements | 499,597,164 | | | 6,727,877 | | | 1.35% | | |
| Bank Guarantee | 6,481,060,608 | | | 23,505,278 | | | 0.36% | | |
| Letter of credit | 9,047,800,607 | | | 105,214,217 | | | 1.16% | | |
| Bonds (in NPR) | 75,965,808,000 | | | 269,875 | | | 0.00% | | |
| T-Bills (in NPR) | - | | | - | | | - | | |
| Placements (in NPR) | 19,191,810,000 | | | 8,217,772 | | | 0.04% | | |

| AS AT 16 JULY 2025 | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | GROSS CARRYING AMOUNT | | | ECL PROVISION | | | ECL COVERAGE RATIO | | |
| FINANCIAL STATEMENT ITEMS | 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 | 10,293,776,272 | 63,444,206 | 39,807,792 | 54,764,177 | 6,194,711 | 9,586,361 | 0.5% | 9.8% | 24.1% |
| Hire Purchase Loan | 2,450,943,229 | 221,019,236 | 53,386,081 | 9,342,602 | 8,045,486 | 8,052,239 | 0.4% | 3.6% | 15.1% |
| Long Term Personal Loan | 10,310,249,312 | 830,829,836 | 370,883,570 | 60,843,953 | 78,173,503 | 93,023,232 | 0.6% | 9.4% | 25.1% |
| Long Term Business Loan | 65,410,591,579 | 2,735,759,161 | 611,527,718 | 198,408,530 | 154,357,752 | 71,961,269 | 0.3% | 5.6% | 11.8% |
| Long Term Working Capital | 8,917,425,627 | 194,139,908 | 101,255,172 | 26,628,346 | 12,127,924 | 11,915,160 | 0.3% | 6.2% | 11.8% |
| Other Terminating | 8,108,552,802 | 475,069,694 | 24,206,185 | 17,679,476 | 11,557,825 | 3,345,756 | 0.2% | 2.4% | 13.8% |
| Personal Residential Loan | 10,249,279,738 | 12,372,774,783 | 911,797,622 | 16,756,267 | 561,385,900 | 75,214,751 | 0.2% | 4.5% | 8.2% |
| Real Estate Loan | 5,773,626,131 | 2,666,735,891 | 118,747,835 | 51,576,619 | 650,604,703 | 53,436,526 | 0.9% | 24.4% | 45.0% |
| Margin Lending | 259,601,916 | - | - | 121,649 | - | - | 0.0% | 0.0% | 0.0% |
| Short Term Working Capital / Demand Loan | 235,861,319 | 2,740,567 | 433,971 | 1,780,205 | 814,118 | 195,287 | 0.8% | 29.7% | 45.0% |
| Deprived Sector Revolving | 471,170,743 | | 9,617,223 | 2,192,935 | | 4,327,750 | 0.5% | 0.0% | 45.0% |
| Cash Credit | 56,498,794,516 | 142,334,934 | 516,158,458 | 81,388,825 | 6,067,656 | 46,750,567 | 0.1% | 4.3% | 9.1% |
| Margin Lending Loan | 3,322,080,611 | | - | 24,940,066 | | | 0.8% | 0.0% | 0.0% |
| Other Revolving | 5,583,746,890 | - | 19,817,195 | 46,751,769 | - | 5,199,308 | 0.8% | 0.0% | 26.2% |
| Overdraft - Personal | 4,173,305,208 | 4,778,761 | 44,952,459 | 9,063,419 | 116,678 | 5,737,724 | 0.2% | 2.4% | 12.8% |
| Short Term Working Capital | 32,873,704,000 | 610,415,337 | 135,209,601 | 323,645,222 | 32,721,488 | 60,844,321 | 1.0% | 5.4% | 45.0% |
| Trust Receipt | 9,890,770,989 | 41,884,000 | 13,168,512 | 118,949,416 | 1,121,271 | 5,925,830 | 1.2% | 2.7% | 45.0% |
| Bills Purchased | 700,103,661 | | | 8,688,186 | | | 1.2% | | |
| Staff Loans | 3,629,005,126 | | | 1,700,547 | | | 0.0% | | |
| Credit Cards | 172,390,193 | | 13,206,505 | 1,171,143 | | 13,206,505 | 0.7% | | 100.0% |
| Fone Loans | 12,403,339 | | | 84,263 | | | 0.7% | | |
| **Off Balance Sheet Items:** | | | | | | | | | |
| Acceptances and Endorsements | 2,347,669,651 | | | 29,740,946 | | | 1.27% | | |
| Bank Guarantee | 6,322,872,886 | | | 38,189,271 | | | 0.60% | | |
| Letter of credit | 5,752,100,517 | | | 64,648,851 | | | 1.12% | | |
| Bonds (in NPR) | 95,353,238,000 | | | 405,714 | | | 0.00% | | |
| T-Bills (in NPR) | 4,806,839,304 | | | - | | | 0.00% | | |
| Placements (in NPR) | 7,837,500,000 | | | 3,268,310 | | | 0.04% | | |
| Export Subsidy Receivable | 1,187,745,740 | | | 556,576 | | | 0.05% | | |

### 3.4.7 Impairment of investment in equity instruments classified as fair value though 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.

During FY 2082/83, the Bank paid an amount of Rs. 418,335,140 towards tax liabilities, including applicable interest, fines, and penalties arising from the Tax Assessment Notice issued under Section 102 of the Income Tax Act, 2058 from Large Taxpayer's Office for various assessment years. The payment was made to settle the tax dues assessed by the Tax Office and to mitigate the potential accrual of further interest, fines, and penalties during the pendency of the respective legal proceedings.

The settlement of these amounts is expected to minimize the Bank's exposure to additional interest, fines, and penalties that could otherwise arise in connection with the outstanding tax matters. Accordingly, based on the payments made and the Bank's assessment of the relevant tax matters, there are no further tax liabilities currently payable or outstanding from the Bank's side in respect of these matters.

### 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:

a) 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

b) 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:

a) 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

b) 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 2083. 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 instruments 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 and all contributions have been deposited to Employees Provident Fund (EPF) as on Ashadh end 2083.

**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. All provisions related to accumulated leaves as on Ashadh end 2083 have been deposited to an approved retirement fund at Citizen Investment Trust (CIT).

#### 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 or 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.

#### 3.20.1 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.

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Opening Reserve | 7,716,968,092 | 6,748,987,397 |
| Transferred to Reserve During the Year | 1,015,885,288 | 967,980,694 |
| Transferred from Reserve During the Year | - | - |
| **Closing Reserve** | **8,732,853,380** | **7,716,968,092** |

#### 3.20.2 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.

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Opening Reserve | 69,832,410 | 69,622,362 |
| Transferred to Reserve During the Year | 4,308,575 | 210,048 |
| Transferred from Reserve During the Year | - | - |
| **Closing Reserve** | **74,140,985** | **69,832,410** |

#### 3.20.3 Assets Revaluation Reserve

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

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Opening Reserve | 971,430,892 | 971,430,892 |
| Transferred to Reserve During the Year | - | - |
| Transferred from Reserve During the Year | - | - |
| **Closing Reserve** | **971,430,892** | **971,430,892** |

### 3.20.4 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.

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Opening Reserve | 776,453,627 | 821,227,539 |
| Transferred to Reserve During the Year | 51,989,927 | (44,773,912) |
| Transferred from Reserve During the Year | - | - |
| **Closing Reserve** | **828,443,554** | **776,453,627** |

### 3.20.5 Corporate Social Responsibility Fund

As per NRB Unified Directive 6/082.(17-ka) , CSR fund of 1% from the current year net profit should be allocated for CSR activities which shall be expensed in the next fiscal year as per Corporate Social Responsibility Manual of the Bank.

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Opening Reserve | 76,277,755 | 70,727,091 |
| Transferred to Reserve During the Year | 28,856,951 | 5,550,664 |
| Transferred from Reserve During the Year | - | - |
| **Closing Reserve** | **105,134,706** | **76,277,755** |

### 3.20.6 Capital Adjustment Fund

Any amount that is allocated from retained earnings 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.

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Opening Reserve | 1,116,407,907 | 1,116,407,907 |
| Transferred to Reserve During the Year | - | - |
| Transferred from Reserve During the Year | - | - |
| **Closing Reserve** | **1,116,407,907** | **1,116,407,907** |

### 3.20.7 Employee Training Cost and Employee Capacity Development Fund

As per clause 6 of NRB Directive no.6/082, 3% of previous year's salary and allowances of employees is required to be expensed towards employee training and development in the current financial year

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Opening Reserve | 37,030,058 | 28,726,196 |
| Transferred to Reserve During the Year | 15,469,451 | 8,303,862 |
| Transferred from Reserve During the Year | - | - |
| **Closing Reserve** | **52,499,508** | **37,030,058** |

### 3.20.8 Investment Adjustment Reserve

The amount transferred to this reserve represents the reserve created as a cushion against adverse price movements in the Bank's investments in unquoted equities, as required by the Directives of Nepal Rastra Bank (NRB). With the implementation of NFRS 9, Financial Instruments, investment securities previously classified as available-for-sale are classified as financial assets measured through other comprehensive income (FVOCI). Further, as per NRB Directive No. 8, an Investment Adjustment Reserve is not required for investments in NRB-approved equity investments in Nepal Clearing House Limited, Karja Suchana Kendra Limited, and National Banking Institute. As the Bank has not made any other investments requiring such a reserve, the Investment Adjustment Reserve of Rs. 2,690,933 carried forward from the previous year has been transferred to Retained Earnings during the current year.

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Opening Reserve | 2,690,933 | 2,690,933 |
| Transferred to Reserve During the Year | - | - |
| Transferred from Reserve During the Year | (2,690,933) | - |
| **Closing Reserve** | **-** | **2,690,933** |

### 3.20.9 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.

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Opening Reserve | 1,853,046,131 | 2,010,689,680 |
| Transferred to Reserve During the Year | 49,822,212 | 279,953,984 |
| Transferred from Reserve During the Year | (233,501,928) | (122,310,435) |
| **Closing Reserve** | **2,036,725,848** | **1,853,046,131** |

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Cash in hand | 2,123,276,399 | 2,384,593,059 |
| Balances with B/FIs | 3,580,706,646 | 4,336,046,424 |
| Money at call and short notice | 3,400,000,000 | - |
| Other | - | - |
| 3 months Treasury bills | - | - |
| Cash in Transit | - | - |
| **Total** | **9,103,983,045** | **6,720,639,482** |

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Statutory balances with NRB | 12,040,232,213 | 11,227,061,127 |
| Securities purchased under resale agreement | 21,267,663,633 | 29,500,000,000 |
| Other deposit and receivable from NRB | 1,763,043,935 | 23,988,641,677 |
| Less : Allowance for Impairment* | 556,576 | 556,576 |
| **Total** | **35,070,383,204** | **64,715,146,228** |

* Allowance for impairment is calculated as per NFRS 9 for Export Subsidy receivable from NRB.

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Placement with domestic B/FIs | - | - |
| Placement with foreign B/FIs | 19,465,335,691 | 7,999,853,491 |
| Less: Allowances for impairment | 8,217,772 | 3,268,310 |
| **Total** | **19,457,117,918** | **7,996,585,181** |

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| **Held for trading** | | |
| Interest rate swap | - | - |
| Currency swap | - | - |
| Forward exchange contract | 7,763,265,401 | 3,577,723,753 |
| Others | - | - |
| **Held for risk management** | | |
| Interest rate swap | - | - |
| Currency swap | - | - |
| Forward exchange contract | - | - |
| Other | - | - |
| **Total** | **7,763,265,401** | **3,577,723,753** |

## Note 4.5- Other trading assets

The bank does not have any trading assets.

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Teasury 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Loans to microfinance institutions | 11,695,512,513 | 9,880,565,119 |
| Other | - | - |
| Less: Allowances for impairment | 116,955,125 | 98,805,651 |
| **Total** | **11,578,557,388** | **9,781,759,468** |

### Note 4.6.1: Allowances for impairment

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Balance at Sawan 1 | 98,805,651 | 92,947,329 |
| **Impairment loss for the year:** | | |
| Charge for the year | 18,149,474 | 5,858,322 |
| Recoveries/reversal | - | - |
| Amount written off | - | - |
| **Balance at Asar end** | **116,955,125** | **98,805,651** |

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Loan and advances measured at amortized cost | 238,966,821,486 | 216,635,961,337 |
| **Less: Impairment allowances** | | |
| Collective impairment | 2,717,946,246 | 2,542,520,209 |
| Individual impairment | 734,629,025 | 654,951,024 |
| **Net amount** | **235,514,246,215** | **213,438,490,103** |
| Loan and advances measured at FVTPL | - | - |
| **Total** | **235,514,246,215** | **213,438,490,103** |

### Note 4.7.1: Analysis of loan and advances - By Product

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| **Product** | | |
| Long Term Loans | | |
| Personal | 11,435,439,597 | 12,108,140,360 |
| Business | 68,665,533,042 | 52,597,811,359 |
| Working Capital | 8,364,515,123 | 11,924,615,260 |
| Overdraft (Personal) | 3,564,112,958 | 3,316,085,162 |
| Cash Credit Loan | 47,338,819,886 | 45,370,550,682 |
| Trust receipt/Import Loans | 9,583,503,733 | 9,945,218,692 |
| Short Term Working Capital/ Demand Loan | 33,113,272,701 | 25,146,434,349 |
| Personal Residential Loans | 26,460,075,185 | 24,339,332,558 |
| Real Estate Loans | 8,844,398,698 | 7,061,886,266 |
| Margin Lending Loans | 5,344,735,083 | 3,440,137,804 |
| Hire Purchase Loans | 4,040,482,927 | 5,546,642,405 |
| Deprived Sector Loans | 713,895,485 | 914,811,754 |
| Bills Purchased | 841,851,312 | 700,103,661 |
| Staff Loans | 2,151,685,478 | 2,011,645,353 |
| Other | 7,650,815,811 | 11,381,149,887 |
| **Sub total** | **238,113,137,018** | **215,804,565,552** |
| Interest receivable | 853,684,468 | 831,395,785 |
| **Grand total** | **238,966,821,486** | **216,635,961,337** |

### Note 4.7.2: Analysis of loan and advances - By Currency

| PARTICULARS | | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|---|
| Nepalese Rupee | NPR | 232,929,866,161 | 209,891,671,796 |
| Indian Rupee | INR | - | - |
| United State Dollar | USD | 6,036,955,324 | 6,744,289,541 |
| Great Britain Pound | GBP | - | - |
| Euro | EUR | - | - |
| Japenese Yen | JPY | - | - |
| Chinese Yuan | CNY | - | - |
| Other | Others | - | - |
| **Total** | | **238,966,821,487** | **216,635,961,337** |

### Note 4.7.3: Analysis of loan and advances - By Collateral

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| **Secured** | | |
| Movable/immovable assets | 216,585,370,997 | 197,260,463,130 |
| Gold and silver | 35,238,722 | - |
| Guarantee of domestic B/FIs | | - |
| Government guarantee | 198,736,476 | 198,736,476 |
| Guarantee of international rated bank | | - |
| Collateral of export document | 9,692,932,867 | 9,277,609,945 |
| Collateral of fixed deposit receipt | 1,094,962,311 | 2,008,971,625 |
| Collateral of Government securities | 1,100,000 | 154,326 |
| Counter guarantee | | - |
| Personal guarantee | 908,532,616 | 898,079,395 |
| Other collateral | 10,449,947,497 | 6,991,946,440 |
| **Subtotal** | **238,966,821,486** | **216,635,961,337** |
| Unsecured | - | - |
| **Grant Total** | **238,966,821,486** | **216,635,961,337** |

### Note 4.7.4: Allowances for impairment

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| **Specific allowances for impairment** | | |
| **Balance at Shawan 1** | **654,951,024** | **839,840,260** |
| Impairment loss for the year: | | - |
| Charge for the year | - | - |
| Recoveries/reversal during the year | 79,678,001 | (184,889,236) |
| Write-offs | - | - |
| Exchange rate variance on foreign currency impairment | - | - |
| Other movement | - | - |
| **Balance at Ashad end** | **734,629,025** | **654,951,024** |
| **Collective allowances for impairment** | | |
| **Balance at Shawan 1** | **2,542,520,209** | **2,523,046,514** |
| Impairment loss for the year: | | - |
| Charge/(reversal) for the year | 175,426,037 | 19,473,696 |
| Exchange rate variance on foreign currency impairment | - | - |
| Other movement | - | - |
| **Balance at Ashad end** | **2,717,946,246** | **2,542,520,209** |
| **Total allowances for impairment** | **3,452,575,271** | **3,197,471,233** |

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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Loans and advances to BFIs | 41,980,589 | 53,184,416 |
| Loans and advances to customers | 2,927,019,600 | 3,127,883,865 |
| **Total Impairment as per ECL method under NFRS 9 (A)** | **2,969,000,189** | **3,181,068,281** |
| **Total impairment as per NRB norms (B)** | **3,569,530,396** | **3,296,276,884** |
| **Higher of impairment as per ECL method under NFRS 9 (A) or NRB Norms (B)** | **3,569,530,396** | **3,296,276,884** |

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Investment securities measured at amortized cost | 55,415,017,593 | 48,105,338,374 |
| Investment in equity measured at FVTOCI | 1,570,504,886 | 1,338,099,093 |
| **Total** | **56,985,522,480** | **49,443,437,467** |

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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Debt securities | - | - |
| Government bonds | 40,988,027,891 | 41,834,653,053 |
| Government treasury bills | - | 4,853,500,918 |
| Nepal Rastra Bank bonds | 13,009,825,778 | - |
| Nepal Rastra Bank deposits instruments | - | - |
| Other Bond | 1,417,433,800 | 1,417,590,116 |
| Less: Allowances for impairment | 269,875 | 405,714 |
| **Total** | **55,415,017,593** | **48,105,338,374** |

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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Equity instruments | | |
| Quoted equity securities | 1,345,976,336 | 1,154,803,529 |
| Unquoted equity securities | 224,528,551 | 183,295,564 |
| **Total** | **1,570,504,886** | **1,338,099,093** |

### Note 4.8.3: Information relating to investment in equities

| | ASHADH 32, 2083 | | ASHADH 32, 2082 | |
|---|---|---|---|---|
| | COST | FAIR VALUE | COST | FAIR VALUE |
| **Investment in Quoted Equity** | | | | |
| Nirdhan Utthan Laghubitta Bittiya Sanstha Limited Promoter Share (20,88,415 promoter shares of Rs. 100 each) (2081/82: 19,88,966 promoter shares of Rs. 100 each) | 8,676,667 | 752,727,418 | 8,676,667 | 917,987,829 |
| Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited Promoter (Previously RMDC Laghubitta Bittiya Sanstha Limited) (6,38,631 promoter shares of Rs. 100 each 2081/82: 493,360 promoter shares of Rs. 100 each) | 70,870,000 | 272,554,938 | 70,870,000 | 55,897,700 |
| Taragaon Regency Hotel Limited (52,000 ordinary shares of Rs. 100 each 2081/82: 52,000 ordinary shares of Rs. 100 each) | 5,000,000 | 40,820,000 | 5,000,000 | 48,958,000 |
| Nirdhan Utthan Laghubitta Bittiya Sanstha Limited (2081/82: Bonus of 1 ordinary shares) | - | 635 | - | - |

## Note 4.8.3: Information relating to investment in equities

| | ASHADH 32, 2083 | | ASHADH 32, 2082 | |
|---|---|---|---|---|
| | COST | FAIR VALUE | COST | FAIR VALUE |
| **Investment in Quoted units of Mutual Fund** | | | | |
| NIBL Growth Fund (1,000,000 units of Rs. 10 each) | 10,000,000 | 10,910,000 | 10,000,000 | 10,090,000 |
| Prabhu Smart Fund (500,000 units of Rs. 10 each) | 5,000,000 | 6,175,000 | 5,000,000 | 5,775,000 |
| RBB Mutual Fund 2 (500,000 units of Rs. 10 each) | 5,000,000 | 5,000,000 | 5,000,000 | 5,045,000 |
| Sunrise Focused Equity Fund (1,000,000 units of Rs. 10 each) | 10,000,000 | 10,190,000 | 10,000,000 | 10,040,000 |
| Siddhartha Investment Growth Scheme 3 (2,000,000 units of Rs. 10 each) | 20,000,000 | 21,000,000 | 20,000,000 | 20,900,000 |
| NIBL Stable Fund (1,000,000 units of Rs. 10 each) | 10,000,000 | 9,040,000 | 10,000,000 | 10,040,000 |
| Citizens Super 30 Mutual Fund (500,000 units of Rs. 10 each) | 5,000,000 | 5,100,000 | 5,000,000 | 5,040,000 |
| Himalayan 80-20 (500,000 units of Rs. 10 each) | 5,000,000 | 5,825,000 | 5,000,000 | 6,030,000 |
| Laxmi Value Fund 2 (1,000,000 units of Rs. 10 each) | 10,000,000 | 9,770,000 | 10,000,000 | 10,130,000 |
| Garima Samriddhi Yojana (1,000,000 units of Rs. 10 each) | 10,000,000 | 10,300,000 | 10,000,000 | 10,000,000 |
| Muktinath Mutual Fund 1 (2,000,000 units of Rs. 10 each) | 20,000,000 | 19,800,000 | 20,000,000 | 19,980,000 |
| MBL Equity Fund (500,000 units of Rs. 10 each) | 5,000,000 | 5,000,000 | 5,000,000 | 4,985,000 |
| NMB Hybrid Fund L- II (1,000,000 units of Rs. 10 each) | 10,000,000 | 10,130,000 | 10,000,000 | 8,920,000 |
| Reliable Samriddhi Yojana (500,000 units of Rs. 10 each) | 5,000,000 | 5,120,000 | 5,000,000 | 4,985,000 |
| Global IME Samunnat Yojana -II (2,000,000 units of Rs. 10 each) | 20,000,000 | 19,960,000 | - | - |
| RBB Focus 40 (1,000,000 units of Rs. 10 each) | 10,000,000 | 9,990,000 | - | - |
| Citizens Santulit Yojana (1,000,000 units of Rs. 10 each) | 10,000,000 | 9,020,000 | - | - |
| Nepal Life Samriddhi Lagani Yojana (48,11,550 units of Rs. 10 each) | 48,115,500 | 46,912,613 | - | - |

### Note 4.8.3: Information relating to investment in equities

| | ASHADH 32, 2083 | | ASHADH 32, 2082 | |
|---|---|---|---|---|
| | COST | FAIR VALUE | COST | FAIR VALUE |
| LS Horizon 12<br>(2,000,000 units of Rs. 10 each) | 20,000,000 | 20,210,244 | - | - |
| Sanima Equity Fund - II<br>(2,000,000 units of Rs. 10 each) | 20,000,000 | 20,210,244 | - | - |
| Siddhartha Equity Fund 2<br>(2,000,000 units of Rs. 10 each) | 20,000,000 | 20,210,244 | - | - |
| **Total of Quoted Instruments** | **362,662,167** | **1,345,976,336** | **214,546,667** | **1,154,803,529** |
| **Investment in Un-Quoted equity** | | | | |
| Nepal Clearing House Limited<br>(2,29,596 ordinary shares of Rs. 100 each<br>2081/82: 199,649 ordinary shares of Rs. 100 each) | 2,500,000 | 53,243,394 | 2,500,000 | 47,434,606 |
| Karja Suchana Kendra Limited<br>(154,402 ordinary shares of Rs. 100 each<br>2081/82: 154,402 ordinary shares of Rs. 100 each) | 1,235,500 | 144,646,882 | 1,235,500 | 119,182,904 |
| National Banking Training Institute<br>(110,102 ordinary shares of Rs. 100 each<br>2081/82: 110,102 ordinary shares of Rs. 100 each) | 5,597,460 | 11,523,275 | 5,597,460 | 11,608,054 |
| **Investment in Un-Quoted units of Mutual Fund** | | | | |
| Sanima Flexi Fund<br>(500,000 units of Rs. 10 each) | 5,000,000 | 5,145,000 | 5,000,000 | 5,070,000 |
| Citizens Sadabahar Yojana<br>(1,000,000 units of Rs. 10 each) | 10,000,000 | 9,970,000 | - | - |
| **Total of Unqouted Share** | **24,332,960** | **224,528,551** | **14,332,960** | **183,295,564** |
| **Total** | **386,995,127** | **1,570,504,886** | **228,879,627** | **1,338,099,093** |

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| **Current tax assets** | | |
| Current year income tax assets | 2,127,662,952 | 2,136,785,566 |
| Tax assets of prior periods | 17,226,578,230 | 15,089,792,664 |
| **Current tax liabilities** | | |
| Current year income tax liabilities | (2,298,147,556) | (2,279,897,714) |
| Tax liabilities of prior periods | (16,851,943,723) | (14,572,046,009) |
| **Total** | **204,149,903** | **374,634,507** |

## Note 4.10- Investment in subsidiaries

The bank does not have any subsidiary company.

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Investment in quoted subsidiaries | - | - |
| Investment in unquoted subsidiaries | - | - |
| Total investment | | |
| Less: Impairment allowances | - | - |
| Net carrying amount | - | - |

### 4.10.1: Investment in quoted subsidiaries

| PARTICULARS | ASHADH 32, 2083 | | ASHADH 32, 2082 | |
|---|---|---|---|---|
| | COST | FAIR VALUE | COST | FAIR VALUE |
| "............................................Ltd. | | | | |
| ............shares of Rs. .......each" | | | | |
| "............................................Ltd. | | | | |
| ............shares of Rs. .......each" | | | | |
| **Total** | | | | |

### 4.10.2: Investment in unquoted subsidiaries

| PARTICULARS | ASHADH 32, 2083 | | ASHADH 32, 2082 | |
|---|---|---|---|---|
| | 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

| PARTICULARS | PERCENTAGE OF OWNERSHIP HELD BY THE BANK | |
|---|---|---|
| | CURRENT YEAR | PREVIOUS YEAR |
| ............................................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 Microfinance Laghubitta Bittiya Sanstha 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 profit arise on valuation of the investment amounting to Rs. 68,897,551 (Previous year Rs. -74,138,839) has been transferred to Regulatory Reserve from Retained Earning during the year.

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Investment in quoted associates | 831,041,871 | 762,144,319 |
| Investment in unquoted associates | - | - |
| **Total investment** | | |
| Less: Impairment allowances | - | - |
| **Net carrying amount** | **831,041,871** | **762,144,319** |

### 4.11.1: Investment in quoted associates

| | ASHADH 32, 2083 | | ASHADH 32, 2082 | |
|---|---|---|---|---|
| | COST | FAIR VALUE | COST | FAIR VALUE |
| Forward Microfinance Laghubitta Bittiya Sanstha Limited (2,989,849 Shares @ Rs. 100 each) 2081/82: 2,989,849 Shares @ Rs. 100 each) | 50,000,000 | 831,041,871 | 50,000,000 | 762,144,319 |
| **Total** | **50,000,000** | **831,041,871** | **50,000,000** | **762,144,319** |

### 4.11.2: Investment in unquoted associates

| | ASHADH 32, 2083 | | ASHADH 32, 2082 | |
|---|---|---|---|---|
| | 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

| PARTICULARS | PERCENTAGE OF OWNERSHIP HELD BY THE BANK | |
|---|---|---|
| | ASHADH 32, 2083 | ASHADH 32, 2082 |
| Forward Microfinance Laghubitta Bittiya Sanstha Limited | 25% | 25% |

#### 4.11.4: Equity value of associates

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Forward Microfinance Laghubitta Bittiya Sanstha Limited | 831,041,871 | 836,283,158 |
| **Total** | **831,041,871** | **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 position of the Non-banking Assets of the bank is as under:

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| **Investment properties measured at fair value** | | |
| Balance as on Shrawan 1, 2082 | | |
| Addition/disposal during the year | | - |
| Net changes in fair value during the year | | |
| Adjustment/transfer | | |
| **Net amount** | | |
| **Investment properties measured at cost** | | |
| Balance as on Shawan 1, 2082 | 564,295,086 | 522,293,275 |
| Addition/disposal during the year | (49,822,212) | 42,001,811 |
| Adjustment/transfer | - | - |
| Accumulated depreciation | - | - |
| Accumulated impairment loss | | |
| **Net amount** | **514,472,875** | **564,295,086** |
| **Total** | **514,472,875** | **564,295,086** |

#### Details of Non-Banking Assets

| NAME OF THE PARTY/BORROWER, ADDRESS | NBA BOOKED DATE | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|---|
| Valley Liquor Mart Pvt Ltd | 11/2/2023 | - | 31,367,065 |
| New Aman Traders | 12/10/2023 | 4,850,000 | 4,850,000 |
| Namaste Garment Pvt Ltd | 12/20/2023 | 9,585,900 | 9,585,900 |
| Nirman Hardware And Suppliers | 1/10/2024 | 12,567,576 | 12,567,576 |
| Nani Babu Sindali Magar/ Dhan Kumari | 1/11/2024 | 9,394,388 | 9,394,388 |
| Ganesh Chiura Mill | 1/11/2024 | 30,422,190 | 30,712,290 |
| Bhairab Man Shrestha | 1/18/2024 | 3,423,411 | 3,423,411 |
| Yadav Khudra Galla Pasal | 2/5/2024 | 9,563,000 | 9,563,000 |
| New Saksham Enterprises | 3/18/2024 | 18,950,123 | 18,950,123 |
| Prakash Enterprises | 4/10/2024 | 4,000,000 | 4,000,000 |
| Jeevan Auto Service | 4/10/2024 | 5,806,000 | 5,806,000 |
| Thapa Wholesale Supply | 4/10/2024 | 28,000,000 | 28,000,000 |
| Laxmi Itta Udhyog | 4/12/2024 | 3,368,600 | 3,368,600 |
| Laxmi Trading Company | 4/12/2024 | 30,442,000 | 30,442,000 |
| Shree Baishno Maa Suppliers | 4/16/2024 | - | 2,673,769 |
| Babita Kirana Pasal | 5/2/2024 | 1,560,000 | 1,560,000 |
| Ranjana Beauty Parlour | 7/11/2024 | - | 996,025 |
| Pragya General Store | 7/14/2024 | 19,866,000 | 19,866,000 |
| Jyoti Agro Pvt. Ltd. | 7/14/2024 | 88,663,000 | 88,663,000 |
| Laxman Cold Stores | 7/15/2024 | 17,836,867 | 17,836,867 |
| Hardware Center | 9/2/2024 | - | 8,998,360 |
| Laxmi Medico Concern Private Limited | 10/1/2024 | 4,395,424 | 4,395,424 |
| Ganesh Aauji | 11/12/2024 | - | 5,979,462 |
| Binayak Suppliers | 11/13/2024 | - | 12,561,000 |

*Continue... Details of Non-Banking Assets*

*Continue... Details of Non-Banking Assets*

| NAME OF THE PARTY/BORROWER, ADDRESS | NBA BOOKED DATE | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|---|
| Kaushal Kushal Kirana Pasal | 12/3/2024 | 9,233,329 | 9,233,329 |
| Durga Baniya | 1/22/2025 | 6,520,000 | 6,520,000 |
| The Mobile Zone Group | 2/11/2025 | 48,193,869 | 48,193,869 |
| New Daandi Maa Traders | 4/2/2025 | 31,251,976 | 31,251,976 |
| Prekshya Suppliers | 4/9/2025 | 3,725,000 | 3,725,000 |
| Prabin Cold Drinks Center | 4/22/2025 | - | 11,262,500 |
| Mahesh Chaudhary / Basmati Chaudhary | 5/26/2025 | - | 7,099,956 |
| Subisha Collection | 7/7/2025 | 3,080,000 | 3,080,000 |
| Techno Dawn Pvt Ltd | 7/10/2025 | - | 1,850,000 |
| Khadga Prasad Giri/Rekha Giri Karki | 7/11/2025 | 3,096,357 | 3,096,357 |
| Arnav Liquor World | 7/14/2025 | 34,622,000 | 34,622,000 |
| Scout Mahora | 7/14/2025 | 5,337,630 | 5,337,630 |
| Shubham Galla Bhandar | 7/15/2025 | 10,902,208 | 10,902,208 |
| Rishika Enterprises | 7/16/2025 | 20,530,000 | 22,560,000 |
| Ravi Kandel Khatri, Nani Maya Kandel & Krishna Bahadur Khatri | 8/24/2025 | 5,093,968 | - |
| Suyog Aadhunic Krishi Farm Pvt Ltd | 10/16/2025 | 2,350,806 | |
| Nuwakot Hardware And Sanitary House Pvt. Ltd. | 6/11/2026 | 17,672,287 | |
| Adarsha Traders | 6/18/2026 | 10,168,965 | |
| **TOTAL** | | **514,472,875** | **564,295,086** |

# NOTE 4.13- PROPERTY, PLANT AND EQUIPMENT

For the Year ended Ashadh 32, 2083

| PARTICULARS | LAND | BUILDING | LEASEHOLD PROPERTIES | COMPUTER & ACCESSORIES | VEHICLES | FURNITURE & FIXTURE | MACHINERY | EQUIPMENT & OTHERS | TOTAL AS ON 32, ASHADH 2083 | TOTAL AS ON 32, ASHADH 2082 |
|---|---|---|---|---|---|---|---|---|---|---|
| **Cost** | | | | | | | | | | |
| **Balance as on Shrawan 1, 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** |
| Addition during the Year | - | 1,895,587 | 14,483,795 | 23,336,895 | 5,688,900 | 11,617,471 | 26,685,076 | 20,064,629 | 103,772,353 | 708,516,137 |
| Acquisition | | | | | | | | | - | - |
| Capitalization | | | | | | | | | - | - |
| Disposal during the year | - | - | (90,485) | (17,457,420) | (14,008,900) | (3,533,081) | (10,509,910) | (21,759,971) | (67,359,766) | (38,215,097) |
| Adjustment/Revaluation | | | | | | | | | - | - |
| **Balance as on Ashadh end 2083** | **2,019,059,550** | **703,415,326** | **398,458,544** | **493,300,245** | **189,140,359** | **370,148,314** | **419,868,085** | **406,240,634** | **4,999,631,059** | **4,963,218,472** |
| **Depreciation and Impairment** | | | | | | | | | | |
| **As on Shrawan 1, 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 | | | | | | | | (3,833) | (3,833) | - |
| **As on Ashadh end 2082** | **-** | **124,078,935** | **241,283,761** | **229,625,053** | **119,535,288** | **239,485,748** | **323,742,631** | **292,400,897** | **1,570,152,313** | **1,403,392,578** |
| Depreciation charge for the Year | - | 34,169,120 | 28,281,521 | 66,200,393 | 15,055,801 | 34,461,905 | 33,654,141 | 38,344,151 | 250,167,032 | 203,568,353 |
| Impairment for the year | | | | | | | | | - | - |
| Disposals | - | - | (13,666) | (17,127,639) | (11,522,804) | (3,406,585) | (10,369,967) | (20,073,222) | (62,513,883) | (36,804,784) |
| Adjustment | | | | | | | | | | |
| **As on Ashadh end 2083** | **-** | **158,248,055** | **269,551,616** | **278,697,807** | **123,068,284** | **270,541,068** | **347,026,805** | **310,671,826** | **1,757,805,463** | **1,570,156,146** |
| **Capital Work in Progress** | | | | | | | | | **74,308,061** | **34,905,718** |
| **Lease Assets** | | | | | | | | | **699,038,870** | **749,594,410** |
| **Net Book Value** | | | | | | | | | | |
| **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** | **3,619,402,715** |
| **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** | **115,535,080** | **4,177,562,454** | **3,891,474,615** |
| **As on Ashadh end 2083** | **2,019,059,550** | **545,167,271** | **128,906,928** | **214,602,438** | **66,072,075** | **99,607,246** | **72,841,280** | **95,568,808** | **4,015,172,528** | **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 | SOFTWARE | | OTHER | TOTAL AS ON 32, ASHADH 2083 | TOTAL AS ON 32, ASHADH 2082 |
|---|---|---|---|---|---|---|
| | | PURCHASED | DEVELOPED | | | |
| **Cost** | | | | | | |
| **Balance as on Shrawan 1, 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/Revluation | | | | | | |
| **Balance as on Ashadh end 2082** | - | **287,438,153** | | | **287,438,153** | **168,874,748** |
| Addition during the Year | | | | | - | - |
| Acquisition | | 99,131,954 | | | 99,131,954 | 118,563,405 |
| Capitalization | | | | | | |
| Disposal during the year | | - | | | - | - |
| Adjustment/Revluation | | | | | | |
| **Balance as on Ashadh end 2083** | - | **386,570,107** | - | - | **386,570,107** | **287,438,153** |
| **Amortization and Impairment** | | | | | | |
| **Balance as on Shrawan 1, 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 | | | | | | |
| **Balance as on Ashadh end 2082** | - | **157,977,531** | - | - | **157,977,531** | **143,493,988** |
| Amortization charge for the Year | | 39,770,058 | | | 39,770,058 | 14,483,543 |
| Impairment for the year | | | | | | |
| Disposals | | - | | | - | - |
| Adjustment | | | | | | |
| **Balance as on Ashadh end 2083** | - | **197,747,589** | - | - | **197,747,589** | **157,977,531** |
| **Capital Work in Progress** | | | | **17,057,350** | **17,057,350** | **62,519,150** |
| **Net Book Value** | | | | | | |
| **As on Ashadh end 2081** | | **25,380,759** | - | - | **25,380,759** | **24,949,152** |
| **As on Ashadh end 2082** | - | **129,460,622** | - | - | **191,979,772** | **25,380,759** |
| **As on Ashadh end 2083** | - | **188,822,517** | - | **17,057,350** | **205,879,868** | **191,979,772** |

## 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:

| | ASHADH 32, 2083 | | |
|---|---|---|---|
| | 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 | - | (5,170,290) | (5,170,290) |
| Investment securities | - | (355,052,928) | (355,052,928) |
| Investment in associates | - | (234,312,561) | (234,312,561) |
| Properties, Plants & equipment & Intangible Assets | 9,189,810 | - | 9,189,810 |
| Employees' defined benefit plan & contribution plan | 497,780,758 | - | 497,780,758 |
| Lease liabilities | 73,106,177 | - | 73,106,177 |
| Provisions | - | - | - |
| Other receivables from NRB | 166,973 | - | 166,973 |
| Other bonds | 80,962 | - | 80,962 |
| Placement with BFIs | 2,465,332 | - | 2,465,332 |
| Other temporary differences | - | - | - |
| **Deferred tax on temporary differences** | **582,790,012** | **(594,535,779)** | **(11,745,767)** |
| 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 Ashad 2083 | | | (11,745,767) |
| Recognised in profit or loss | | | 219,886,630 |
| Recognised in other comprehensive income | | | (231,688,853) |
| Recognised directly in equity | | | 56,457 |
| Deferred tax asset/(liabilities) as on Shrawan 1, 2082 | | | (42,193,593) |
| Origination/(Reversal) during the year | | | (30,447,826) |
| **Deferred tax expense/(income) recognised in profit or loss** | | | **(18,620,990)** |
| **Deferred tax expense/(income) recognised in other comprehensive income** | | | **(11,826,836)** |
| **Deferred tax expense/(income) recognised in directly in equity** | | | **-** |

| | ASHADH 32, 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 BFIs | 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 Ashad 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** | | | **-** |

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Assets held for sale | - | - |
| Other non banking assets | - | - |
| Bills receivable | - | - |
| Accounts receivable | 1,374,909 | 2,865,526 |
| Accrued income | 361,644 | - |
| Prepayments and deposit | 142,924,123 | 127,488,164 |
| Income tax deposit (For Legal Cases) | 470,561,466 | 151,478,000 |
| Deferred employee expenditure | 1,526,013,703 | 1,558,332,304 |
| Other assets | 136,573,198 | 54,683,475 |
| **Total** | **2,277,809,043** | **1,894,847,469** |

## Note 4.17 - Due to Bank and Financial Institutions

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

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Money market deposits | - | - |
| Interbank borrowing | - | 1,100,975,540 |
| Other deposits from BFIs | 2,357,962,584 | 2,335,967,768 |
| Settlement and clearing accounts | - | - |
| Other deposits from BFI | - | - |
| **Total** | **2,357,962,584** | **3,436,943,308** |

## Note 4.18 - Due to Nepal Rastra Bank

The bank doesnot have any facilities due to Nepal Rastra Bank.

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Refinance from NRB | - | - |
| Standing Liquidity Facility | - | - |
| Lender of last report 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| **Held for trading** | | |
| Interest rate swap | - | - |
| Currency swap | - | - |
| Forward exchange contract | 7,752,060,715 | 3,598,403,660 |
| Others | - | - |
| **Held for risk management** | | |
| Interest rate swap | - | - |
| Currency swap | - | - |
| Forward exchange contract | - | - |
| Other | - | - |
| **Total** | **7,752,060,715** | **3,598,403,660** |

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| **Institutions customers:** | | |
| Term deposits | 91,137,381,366 | 114,510,943,898 |
| Call deposits | 26,893,484,296 | 22,012,744,627 |
| Current deposits | 27,492,681,150 | 18,946,202,685 |
| Other | 3,714,635,279 | 2,925,211,492 |
| **Individual customers:** | | |
| Fixed deposits | 42,571,983,410 | 54,147,740,852 |
| Saving deposits | 122,731,146,863 | 84,973,380,197 |
| Current deposits | 1,421,630,966 | 1,093,967,534 |
| Other | 55,633,502 | 208,208,905 |
| **Total** | **316,018,576,832** | **298,818,400,190** |

### Note 4.20.1: Currency wise analysis of deposit from customers

| PARTICULARS | | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|---|
| Nepalese rupee | NPR | 305,143,601,597 | 293,368,490,596 |
| Indian rupee | INR | 137,817,717 | 273,754,436 |
| United State dollar | USD | 10,560,750,648 | 5,018,302,517 |
| Great Britain pound | GBP | 1,185,171 | 835,004 |
| Euro | EUR | 175,118,772 | 156,931,411 |
| Japanese Yen | JPY | 2,617 | 2,544 |
| Chinese Yuan | CNY | - | - |
| Other | Other | 100,310 | 83,682 |
| **Total** | | **316,018,576,832** | **298,818,400,190** |

## Note 4.21 Borrowing

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

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| **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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Provisions for redundancy | - | - |
| Provision for restructuring | - | - |
| Pending legal issues and tax litigation | - | - |
| Onerous contracts | - | - |
| Other | - | - |
| **Total** | **-** | **-** |

### Note 4.22.1: Movement in provision

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| **Balance at Shrawan 1** | | |
| Provisions made during the year | - | - |
| Provisions used during the year | - | - |
| Provisions reversed during the year | - | - |
| Unwind of discount | - | - |
| **Balance at Asar end** | **-** | **-** |

## Note 4.23 - Other liabilities

The details of other liabilities are as follows:

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Liability for employees defined benefit obligations | 186,692,390 | 109,626,680 |
| Liability for long-service leave | 29,438,952 | 499,426,488 |
| Short-term employee benefits | - | - |
| Bills payable | 57,688,588 | 188,327,844 |
| Creditors and accruals | 1,478,565,725 | 1,456,734,020 |
| Interest payable on deposit | 39,244,609 | 51,949,515 |
| Interest payable on borrowing | - | - |
| Liabilities on deferred grant income | - | - |
| Unpaid Dividend | 536,727,255 | 99,996,676 |
| Liabilities under operating Lease | 942,726,128 | 982,603,053 |
| Employee bonus payable | 826,253,371 | 816,661,742 |
| **Other** | | |
| a) Government Revenue Payable | 10,669,037,173 | 14,273,548,179 |
| b) Agency Account | - | - |
| c) Branch Adjustment Account | - | 37,054 |
| d) Remittance Payable | 178,389,287 | 209,987,159 |
| e) Audit Fee | 6,280,050 | 3,345,000 |
| f) Others payables | 647,525,921 | 500,278,990 |
| f) Liability for defined Contribution Plan | - | 7,669,042 |
| **Total** | **15,598,569,448** | **19,200,191,441** |

### Note 4.23.1: Defined benefit obligations

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

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Present value of unfunded obligations | - | - |
| Present value of funded obligations | 1,575,979,610 | 1,455,479,080 |
| Total present value of obligations | 1,575,979,610 | 1,455,479,080 |
| Fair value of plan assets | 1,389,287,220 | 1,345,852,400 |
| Present value of net obligations | 186,692,390 | 109,626,680 |
| **Recognised liability for defined benefit obligations** | **186,692,390** | **109,626,680** |

## Note 4.23.2: Plan assets

Plan assets comprise

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Equity securities | - | - |
| Government bonds | - | - |
| Bank deposit | 1,389,287,220 | 1,345,852,400 |
| Other | - | - |
| **Total** | **1,389,287,220** | **1,345,852,400** |

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

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Defined benefit obligations at Shrawan 1 | 1,455,479,080 | 1,419,405,160 |
| Actuarial losses | 9,390,550 | (83,331,480) |
| Benefits paid by the plan | (77,791,280) | (70,945,640) |
| Current service costs and interest | 188,901,260 | 190,351,040 |
| **Defined benefit obligations at Asar end** | **1,575,979,610** | **1,455,479,080** |

## Note 4.23.4: Movement in the fair value of plan assets

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Fair value of plan assets at Shrawan 1 | 1,345,852,400 | 1,252,967,790 |
| Contributions paid into the plan | 121,226,100 | 163,830,250 |
| Benefits paid during the year | (77,791,280) | (70,945,640) |
| Actuarial (losses) gains | (104,303,560) | (97,105,000) |
| Expected return on plan assets | 104,303,560 | 97,105,000 |
| **Fair value of plan assets at Asar end** | **1,389,287,220** | **1,345,852,400** |

## Note 4.23.5: Amount recognised in profit or loss

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Current service costs | 78,592,690 | 81,263,250 |
| Interest on obligation | 110,308,570 | 109,087,790 |
| Expected return on plan assets | (104,303,560) | (97,105,000) |
| **Total** | **84,597,700** | **93,246,040** |

## Note 4.23.6: Amount recognised in other comprehensive income

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Actuarial (gain)/loss | 113,694,110 | 13,773,520 |
| **Total** | **113,694,110** | **13,773,520** |

## Note 4.23.7: Actuarial assumptions

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Discount rate | 7.00% | 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:

a) 8.5% Debenture of Rs. 85.68 crores for a period of 8 years and maturing on Falgun 2086 was issued on Falgun 3, 2078.
b) 10.50% Debenture of Rs. 200 crores for a period of 6 years and maturing on Bhadra 2085 was issued on Bhadra 10, 2079.
c) 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.
d) 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Debt securities issued designated as at fair value through profit or loss | - | - |
| Debt securities issued at amortised cost | 6,603,613,000 | 6,603,613,000 |
| **Total** | **6,603,613,000** | **6,603,613,000** |

## Note 4.25 - Subordinated Liabilities

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Redeemable preference shares | - | - |
| Irredeemable cumulative preference shares (liabilities component) | - | - |
| Other | - | - |
| **Total** | **-** | **-** |

## Note 4.26 - Share Capital

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

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Ordinary shares | 13,721,375,924 | 12,944,694,268 |
| Convertible preference shares (equity component only) | - | - |
| Irredeemable preference shares (equity component only) | - | - |
| Perpetual debt (equity component only) | - | - |
| **Total** | **13,721,375,924** | **12,944,694,268** |

### Note 4.26.1: Ordinary Shares

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Authorized Capital<br>15,00,00,000 nos. of Ordinary Shares of Rs. 100 each<br>(Previous 15,00,00,000 nos. of Ordinary Shares of Rs. 100 each) | 15,000,000,000 | 15,000,000,000 |
| Issued capital<br>13,72,13,759.24 nos. of Ordinary Shares of Rs. 100 each<br>(Previous 12,94,46,942.68 nos. of Ordinary Shares of Rs. 100 each) | 13,721,375,924 | 12,944,694,268 |
| Subscribed and paid up capital<br>13,72,13,759.24 nos. of Ordinary Shares of Rs. 100 each<br>(Previous 12,94,46,942.68 nos. of Ordinary Shares of Rs. 100 each) | 13,721,375,924 | 12,944,694,268 |
| **Total** | **13,721,375,924** | **12,944,694,268** |

### Note 4.26.2: Ordinary share ownership

| PARTICULARS | ASHADH 32, 2083 | | ASHADH 32, 2083 | |
|---|---|---|---|---|
| | % | AMOUNT | % | AMOUNT |
| Domestic ownership | 79.98% | 10,973,682,924 | 79.98% | 10,352,531,068 |
| Nepal Government | | | | |
| "A" class licensed institutions | | | | |
| Other licensed institutions | | | | |
| Other Institutions | 9.30% | 1,276,743,100 | 9.30% | 1,204,474,600 |
| Public | 70.68% | 9,696,939,824 | 70.68% | 9,148,056,468 |
| Other | | | | |
| Foreign ownership | 20.02% | 2,747,693,000 | 20.02% | 2,592,163,200 |
| **Total** | **100.00%** | **13,721,375,924** | **100.00%** | **12,944,694,268** |

### List of Domestic Promoter Shareholders

| S.N. | NAME OF SHAREHOLDER | TOTAL NUMBER OF SHARES | % OF TOTALSHARES |
|---|---|---|---|
| 1. | Pratima Shrestha | 32,869,989 | 23.96% |
| 2. | Ravi Krishna Shrestha | 2,581,336 | 1.88% |
| 3. | Kiran Krishna Shrestha | 2,581,335 | 1.88% |
| 4. | Shanta Dev Pathak | 1,613,616 | 1.18% |
| 5. | Arun Man Sherchan | 1,296,801 | 0.95% |
| 6. | Hotel Snowlion Pvt. Ltd. | 12,767,431 | 9.30% |
| **Total** | **Shares held by Domestic Promoter Shareholders** | **53,710,508** | **39.15%** |
| **Total Shares held by Public Shareholders** | | **56,026,321** | **40.83%** |
| **PUNJAB NATIONAL BANK** | | **27,476,930** | **20.02%** |
| **Total** | | **137,213,759** | **100.00%** |

### List of Public Shareholders holding 0.50% and above shares (out of 40.83%)

| S.N. | NAME OF SHAREHOLDER | TOTAL NUMBER OF SHARES | % OF TOTALSHARES |
|---|---|---|---|
| 1. | Shanta Dev Pathak | 5,226,680 | 3.81% |
| 2. | Arun Man Sherchan | 3,089,437 | 2.25% |
| 3. | Ravi Krishna Shrestha | 1,170,131 | 0.85% |
| 4. | Kiran Krishna Shrestha | 1,170,131 | 0.85% |
| 5. | Ananda Ratna Tuladhar | 1,036,722 | 0.76% |
| 6. | Bhatbhateni Investment Company Pvt. Ltd | 1,204,747 | 0.88% |
| 7. | Shreevridhi Holding Company Pvt. Ltd. | 898,709 | 0.65% |

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Statutory general reserve | 8,732,853,380 | 7,716,968,092 |
| Exchange Equilisation reserve | 74,140,985 | 69,832,410 |
| Corporate social responsibility reserve | 105,134,706 | 76,277,755 |
| Capital redemption reserve | - | - |
| Reserve for Staff Training | 52,499,508 | 37,030,058 |
| Regulatory reserve | 2,036,725,848 | 1,853,046,131 |
| Investment adjustment reserve | - | 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 | 828,443,554 | 776,453,627 |
| Dividend equalisation reserve | - | - |
| Actuarial gain | (290,908,563) | (211,322,686) |
| Debenture Redemption reserve | 2,296,346,467 | 1,365,794,289 |
| Other reserve | 88,630,341 | 88,630,341 |
| **Total** | **16,011,705,025** | **13,863,239,749** |

### 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. 1,015,885,288 (Previous year Rs. 967,980,694) 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.4,308,575 (Previous year Rs. 210,048) 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 the increased value of land above the cost price has been presented under this account head. The reserve as on 32 Ashad 2083 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 increased to Rs. 828,443,554 (Previous year Rs. 776,453,627).

### 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 Unified Directive 6/082.(17-ka) , CSR fund of 1% from the current year net profit should be allocated for CSR activities which shall be expensed in the next fiscal year as per Corporate Social Responsibility Manual of the Bank.

During the year, CSR Fund of Rs. 50,794,264 (Previous year Rs. 48,399,035 ) has been appropriated being 1% of net profit and the CSR expenses incurred during the year amounting to Rs. 21,937,314 (Previous year Rs. 42,848,370) has been reversed from CSR fund.

Hence, CSR fund during the year has been increased in total by Rs. 28,856,951 (Previous year 5,550,664). The detail of expenses incurred during the period are as follows:

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Education, health, natural calamities, environment conservation, cultural promotion, infra development in remote areas | 15,145,545 | 34,973,267 |
| Income generation of socially discarded section, Financial Literacy, Financial Protection | 6,791,769 | 7,258,539 |
| Grant in education and health for ultra-poor or for organization engaged in such activities | - | - |
| Expenses incurred in areas specified in SDG | - | 416,005 |
| Expenses incurred for bank's staff on COVID 19 related disease on actual bill basis | - | 200,560 |
| Grant for orphanages, old age home and Balmandir | - | - |
| Amount deposited in Lets open Bank Account Campaign 2076 | - | - |
| Expenditure incurred upto 5% of its CSR Fund in order to promote the contactless payment services like QR code. | - | - |
| Others (COVID 19 Related) | - | - |
| **Total** | **21,937,314** | **42,848,370** |

## Expenses During Year as per Province Wise

| PARTICULARS | AMOUNT |
|---|---|
| Koshi Province | 1,621,474 |
| Madhesh Province | 4,301,437 |
| Bagmati Province | 8,486,181 |
| Gandaki Province | 1,065,092 |
| Lumbini Province | 2,749,111 |
| Karnali Province | 1,134,427 |
| Sudurpaschim Province | 2,579,592 |
| **Expenses During Year as per Activities Wise** | **21,937,314** |

## 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.6/082, 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. 15,469,451 ((Previous year Rs. 8,303,862) to this reserve for this Fiscal year and expended amount during this FY Rs. 25,762,533 (Previous year Rs. 30,528,928) has been reversed from this reserve.

## l) Investment Adjustment Reserve

The amount transferred to this reserve represents the reserve created as a cushion against adverse price movements in the Bank's investments in unquoted equities, as required by the Directives of Nepal Rastra Bank (NRB). With the implementation of NFRS 9, Financial Instruments, investment securities previously classified as available-for-sale are classified as financial assets measured through other comprehensive income (FVOCI). Further, as per NRB Directive No. 8, an Investment Adjustment Reserve is not required for investments in NRB-approved equity investments in Nepal Clearing House Limited, Karja Suchana Kendra Limited, and National Banking Institute. As the Bank has not made any other investments requiring such a reserve, the Investment Adjustment Reserve of Rs. 2,690,933 carried forward from the previous year has been transferred to Retained Earnings during the current 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. 183,679,717 has been transferred to this reserve during the reporting period (Previous year Rs. -157,643,549).

The details of regulatory reserve are presented below:

# STATEMENT OF DISTRIBUTABLE PROFIT OR LOSS

For the Year ended Ashadh 32, 2083 (As per NRB Regulation)

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| **Net profit or (loss) as per statement of profit or loss** | **5,079,426,442** | **4,839,903,472** |
| **Appropriarions:** | | |
| a. General reserve | 1,015,885,288 | 967,980,694 |
| b. Foreign exchange fluctuation fund | 4,308,575 | 210,048 |
| c. Capital redemption reserve | 930,552,178 | 597,218,844 |
| d. Corporate social responsibility fund | 28,856,951 | 5,550,664 |
| e. Employees' training fund | 15,469,451 | 8,303,862 |
| f. Other | - | - |
| **Profit or (loss) before regulatory adjustment** | **3,084,354,000** | **3,260,639,359** |
| | | |
| **Regulatory Adjustment :** | | |
| a. Interest receivable (-)/previous accrued interest received (+) | (11,093,077) | 233,835,798 |
| 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 (+) | 49,822,212 | (38,651,811) |
| e. Deferred tax assets recognised (-)/ reversal (+) | (18,620,990) | (60,291,044) |
| f. Goodwill recognised (-)/ impairment of Goodwill (+) | - | - |
| g. Bargain purchase gain recognised (-)/reversal (+) | - | - |
| h. Actuarial loss recognised (-)/reversal (+) | (79,585,877) | (9,641,464) |
| i. Other- Interest Capitalization Reserve | (80,796,526) | (13,726,116) |
| j. Other- Share of Profit/Loss of Associate | (43,405,457) | 46,118,185 |
| **Net profit for the Year ended Ashadh 32, 2083 Available for distribution** | **2,900,674,283** | **3,418,282,908** |
| Opening Retained Earning as on Shrawan 1 2082 | 4,893,096,198 | 3,302,368,763 |
| Adjustment (+/-) | 2,690,933 | - |
| **Distribution:** | | |
| Bonus Shares Issued | (776,681,656) | (1,176,790,388) |
| Cash Dividend Issued | (1,812,257,198) | (650,765,085) |
| **Total Distributable profit or (loss) as on Ashadh 32, 2083** | **5,207,522,560** | **4,893,096,198** |
| Annualised Distributable Profit/Loss per Share | 37.95 | 37.80 |

### Detail of Changes in Regulatory Reserve

| FISCAL YEAR | INTEREST BOOKED FROM SUSPENSES | NON-BANKING ASSETS | ACTUARY (GAIN) /LOSS | INCOME FROM ASSOCIATES | DEFERRED ASSETS | ICTL | TOTAL |
|---|---|---|---|---|---|---|---|
| 2074-75 | 203,834,491 | 2,202,745 | 66,612,610 | 209,668,425 | 52,109,351 | - | 534,427,622 |
| 2075-76 | 4,610,896 | 18,837,428 | (18,095,300) | 54,772,575 | - | - | 60,125,599 |
| 2076-77 | 362,912,914 | - | (19,477,330) | 40,686,601 | - | - | 384,122,185 |
| 2077-78 | (195,308,247) | - | 81,085,300 | 77,674,458 | - | - | (36,548,489) |
| 2078-79 | 5,140,914 | (18,837,428) | (5,114,023) | 35,303,479 | 59,848,077 | - | 76,341,019 |
| 2079-80 | 162,143,937 | 1,147,255 | 15,758,519 | 8,914,732 | (111,957,428) | - | 76,007,015 |
| 2080-81 | 104,286,576 | 522,293,275 | 80,911,446 | 67,748,837 | 140,974,595 | - | 916,214,730 |
| 2081-82 | (233,835,798) | 38,651,811 | 9,641,464 | (46,118,185) | 60,291,044 | 13,726,116 | (157,643,549) |
| 2082-83 | 11,093,077 | (49,822,212) | 79,585,877 | 43,405,457 | 18,620,990 | 80,796,526 | 183,679,717 |
| **Total** | **424,878,760** | **514,472,875** | **290,908,563** | **492,056,378** | **219,886,630** | **94,522,642** | **2,036,725,848** |

## 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. 79,585,877 to this reserve (Previous year Rs. 9,641,464 transferred to this reserve). The balance of this reserve as on reporting date is Rs. -290,908,563 (Previous year Rs. -211,322,686).

## 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. 5,207,522,560 (Previous Year Rs. 4,893,096,198)

## p) Debenture Redemption Reserve (DRR)

Debenture Redemption Reserve has been created as per Nepal Rastra Bank Directive No. 16 and as per SEBON approval. The bank has appropriated Rs. 930,552,178 to Debenture Redemption Reserve from current year's profit. The Debenture Redemption Reserve as at Balance Sheet date is Rs. 2,296,346,467. In respect of EBL Debenture 2086, an excess amount of Rs. 24,479,514 has been transferred to the Debenture Redemption Reserve from the required reserve balance up to the current year. The excess has arisen because the required reserve was calculated by dividing the debenture amount over six years instead of the prescribed seven-year remaining maturity period, excluding the year of issue and the year of maturity, as required under the NRB directive.

| DEBENTURE NAME | EBL DEBENTURE 2085 | EBL DEBENTURE 2086 | EBL ENERGY BOND2089 | EBL DEBENTURE 2091 |
|---|---|---|---|---|
| Interest Rate | 10.50% | 8.50% | 7.50% | 7.50% |
| Interest Frequency | Quarterly | Half-Yearly | Quarterly | Half-Yearly |
| Amount | 2,000,000,000 | 856,783,000 | 746,830,000 | 3,000,000,000 |
| Purpose | Capital Adequacy | Credit to Deposit Ratio | Credit to Deposit Ratio | Capital Adequacy |
| Issue Date | Bhadra 2079 | Falgun 2078 | Magh 2079 | Falgun 2081 |
| Maturity Date | Bhadra 2085 | Falgun 2086 | Magh 2089 | Falgun 2091 |
| DRR upto 2081-82 | 800,000,000.00 | 399,832,066.67 | 165,962,222.22 | - |
| Transferred to DRR this year | 400,000,000.00 | 114,237,733.33 | 82,981,111.11 | 333,333,333.33 |
| **Closing DRR 2082-83** | **1,200,000,000.00** | **514,069,800.00** | **248,943,333.33** | **333,333,333.33** |

## Note 4.28- Contingent liabilities and Commitments

The table below shows the contract or underlying principal amounts of unmatured off-balance sheet transactions as on reporting date.

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Contingent liabilities | 77,126,472,464 | 58,385,830,202 |
| Undrawn and undisbursed facilities | 99,984,468,680 | 65,430,333,629 |
| Capital commitment | 46,335,372 | 109,971,385 |
| Lease Commitment | - | - |
| Litigation | - | 410,383,801 |
| **Total** | **177,157,276,517** | **124,336,519,016** |

### 4.28.1: Contingent liabilities

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Acceptance and documentary credit | 45,618,467,519 | 31,108,168,815 |
| Bills for collection | 8,192,687,072 | 8,656,855,820 |
| Forward exchange contracts | 7,961,190,435 | 3,593,065,464 |
| Guarantees | 15,354,127,439 | 15,027,740,103 |
| Underwriting commitment | - | - |
| Other commitments | - | - |
| **Total** | **77,126,472,464** | **58,385,830,202** |

### 4.28.2: Undrawn and undisbursed facilities

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Undisbursed amount of loans | 22,654,901,908 | 15,449,731,091 |
| Undrawn limits of overdrafts | 54,579,017,397 | 27,294,260,683 |
| Undrawn limits of credit cards | 272,556,865 | 208,044,784 |
| Undrawn limits of letter of credit | 19,817,242,761 | 19,472,702,521 |
| Undrawn limits of guarantee | 2,660,749,749 | 3,005,594,551 |
| **Total** | **99,984,468,680** | **65,430,333,629** |

### 4.28.3: Capital commitments

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Capital commitments in relation to Property and Equipment | | |
| Approved and contracted for | 36,983,492 | 64,322,535 |
| Approved but not contracted for | - | - |
| **Sub total** | **36,983,492** | **64,322,535** |
| Capital commitments in relation to Intangible assets | | |
| Approved and contracted for | 9,351,880 | 45,648,850 |
| Approved but not contracted for | - | - |
| **Sub total** | **9,351,880** | **45,648,850** |
| **Total** | **46,335,372** | **109,971,385** |

### 4.28.4: Lease commitments

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| **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

The bank has paid all tax dues of earlier years and no dues are pending as on Ashadh end 2083.

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Cash and cash equivalent | 33,007,558 | 90,021,224 |
| Due from Nepal Rastra Bank | 677,061,987 | 226,494,458 |
| Placement with bank and financial institutions | 522,808,136 | 389,465,413 |
| Loan and advances to bank and financial institutions | 592,040,491 | 603,877,978 |
| Loans and advances to customers | 15,445,087,553 | 16,559,626,211 |
| Investment securities | 2,593,447,059 | 2,765,008,401 |
| Loan and advances to staff | 199,420,185 | 179,767,520 |
| Other | - | - |
| **Total interest income** | **20,062,872,969** | **20,814,261,205** |

## Note 4.30- Interest expenses

Interest expenses include interest accrued on deposits collected , debt securities issued and lease liabilities. Details presented as follows:

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Due to bank and financial institutions | 34,910,812 | 17,620,831 |
| Due to Nepal Rastra Bank | - | - |
| Deposits from customers | 10,213,609,548 | 11,124,457,831 |
| Borrowing | - | 49,652,451 |
| Debt securities issued | 563,838,805 | 415,737,314 |
| Subordinated liabilities | - | - |
| Other-Lease Liabilities | 99,766,471 | 104,468,555 |
| **Total interest expense** | **10,912,125,636** | **11,711,936,982** |

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Loan administration fees | 111,726,436 | 99,016,448 |
| Service fees | 433,613,278 | 372,213,474 |
| Consortium fees | - | - |
| Commitment fees | 7,184,275 | 446,282 |
| DD/TT/Swift fees Income | 48,975,124 | 43,909,045 |
| Credit card/ATM issuance and renewal fees | 233,232,233 | 187,231,641 |
| Prepayment and swap fees | 72,650,506 | 46,107,635 |
| Investment banking fees | - | - |
| Asset management fees | - | - |
| Brokerage fees | - | - |
| Remittance fees | 203,730,230 | 210,404,594 |
| Commission on letter of credit | 251,169,844 | 226,835,577 |
| Commission on guarantee contracts issued | 221,480,952 | 175,351,636 |
| Commission on share underwriting/issue | - | - |
| Locker rental | 29,029,455 | 24,814,878 |
| Other fees and commission income | 634,012,894 | 491,477,423 |
| **Total fees and Commission Income** | **2,246,805,227** | **1,877,808,633** |

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| ATM management fees | 51,490,563 | 47,586,714 |
| VISA/Master card fees | 80,432,035 | 85,261,671 |
| Guarantee commission | - | - |
| Brokerage | - | - |
| DD/TT/Swift fees Expenses | 19,071,245 | 15,734,357 |
| Remittance fees and commission | 76,424,814 | 70,792,201 |
| Other fees and commission expense | 126,242,579 | 127,937,109 |
| **Total fees and Commission Expense** | **353,661,236** | **347,312,052** |

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| 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 | 693,222,187 | 468,681,699 |
| Other | - | - |
| **Net trading income** | **693,222,187** | **468,681,699** |

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Foreign exchange revaluation gain | 17,234,300 | 840,191 |
| Gain/loss on sale of investment securities | - | - |
| Fair value gain/loss on investment properties | - | - |
| Dividend on equity instruments | 23,672,669 | 6,998,193 |
| Gain/loss on sale of property and equipment | 6,172,385 | 607,886 |
| Gain/loss on sale of investment property | 1,174,698 | 60,667,894 |
| Operating lease income | - | - |
| Gain/loss on sale of gold and silver | - | - |
| Locker rent | - | - |
| Other - Share of Profit of Associates | 68,916,521 | - |
| **Total** | **117,170,573** | **69,114,163** |

## Note 4.35- Impairment charge/(reversal) for loan and other losses

Details presented as follows:

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Impairment charge/(reversal) on loan and advances to B/FIs | 18,149,474 | 5,858,322 |
| Impairment charge/(reversal) on loan and advances to customer | 255,104,038 | (165,415,540) |
| Impairment charge/(reversal) on financial Investment | (135,839) | 962,290 |
| Impairment charge/(reversal) on placement with banks and financial institutions | 4,949,462 | 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** | **278,067,136** | **(155,326,618)** |

## Note 4.36- Personnel Expense

All expenses related to employees of a bank are included under this head.
Details presented as follows:

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Salary | 873,328,346 | 824,855,603 |
| Allowances | 648,782,827 | 549,543,869 |
| Gratuity expense | 104,513,783 | 110,486,248 |
| Provident fund | 78,421,054 | 75,238,291 |
| Uniform | 106,100 | 18,363,216 |
| Training & development expense | 25,762,533 | 30,528,928 |
| Leave Expenses | 155,291,622 | 95,879,300 |
| Medical | 8,765,250 | 8,294,000 |
| Insurance | 27,735,353 | 25,752,553 |
| Employees Incentive | - | - |
| Cash-settled share-based payments | - | - |
| Pension Expenses | - | - |
| Finance expense under NFRS | 61,991,463 | 42,249,508 |
| Other expenses related to staff | 45,035,466 | 42,604,192 |
| **Subtotal** | **2,029,733,798** | **1,823,795,708** |
| Employees bonus* | 826,253,371 | 816,661,742 |
| **Grand total** | **2,855,987,169** | **2,640,457,450** |

During the year, the average yield rate for calculation of interest subsidy on staff loan is 5.88% (Previous year 6.85%).

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Directors' fee | 2,610,000 | 1,500,000 |
| Directors' expense | 1,220,433 | 1,575,589 |
| Auditors' remuneration | 6,780,000 | 3,390,000 |
| Other audit related expense | 1,625,018 | 1,650,589 |
| Professional and legal expense | 8,952,439 | 7,985,560 |
| Office administration expense | 802,721,612 | 768,902,363 |
| Operating lease expense | 2,694,132 | 4,558,880 |
| Operating expense of investment properties | - | - |
| Corporate social responsibility expense | 21,937,314 | 42,848,370 |
| Onerous lease provisions | - | - |
| Other expenses | 11,857,019 | 104,106,615 |
| Other expenses-Share of Loss of Associates | - | 74,129,339 |
| **Total** | **860,397,966** | **1,010,647,305** |

### 4.37.1 Office administration expense

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Water & Electricity | 41,348,020 | 44,389,502 |
| **Repair & Maintenance** | | |
| (a) Building | 1,193,861 | 1,207,784 |
| (b) Vehicle | 2,562,899 | 3,764,584 |
| (c) Computer & Accessories | 693,471 | 742,915 |
| (d) Office Equipment and furniture | 24,928,881 | 29,649,005 |
| (e) Other | 3,686,845 | 3,699,161 |
| Insurance Premium | 16,254,410 | 17,984,088 |
| Postage, Telex, Telephone, Fax | 51,161,769 | 49,038,337 |
| Printing and Stationery | 39,345,616 | 41,829,247 |
| News Paper, Books and Journals | 255,760 | 417,704 |
| Advertisement | 25,843,937 | 34,519,531 |
| Donation | - | - |
| Security Expense | 178,155,615 | 156,186,195 |
| Deposit and loan guarantee premium | 89,544,752 | 80,861,796 |
| Travel allowance and expenses | 17,285,590 | 18,367,090 |
| Entertainment | 24,526,487 | 25,136,924 |
| Annual/Special general meeting expenses | 2,113,140 | 1,761,027 |
| **Other** | | |
| a) Business Promotion | 25,932,273 | 28,314,077 |
| b) TSA fee and expenses reimbursement | 35,992,673 | 24,372,679 |
| c) Registration/Renewals | 17,861,320 | 19,941,500 |
| d) Fuel & Lubricant | 42,585,781 | 45,678,589 |
| e) Software Contract Expenses | 67,343,037 | 50,858,872 |
| f) Branch Less Banking & Mobile ATM | 2,092,548 | 2,148,050 |
| g) Disaster Recovery Sites | 3,563,391 | 7,350,551 |
| h) Temporary staff wages | 83,226,340 | 69,002,076 |
| i) Miscellaneous | 5,223,195 | 11,681,080 |
| **Total** | **802,721,612** | **768,902,363** |

## Note 4.38- Depreciation & Amortization

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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Depreciation on property, plant and equipment | 363,473,510 | 311,937,521 |
| Depreciation on investment property | - | - |
| Amortization of intangible assets | 39,770,058 | 14,483,543 |
| **Total** | **403,243,568** | **326,421,064** |

## Note 4.39- Non operating income

The incomes that have no direct relationship with the operation of transactions are presented under this head.

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Recovery of loan written off | - | - |
| Other Income - Gain on Derecognition of Lease Liability and ROU Assets | 5,496,217 | 10,687,923 |
| **Total** | **5,496,217** | **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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Loan written off | - | - |
| Redundancy provision | - | - |
| Expense of restructuring | - | - |
| Other non operating expenses | 2,131,455 | 2,151,515 |
| **Total** | **2,131,455** | **2,151,515** |

## 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 | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| **Current tax expense** | **2,399,147,556** | **2,577,341,444** |
| Current year | 2,298,147,556 | 2,577,341,444 |
| Adjustments for prior years | 101,000,000 | 297,443,730 |
| **Deferred tax expense** | **(18,620,990)** | **(60,291,044)** |
| Origination and reversal of temporary differences | (18,620,990) | (60,291,044) |
| Changes in tax rate | - | - |
| Restatement Adjustment for lease | - | - |
| **Total income tax expense** | **2,380,526,566** | **2,517,050,400** |

### 4.41.1: Reconciliation of tax expense and accounting profit

| PARTICULARS | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|
| Profit before tax | 7,459,953,008 | 7,356,953,872 |
| Tax amount at tax rate of 30 % | 2,237,985,902 | 2,207,086,162 |
| Add: Tax effect of expenses that are not deductible for tax purpose | 7,291,374 | 13,242,013 |
| Less: Tax effect on exempt income | 710,180 | (720,356) |
| Add/less: Tax effect on other items | 134,539,110 | 297,442,582 |
| **Total income tax expense** | **2,380,526,566** | **2,517,050,400** |
| **Effective tax rate** | **32%** | **34%** |

# 5. Disclosure and Additional Information

## 5.1 Risk Management

### Board Level Risk Committee

The Board is the one who sets 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 actions 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 are 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 every two years 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.

Exposure for Operational Risk is enclosed as an Annexure 2

## 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.

Exposure for Market Risk is enclosed as an Annexure 3

## 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.

As per NRB Capital Adequacy framework 2015 net liquid assets to total deposit ratio is presented as under:

**NET LIQUID ASSETS TO TOTAL DEPOSIT RATIO**

| PARTICULARS | AMOUNT (IN FULL FIGURE) |
|---|---|
| **A. Total deposit & borrowing** | **324,762,731,874** |
| 1. Total deposits | 318,376,539,416 |
| 2. Total borrowing | 6,386,192,458 |
| **B. Liquid assets** | **101,582,220,274** |
| 1. Cash | 2,123,264,954 |
| 2. Bank balance | 16,092,050,320 |
| 3. Money at call and short notice | 3,400,000,000 |
| 4. Investment in government securities and NRB instruments | 74,576,905,000 |
| 5. Placements upto 90 days | 5,390,000,000 |
| **C. Borrowings payable upto 90 days** | **-** |
| **D. Net liquid assets (B-C)** | **101,582,220,274** |
| **E. Net liquid assets to total deposit** | **31.91%** |
| **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** | **-** |
| **I. Note (if any):** | |

## Liquidity Profile/ Structural Liquidity Table

The structural liquidity profile facilitates the evaluation of the Bank's expected cash inflows and outflows across maturity buckets, supporting effective liquidity management, identification of liquidity gaps, monitoring of maturity concentrations and alignment of asset growth with funding capacity. The Bank continuously monitors the structural liquidity profile to ensure adequate funding capacity, effective liquidity risk management, and achieve a prudent alignment between the maturities of assets and liabilities.

As of Ashadh end 2083, total assets stood at NPR 511.9 billion, primarily comprising loans and advances of NPR 247.7 billion and investments of NPR 78.4 billion. Deposits remained the Bank's principal funding source at NPR 318.4 billion, supplemented by borrowings and other liabilities. Overall, assets allocated across the maturity profile exceeded liabilities, resulting in positive net financial assets of NPR 31.5 billion, equivalent to 6.57% of total liabilities. This reflects a sound liquidity position and funding resilience. Further, the Bank maintains adequate liquidity buffers to meet its obligations while supporting business growth and preserving financial stability.

Amount in Billion

| MATCHING ASSETS AND LIABILITIES - MATURITY PATTERN OF KEY ASSETS AND LIABILITIES (ALM) | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| PARTICULARS | 1-7 DAYS | 8-30 DAYS | 31-90 DAYS | 91-180 DAYS | 181-270 DAYS | 271-365 DAYS | 1-2 YEARS | 2-5 YEARS | MORE THAN 5 YEARS | TOTAL |
| Assets | | | | | | | | | | |
| Cash balance | 2.12 | - | - | - | - | - | - | - | - | 2.12 |
| Balance with NRB | 12.54 | - | - | - | - | - | - | - | - | 12.54 |
| Balance with domestic BFIs | 4.20 | - | - | - | - | - | - | - | - | 4.20 |
| Balance with foreign BFIs | 2.78 | - | 5.39 | 3.51 | 3.47 | 6.83 | - | - | - | 21.98 |
| Investments | 8.62 | 3.00 | 9.60 | 7.25 | 1.60 | 9.00 | 8.12 | 19.33 | 11.85 | 78.37 |
| Loans & advances | 7.48 | 8.14 | 33.94 | 24.53 | 14.28 | 14.23 | 1.66 | 25.35 | 118.04 | 247.66 |
| Interest receivable | 0.05 | 0.30 | 0.87 | 0.18 | 0.04 | 0.03 | 0.01 | 0.04 | 0.46 | 1.98 |
| Receivables from other institutions under commitment | - | - | - | - | - | - | - | - | - | - |
| Payments under s.no. Y14, Y15 and Y16 | 80.87 | 5.78 | 27.60 | 5.59 | 5.12 | 3.16 | 8.70 | 1.61 | 0.06 | 138.48 |
| Others | 0.11 | 0.52 | 0.00 | 0.01 | 0.00 | 0.02 | 0.06 | 0.26 | 3.58 | 4.55 |
| **Total (a)** | **118.77** | **17.73** | **77.40** | **41.07** | **24.50** | **33.26** | **18.55** | **46.59** | **133.98** | **511.87** |
| **Liabilities** | | | | | | | | | | |
| Deposits | 18.12 | 14.34 | 30.82 | 47.00 | 21.20 | 24.23 | 28.34 | 46.27 | 88.06 | 318.38 |
| Borrowings | - | - | - | - | - | - | - | 2.86 | 3.75 | 6.60 |
| Other liabilities and provisions | 10.73 | 1.49 | 0.03 | 0.83 | - | - | 3.79 | - | - | 16.87 |
| Payable to other institutions under commitment | 0.40 | 2.00 | 2.37 | 0.79 | - | 0.08 | - | - | - | 5.64 |
| Irrevocable loan commitment | 77.51 | - | - | - | - | - | - | - | - | 77.51 |
| Letter of credit/guarantee (net) | 2.96 | 3.78 | 25.23 | 4.80 | 5.12 | 3.08 | 8.70 | 1.61 | 0.06 | 55.33 |
| Payable under s.no. Y8 | - | - | - | - | - | - | - | - | - | - |
| Others | - | - | - | - | - | - | - | - | - | - |
| **Total (b)** | **109.71** | **21.61** | **58.45** | **53.42** | **26.32** | **27.39** | **40.83** | **50.73** | **91.86** | **480.33** |
| **Net financial assets (a-b)** | **9.06** | **(3.88)** | **18.95** | **(12.35)** | **(1.81)** | **5.87** | **(22.28)** | **(4.14)** | **42.12** | **31.54** |
| **Net financial assets as % of total liabilities** | **8.26%** | **(17.94%)** | **32.41%** | **(23.11%)** | **(6.89%)** | **21.45%** | **(54.56%)** | **(8.16%)** | **45.85%** | **6.57%** |

### 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:

NPR in '000

| PARTICULARS | AMOUNT |
|---|---|
| **Common Equity Tier 1 (CET 1)** | |
| Paid up Equity Share Capital | 13,721,376 |
| Equity Share Premium | 238,470 |
| Proposed Bonus Equity Shares | - |
| Statutory General Reserves | 8,732,853 |
| Retained Earnings | 5,207,523 |
| Unaudited current year cumulative profit/(loss) | - |
| Capital Redemption Reserve | - |
| Capital Adjustment Reserve | 1,116,408 |
| Debenture Redemption Reserve | 2,296,346 |
| Dividend Equalization Reserves | - |
| Bargain Purchase Gain | - |
| Other Free Reserve | 88,630 |
| Less: Goodwill | - |
| Less: Intangible Assets | 205,880 |
| 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 (Actuarial Loss) | 290,909 |
| 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** | **30,904,818** |

### b) Supplementary Capital (Tier 2) capital and a breakdown of its components:

NPR in '000

| SUPPLEMENTARY CAPITAL (TIER 2) | AMOUNT |
|---|---|
| Cumulative and/or Redeemable Preference Share | - |
| Subordinated Term Debt | 3,800,000 |
| Hybrid Capital Instruments | - |
| Stock Premium | - |
| General Loan Loss Provision | 2,793,471 |
| Exchange Equalization Reserve | 74,141 |
| Investment Adjustment Reserve | - |
| Accrued Interest Receivable on pass loan included in Regulatory Reserve | 94,221 |
| Regulatory reserve for non-banking assets recorded within the last 24 months | 216,174 |
| Interest Capitalized Reserve included in Regulatory Reserve | 94,523 |
| Other Reserves | - |
| **Total (Tier 2) Capital** | **7,072,529** |
| **Total Capital Fund (Tier I and II)** | **37,977,347** |

**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: 496,788 thousand
- Total qualifying capital: 37,977,347 thousand
- Tier 1 Capital to Total Risk Weighted Exposures: 9.88 %
- Capital adequacy ratio: 12.15 %

**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 16th July 2026, Bank has the following capital structure:

Paid up ordinary capital Rs. 1,372.13 crore (Previous Year Rs. 1,294.47 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 |
|---|---|---|
| Credit Risk | 290,448,509 | 247,082,236 |
| Operational Risk | 13,788,260 | 11,766,746 |
| Market Risk | 266,191 | 1,138,442 |
| Adjustment under Pillar II | 8,184,019 | 7,867,393 |
| **TOTAL** | **312,686,979** | **267,854,816** |

**b) Risk weighted exposures under each categories of Credit Risk**

Rs. in '000

| PARTICULARS | CURRENT YEAR | PREVIOUS YEAR |
|---|---|---|
| 1. Claims on Government and Central Bank | - | - |
| 2. Claims on banks | 7,900,922 | 4,436,438 |
| 3. Claims on Domestic corporate & securities firms | 145,411,144 | 126,796,046 |
| 4. Claims on regulatory retail portfolio | 26,010,533 | 27,571,312 |
| 5. Claims secured by residential properties | 15,402,747 | 14,084,874 |
| 6. Claims secured by commercial real estate | 1,733,336 | 1,868,496 |
| 7. Past due claims | 1,871,478 | 1,382,728 |
| 8. High risk claims | 8,613,008 | 7,723,038 |
| 9. Investment in Equity of Institutions | 1,230,203 | 2,759,797 |
| 10. Lending against Shares | 5,089,722 | 3,440,138 |
| 11. Personal Hirepurchase/Personal Auto Loans | 2,785,669 | 2,736,047 |
| 12. Real Estate loans for land acquisition and development | 11,075,021 | 8,860,658 |
| 13. Trust Receipt Loans for Trading Firms | 2,972,979 | 3,509,641 |
| 14. Staff Loan Secured by Residential Property | 1,075,843 | 1,005,823 |
| 15. Other assets | 14,660,971 | 10,447,962 |
| 16. Off balance sheet items | 44,614,935 | 30,459,238 |
| **Total** | **290,448,509** | **247,082,236** |

**c) Total risk weighted exposure calculation table**

Enclosed as an Annexure 1

**d) Performing Assets**

Rs. in '000

| CATEGORY | GROSS | PROVISION | NET |
|---|---|---|---|
| Pass Loan | 238,225,404 | 2,382,254 | 235,843,150 |
| Watchlist (Restructured/Rescheduled Covid/Others) | 3,100,861 | 155,043 | 2,945,818 |
| Watchlist | 5,123,485 | 256,174 | 4,867,311 |
| **Total** | **246,449,751** | **2,793,471** | **243,656,279** |

**e) Non-Performing Assets (NPAs)**

Rs. in '000

| CATEGORY | GROSS | PROVISION | NET |
|---|---|---|---|
| Restructured/Rescheduled | - | - | - |
| Substandard Loan | 475,094 | 118,774 | 356,321 |
| Doubtful Loan | 232,528 | 116,264 | 116,264 |
| Loss Loan | 499,592 | 499,592 | - |
| **Total** | **1,207,213** | **734,629** | **472,584** |

**f) Details of additional Loan Loss Provisions**

Rs. in '000

| LOAN CATEGORY | AMOUNT |
|---|---|
| Pass | 15,460 |
| Watchlist | 25,970 |
| Substandard | - |
| Doubtful | - |
| Loan against PG | - |
| Deprived Sector Loan | - |
| Retail Lending | - |
| Other | - |
| **Total** | **41,430** |

**NPA Ratios**

Gross NPA to gross advances: 0.49%

Provision to NPA: 0.19%

**g) Movement in Non-Performing Assets**

The Bank continuously monitors the quality of its credit portfolio through established credit risk management, monitoring and recovery mechanisms. Non-performing assets (NPA) are identified, classified and provided for in accordance with the applicable directives and regulatory requirements of Nepal Rastra Bank.

During the year, the Bank's non-performing assets increased from Rs. 8,597.01 Lac at the beginning of the year to Rs. 12,072.13 Lac as at Ashadh end 2083. Fresh additions to NPA during the year amounted to Rs. 16,855.49 Lac, while Rs. 13,380.36 Lac was recovered/reduced during the same period.

Accordingly, the closing NPA increased by Rs. 3,475.12 Lac, representing an increase of approximately 40.42% compared with last year NPA balance.

Rs. in '000

| PARTICULARS | AMOUNT | PROVISION |
|---|---|---|
| Opening balance | 859,701 | 654,951 |
| Addition during the year | 1,685,548 | 874,670 |
| Recovered during the year | 1,338,036 | 794,992 |
| **Balance as at Ashad end 2083** | **1,207,213** | **734,629** |

**h) Sector-wise breakup of NPA**

As of Ashadh end 2083, the Bank's total NPA stood at Rs. 12,072.13 Lac. The NPA portfolio was distributed across different economic sectors, with the major concentration of NPA observed in Consumption Loans, Non-food Production Related activities, Wholesaler & Retailer, and Agricultural and Forest Related activities.

Consumption Loans accounted for the largest portion of the Bank's NPA, followed by Non-food Production Related activities and Wholesaler & Retailer. The Bank regularly reviews sector-wise asset quality and concentration to identify emerging credit risks and take appropriate monitoring and recovery measures.

The detailed sector-wise composition of NPA is presented below: (in Lac)

| SECTOR CODE | SECTOR NAME | NPA |
|---|---|---|
| S01 | Agricultural and Forest Related | 1,262.17 |
| S02 | Fishery Related | 1,00.27 |
| S03 | Mining Related | 0.00 |
| S04 | Agriculture, Forestry & Beverage Production Related | 130.77 |
| S05 | Non-food Production Related | 2,723.77 |
| S06 | Construction | 76.80 |
| S07 | Power, Gas and Water | 6.62 |
| S08 | Metal Products, Machinery & Electronic Equipment & Assemblage | 159.25 |
| S09 | Transport, Communication and Public Utilities | 158.91 |
| S10 | Wholesaler & Retailer | 2,643.34 |
| S11 | Finance, Insurance and Real Estate | 109.50 |
| S12 | Hotel or Restaurant | 203.11 |
| S13 | Other Service | 94.68 |
| S14 | Consumption Loans | 4,345.78 |
| S15 | Local Government | 0.00 |
| S16 | Others | 57.15 |
| | **Total** | **12,072.13** |

**i) Movement of Provisions made against NPA**

The Bank maintained provisions against non-performing assets in accordance with applicable regulatory requirements. Provision against NPA stood at Rs. 6,549.51 Lac at the beginning of the year. During the year, provisions amounting to Rs. 8,746.70 Lac were added, while Rs. 7,949.92 Lac was reduced/reversed in relation to recoveries and movements in the underlying NPA portfolio.

Consequently, the provision against NPA stood at Rs. 7,346.29 Lac as at Ashadh end 2083, compared with Rs. 6,549.51 Lac in the previous year.

**j) Details of Account restructured/rescheduled as per regulatory guidelines**

Apart from Reschedule/Restructured accounts falling under NPA category, the Bank has restructured/rescheduled only those accounts that are eligible in accordance with the NRB forbearance measures issued by Nepal Rastra Bank from time to time. Such restructuring/ rescheduling is undertaken after assessment of the borrowers' circumstances such as future project plan regarding business continuity as well as regular repayment of loans and in compliance with the conditions and provisioning requirements prescribed by the regulator.

As of Ashadh end 2083, the total number of accounts rescheduled/restructured are 364 accounts with outstanding balance of Rs. 31,008.61 Lac. The Bank has maintained provision of Rs. 1,550.43 Lac against such exposures, equivalent to 5% of the outstanding amount.

**k) Compliance with the Priority Sector Lending Norms**

The Bank remains committed to channeling credit to priority sectors of the economy in accordance with the lending requirements prescribed by Nepal Rastra Bank. The Bank regularly monitors its exposure to the prescribed sectors to ensure compliance with the applicable regulatory thresholds.

As of Ashadh end 2083, lending to the agriculture sector amounted to Rs. 2,72,701.30 Lac, representing 11.02% of the relevant outstanding loan base, against the regulatory requirement of 10%. The Bank therefore maintained a surplus of 1.02 percentage points, equivalent to Rs. 25,271.10 Lac over the required amount.

Similarly, the combined outstanding exposure to Hydropower/Energy, Tourism, SMEs, industries based on information and communication technology and Export industries based on domestic raw materials amounted to Rs. 6,10,230.10 Lac, representing 24.66% of the relevant outstanding loan base against the prescribed requirement of 20%. The Bank maintained a surplus of 4.66 percentage points, equivalent to Rs. 1,15,369.80 Lac.

The Bank's outstanding exposure to the Deprived Sector stood at Rs. 1,25,389.50 Lac, representing 5.07% of the relevant outstanding loan base against the regulatory requirement of 5%, resulting in a surplus of 0.07 percentage points or Rs. 1,674.50 Lac.

**% Requirement for the period of Ashadh 83**

In Lac

| S.N. | SUMMARY | REGULATORY REQUIREMENTS | O/S | O/S IN % | SURPLUS/ SHORT-FALL IN % |
|---|---|---|---|---|---|
| **1.** | **Agriculture** | **10.00%** | **272,701.30** | **11.02%** | **1.02%** |
| | Hydropower/Energy | | 275,844.70 | 11.15% | |
| | Tourism | | 65,767.90 | 2.66% | |
| | SME as per NRB 17.1 | | 246,107.20 | 9.95% | |
| | Industries based on information technology and communication technology | | 22,510.20 | 0.91% | |
| **2.** | **Total (Hydro+SME+Tourism + Technology)** | **20.00%** | **610,230.10** | **24.66%** | **4.66%** |
| **3.** | **Deprived Sector (O/s)** | **5.00%** | **125,389.50** | **5.07%** | **0.07%** |
| | **Total Loan: Poush 82** | | **2,474,301.50** | | |

Accordingly, the Bank remained above the prescribed minimum lending requirements in each of the above regulatory categories as of Ashadh 2083.

**l) Details of Credit Concentration/Sector wise Exposures**

The Bank maintains a diversified credit portfolio across various economic sectors and regularly monitors sectoral concentration as part of its credit risk management framework. As at Ashadh 2083, the Bank's total sector-wise credit exposure amounted to Rs. 24,76,569.60 Lac.

The largest exposure is in Consumption Loans at Rs. 5,50,823.60 Lac, representing approximately 22.24% of the total credit portfolio. This is followed by Wholesaler & Retailer loan at Rs. 4,74,008.80 Lac which stands at 19.14% of total credit portfolio, Non-food Production Related activities at Rs. 3,42,912.50 Lac which stands at 13.85% of total credit portfolio, Power, Gas and Water at Rs. 2,75,344.70 Lac which stands at 11.12% of total credit portfolio, and Agricultural and Forest Related activities at Rs. 2,02,783.50 Lac which stands at 8.19% of total credit portfolio.

In Lac

| SECTOR CODE | SECTOR NAME | TOTAL CREDIT CONCENTRATION |
|---|---|---|
| S01 | Agricultural and Forest Related | 2,02,783.50 |
| S02 | Fishery Related | 1,688.90 |
| S03 | Mining Related | 0.00 |
| S04 | Agriculture, Forestry & Beverage Production Related | 1,29,037.20 |
| S05 | Non-food Production Related | 3,42,912.50 |
| S06 | Construction | 84,393.90 |
| S07 | Power, Gas and Water | 2,75,344.70 |
| S08 | Metal Products, Machinery & Electronic Equipment & Assemblage | 48,701.00 |
| S09 | Transport, Communication and Public Utilities | 19,363.10 |
| S10 | Wholesaler & Retailer | 4,74,008.80 |
| S11 | Finance, Insurance and Real Estate | 1,95,880.00 |
| S12 | Hotel or Restaurant | 65,767.90 |
| S13 | Other Service | 82,911.30 |
| S14 | Consumption Loans | 5,50,823.60 |
| S15 | Local Government | 0.00 |
| S16 | Others | 2,953.40 |
| | **Total** | **24,76,569.60** |

The sector-wise distribution reflects diversification of the Bank's credit portfolio across retail, trading, production, construction, agriculture, services and other economic activities. The Bank continues to monitor sectoral exposures, portfolio quality and concentration risk within the limits prescribed by Nepal Rastra Bank and the Bank's internal credit risk management policy.

## 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 or Loss**

The following table contains details 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) | | | 7,763,265,401 |

**Previous year**

| PARTICULARS | CARRYING AMOUNT (RS.) | | |
|---|---|---|---|
| | LEVEL 1 | LEVEL 2 | LEVEL 3 |
| Derivative financial instruments (Assets) | | | 3,577,723,753 |

**b) Financial assets and liabilities measured at amortized cost**

The following table contains details 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 | | | - |
| Government & other bonds | | | 55,415,017,593 |
| Loan and advances to B/FIs | | | 11,578,557,388 |
| Loans and advances to customers | | | 235,514,246,215 |

**Previous year**

| PARTICULARS | CARRYING AMOUNT (RS.) LEVEL 1 | LEVEL 2 | LEVEL 3 |
|---|---|---|---|
| Treasury bills | | | 4,853,500,918 |
| Government & other bonds | | | 43,251,837,456 |
| Loan and advances to B/FIs | | | 9,781,759,468 |
| Loans and advances to customers | | | 213,438,490,103 |

**c) Financial assets 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** | | | |
| Nirdhan Utthan Laghubitta Bittiya Sanstha Limited | 635 | | |
| Taragaon Regency Hotel Limited | 40,820,000 | | |
| Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited | | 272,554,938 | |
| Nirdhan Utthan Laghubitta Bittiya Sanstha Limited Promoter Share | | 752,727,418 | |
| **Quoted Units of Mutual Funds** | | | |
| Citizens Super 30 Mutual Fund | 5,100,000 | | |
| Himalayan 80-20 | 5,825,000 | | |
| Laxmi Value Fund 2 | 9,770,000 | | |
| NIBL Growth Fund | 10,910,000 | | |
| NIBL Stable Fund | 9,040,000 | | |
| Prabhu Smart Fund | 6,175,000 | | |
| RBB Mutual Fund 2 | 5,000,000 | | |
| Sunrise Focused Equity Fund | 10,190,000 | | |
| Siddhartha Investment Growth Scheme 3 | 21,000,000 | | |
| Garima Samriddhi Yojana | 10,300,000 | | |
| Muktinath Mutual Fund 1 | 19,800,000 | | |
| MBL Equity Fund | 5,000,000 | | |
| NMB Hybrid Fund L- II | 10,130,000 | | |
| Reliable Samriddhi Yojana | 5,120,000 | | |
| Global IME Samunnat Yojana -II | 19,960,000 | | |
| RBB Focus 40 | 9,990,000 | | |
| Citizens Santulit Yojana | 9,020,000 | | |
| Nepal Life Samriddhi Lagani Yojana | 46,912,613 | | |
| **Unquoted Units of Mutual fund** | | | |
| LS Horizon 12 | | 20,210,244 | |
| Sanima Equity Fund – II | | 20,210,244 | |
| Siddhartha Equity Fund 2 | | 20,210,244 | |
| Sanima Flexi Fund | | | 5,145,000 |
| Citizens Sadabahar Yojana | | | 9,970,000 |
| **Unquoted Equity** | | | |
| Karja Suchana Kendra Limited | | | 144,646,882 |
| National Banking Training Institute | | | 11,523,275 |
| Nepal Clearing House Limited | | | 53,243,394 |
| **Total** | **260,063,248** | **1,085,913,088** | **224,528,551** |

**Previous 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 Laghubitta Bittiya Sanstha Limited | | 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 |
| Karja Suchana Kendra Limited | | | 119,182,904 |
| National Banking Training Institute | | | 11,608,054 |
| **Total** | **236,815,700** | **917,987,829** | **183,295,564** |

## 5.4 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:

**Current year**

| S.N. | PARTICULARS | KOSHI | MADHESH | BAGMATI | GANDAKI | LUMBINI | KARNALI | SUDURPASCHIM | TOTAL |
|---|---|---|---|---|---|---|---|---|---|
| (a) | Revenues from External Customers | 2,208,111 | 1,395,612 | 16,390,126 | 835,161 | 1,676,302 | 101,764 | 519,194 | 23,126,271 |
| (b) | Inter-segment Revenue | 82,573 | 247,531 | 7,532,655 | 121,173 | 241,503 | 21,552 | 80,325 | 8,327,312 |
| **(c)** | **Gross Revenue** | **2,290,684** | **1,643,143** | **23,922,781** | **956,334** | **1,917,805** | **123,316** | **599,519** | **31,453,583** |
| (d) | Interest Revenue | 1,985,300 | 1,214,066 | 14,183,682 | 746,631 | 1,388,716 | 88,855 | 455,624 | 20,062,873 |
| (e) | Interest Expenses | 522,012 | 537,882 | 8,338,337 | 447,098 | 759,419 | 53,811 | 253,566 | 10,912,126 |
| **(f)** | **Net Interest Revenue** | **1,463,288** | **676,184** | **5,845,345** | **299,532** | **629,296** | **35,043** | **202,058** | **9,150,747** |
| (g) | Depreciation & Amortisation | 22,823 | 25,951 | 290,781 | 15,428 | 38,131 | 2,086 | 8,045 | 403,244 |
| (h) | Segment Profit/(Loss) | 1,355,164 | 575,195 | 5,457,899 | 211,838 | 551,008 | 16,301 | 118,802 | 8,286,206 |
| (i) | Impairment of Assets | 64,470 | 47,357 | 128,462 | 10,539 | 28,633 | 374 | (1,768) | 278,067 |
| **(j)** | **Segment Assets** | **36,618,886** | **23,144,558** | **271,810,674** | **13,850,153** | **27,799,476** | **1,687,635** | **8,610,220** | **383,521,602** |
| **(k)** | **Segment Liabilities** | **33,259,966** | **21,021,590** | **246,878,447** | **12,579,728** | **25,249,529** | **1,532,834** | **7,820,435** | **348,342,528** |

**Previous Year**

| S.N. | PARTICULARS | KOSHI | MADHESH | BAGMATI | GANDAKI | LUMBINI | KARNALI | SUDURPASCHIM | TOTAL |
|---|---|---|---|---|---|---|---|---|---|
| (a) | Revenues from External Customers | 2,307,944 | 1,428,985 | 16,050,987 | 903,178 | 1,792,782 | 134,429 | 622,007 | 23,240,313 |
| (b) | Inter-segment Revenue | 62,210 | 303,952 | 8,557,583 | 125,670 | 215,476 | 11,431 | 49,810 | 9,326,132 |
| **(c)** | **Gross Revenue** | **2,370,154** | **1,732,937** | **24,608,569** | **1,028,848** | **2,008,258** | **145,860** | **671,817** | **32,566,444** |
| (d) | Interest Revenue | 2,089,788 | 1,258,244 | 14,369,340 | 828,032 | 1,577,697 | 120,623 | 570,537 | 20,814,261 |
| (e) | Interest Expenses | 541,701 | 560,381 | 9,071,394 | 456,810 | 784,569 | 54,569 | 242,512 | 11,711,937 |
| **(f)** | **Net Interest Revenue** | **1,548,086** | **697,863** | **5,297,945** | **371,222** | **793,129** | **66,054** | **328,026** | **9,102,324** |
| (g) | Depreciation & Amortisation | 26,378 | 25,652 | 203,081 | 17,347 | 42,091 | 2,516 | 9,355 | 326,421 |
| (h) | Segment Profit/(Loss) | 1,535,986 | 672,352 | 4,536,785 | 314,140 | 746,762 | 47,951 | 319,639 | 8,173,616 |
| (i) | Impairment of Assets | (14,471) | (13,396) | 37,070 | (26,484) | (62,782) | 1,653 | (76,916) | (155,327) |
| **(j)** | **Segment Assets** | **36,112,216** | **22,359,205** | **251,148,458** | **14,131,952** | **28,051,515** | **2,103,402** | **9,732,497** | **363,639,245** |
| **(k)** | **Segment Liabilities** | **32,940,374** | **20,395,331** | **229,089,354** | **12,890,701** | **25,587,668** | **1,918,654** | **8,877,663** | **331,699,745** |

**Reconciliations of reportable segment revenues, profit or loss, assets and liabilities**

**a) Revenue**

Rs. in '000

| PARTICULARS | CURRENT YEAR | PREVIOUS YEAR |
|---|---|---|
| Total revenues for reportable segments | 31,453,583 | 32,566,444 |
| Other revenues | - | - |
| Elimination of intersegment revenues | (8,327,312) | (9,326,132) |
| **Entity's revenues** | **23,126,271** | **23,240,313** |

**b) Profit or Loss**

Rs. in '000

| PARTICULARS | CURRENT YEAR | PREVIOUS YEAR |
|---|---|---|
| Total profit or loss for reportable segments | 8,286,206 | 8,173,616 |
| Other profit or loss | - | - |
| Elimination of intersegment profits | | |
| Unallocated amounts: | | |
| Bonus expenses | (826,253) | (816,662) |
| Other adjustments | | |
| **Profit before income tax** | **7,459,953** | **7,356,954** |

## 5.5 Share option and share based payment

The bank doesn't have arrangements of share-based payment and share options as on reporting date.

## 5.6 Contingent Liabilities and Commitments

The details of contingent liabilities and commitments have been presented in notes 4.28 above.

## 5.7 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 four 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 Microfinance Laghubitta Bittiya Sanstha Limited
7) Nirdhan Utthan Laghubitta Bittiya Sanstha Limited
8) Everest Bank Limited Retirement Fund

### Transactions during the period

Rs. in '000

| PARTICULARS | CURRENT YEAR | PREVIOUS YEAR |
|---|---|---|
| **Directors:** | | |
| Director's Sitting Fees | 2,610 | 2,685 |
| Interest Paid to directors on deposits | 7,341 | 9,197 |
| **Key Management Personnel (KMP):** | | |
| Remuneration and benefits Paid | 89,538 | 72,358 |
| Interest on account balances | 3,209 | 3,518 |
| **PNB Group** | | |
| TSA Fees Paid | 11,390 | 11,390 |
| Dividend Paid | 336,981 | 130,315 |
| Bonus Share Paid (No. of Share) | 1,555,298 | 2,356,512 |
| **Forward Microfinance Laghubitta Bittiya Sanstha Limited** | | |
| Dividend Received | - | - |
| Bonus Share Received (No. of Share) | - | 350,971 |

### 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 | 141,816 | Director | 130,650 | Director |
| Deposit | 33,915 | KMP | 36,914 | KMP |
| Loan | 10,311 | KMP | 18,673 | KMP |

### Details of Directors

| PARTICULARS | CURRENT YEAR | PREVIOUS YEAR |
|---|---|---|
| Chairman | Dr. Bal Gopal Baidya | Dr. Bal Gopal Baidya |
| Directors | Mr. Santosh Kumar<br>Mr. Kiran Krishna Shrestha<br>Mr. Nabin Bhakta Shrestha<br>Ms. Urmila Shrestha<br>Mr. Bigyan Bickram Sijapati | Mr. Rakesh Grover<br>Mr. Kiran Krishna Shrestha<br>Mr. Nabin Bhakta Shrestha<br>Ms. Urmila Shrestha<br>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 Office | Mr. Yogendra Singh Udawat | Mr. Vijay Kumar Sharma |
| Dy. General Manager | Mr. Keshab Raj Paudel<br>Mr. Ashutosh Sharma<br>Mr. Siddharath Rana | Mr. Keshab Raj Paudel<br>Mr. Ashutosh Sharma<br>Mr. Siddharath Rana |
| Asst General Manager | Mr. Santosh Kumar Bhattarai<br>Mr. Bishnu Prasad Gyawali | Mr. Santosh Kumar Bhattarai<br>Mr. Bishnu Prasad Gyawali |

## 5.8 Merger and acquisition

During the reporting period, there is no merger and acquisition.

## 5.9 Additional disclosures of non-consolidated entities

The bank has no subsidiary for consolidation.

## 5.10 Dividend

For the year ended Ashad 32, 2083 (July 16, 2026), the board of directors of the Company have recommended and proposed a final cash dividend of Rs. 10 per share amounting to Rs. 1,372,137,592 and bonus share of 1:0.05 with par value of Rs. 686,068,796 (2081-82: Bonus issue in the ratio of 1:0.06 with par value of Rs. 77,66,81,656 and final cash dividend of Rs. 14.00 per share amounting to Rs. 1,81,22,57,198)

## 5.11 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.

## 5.12 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.

## 5.13 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.

## 5.14 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

For the Year ended Ashadh 32, 2083

Rs. in '000

| 1. 1 RISK WEIGHTED EXPOSURES | | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|---|
| a. | Risk Weighted Exposure for Credit Risk | 290,448,509 | 247,082,236 |
| b. | Risk Weighted Exposure for Operational Risk | 13,788,260 | 11,766,746 |
| c. | Risk Weighted Exposure for Market Risk | 266,191 | 1,138,442 |
| **Total Risk Weighted Exposures (Before adjustments of Pillar II)** | | **304,502,960** | **259,987,423** |
| **Adjustments under Pillar II** | | | |
| "Adjustment as per SRP 6.4a (5)<br>Is supervisor satisfied with ALM Policies and practices employed by the bank?" | | - | - |
| Adjustment as per SRP 6.4a (6) | | - | - |
| "Adjustment as per SRP 6.4a (7)<br>Add RWE equvalent to reciprocal of capital charge of 2 % of Gross Income" | | 2,093,959 | 2,667,645 |
| "Adjustment as per SRP 6.4a (9)<br>Overall risk management policies and precedures are not satisfactory. Add 2% of RWE" | | 6,090,059 | 5,199,748 |
| "Adjustment as per SRP 6.4a (10)<br>Has the bank achieved desired level of disclosure requirement?" | | - | - |
| **Total Risk Weighted Exposures (after bank's adjustments of Pillar II)** | | **312,686,979** | **267,854,816** |

| 1.2 CAPITAL | | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|---|
| **(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]** | | | |
| **Common Equity Tier 1 (CET 1)** | | **30,904,818** | **27,960,759** |
| a | Paid up Equity Share Capital | 13,721,376 | 12,944,694 |
| b | Equity Share Premium | 238,470 | 238,470 |
| c | Proposed Bonus Equity Shares | | - |
| d | Statutory General Reserves | 8,732,853 | 7,716,968 |
| e | Retained Earnings | 5,207,523 | 4,893,096 |
| 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 | 2,296,346 | 1,365,794 |
| j | Dividend Equalization Reserves | - | - |
| K | Bargain Purchase Gain | - | - |
| l | Other Free Reserve | 88,630 | 88,630 |
| m | Less: Goodwill | - | - |
| n | Less: Intangible Assets | 205,880 | 191,980 |
| 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 (Actuarial Loss) | 290,909 | 211,323 |
| **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 | - | - |

| 1.2 CAPITAL | | ASHADH 32, 2083 | ASHADH 32, 2082 |
|---|---|---|---|
| **(B) Supplementary Capital (Tier 2)** | | **7,072,529** | **7,318,612** |
| a | Cumulative and/or Redeemable Preference Share | - | - |
| b | Subordinated Term Debt | 3,800,000 | 4,200,000 |
| c | Hybrid Capital Instruments | - | - |
| d | Stock Premium | | - |
| e | General Loan Loss Provision | 2,793,471 | 2,939,862 |
| f | Exchange Equalization Reserve | 74,141 | 69,832 |
| g | Investment Adjustment Reserve | - | 2,691 |
| h | Accrued Interest Receivable on pass loan included in Regulatory Reserve | 94,221 | 92,500 |
| i | Regulatory reserve for non-banking assets recorded within the last 24 months. | 216,174 | - |
| j | Interest Capitalized Reserve included in Regulatory Reserve | 94,523 | 13,726 |
| k | Other Reserves | - | - |
| **Total Capital Fund (Tier I and Tier II)** | | **37,977,347** | **35,279,371** |
| | | | |
| **1.3 CAPITAL ADEQUACY RATIOS** | | | |
| **Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)** | | **9.88** | **10.44** |
| **Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)** | | **9.88** | **10.44** |
| **Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)** | | **12.15** | **13.17** |

Annexure 1

# RISK WEIGHTED EXPOSURE FOR CREDIT RISK

For the Year ended Ashadh 32, 2083

Rs. in '000

| ITEMS | BOOK VALUE | SPECIFIC PROVISION | ELIGIBLE CRM | NET VALUE | CURRENT YEAR RISK WEIGHT | CURRENT YEAR RISK WEIGHTED EXPOSURES | PREVIOUS YEAR NET VALUE | PREVIOUS YEAR RISK WEIGHTED EXPOSURES |
|---|---|---|---|---|---|---|---|---|
| **A. Balance Sheet Exposures** | **X1** | **X2** | **X3** | **X4=X1-X2-X3** | **X5** | **X6=X4*X5** | | |
| Cash Balance | 2,123,276.40 | - | - | 2,123,276.40 | 0% | - | 2,384,593.06 | - |
| Balance With Nepal Rastra Bank | 33,805,752.02 | - | - | 33,805,752.02 | 0% | - | 63,527,957.06 | - |
| Gold | - | - | - | - | 0% | - | - | - |
| Investment in Nepalese Government Securities | 53,997,853.67 | - | - | 53,997,853.67 | 0% | - | 46,688,153.97 | - |
| All Claims on Government of Nepal | 204,726.91 | - | - | 204,726.91 | 0% | - | 229,744.51 | - |
| Investment in Nepal Rastra Bank securities | - | - | - | - | 0% | - | - | - |
| All claims on Nepal Rastra Bank | 1,265,187.76 | - | - | 1,265,187.76 | 0% | - | 1,187,189.16 | - |
| 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 MDB's recognized by the framework | - | - | - | - | 0% | - | - | - |
| Claims on Other Multilateral Development Banks | - | - | - | - | 100% | - | - | - |
| Claims on Domestic Public Sector Entities (Credit rating score equivalent to AAA) | - | - | - | - | 50% | - | - | - |
| Claims on Domestic Public Sector Entities (Credit rating score equivalent to AA+ to AA-) | - | - | - | - | 70% | - | - | - |
| Claims on Domestic Public Sector Entities (Credit rating score equivalent to A+ to A-) | - | - | - | - | 80% | - | - | - |
| Claims on Domestic Public Sector Entities (Credit rating score equivalent to BBB+ & below) | - | - | - | - | 100% | - | - | - |
| Claims on Domestic Public Sector Entities (Unrated) | - | - | - | - | 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 | 17,254,715.46 | - | - | 17,254,715.46 | 20% | 3,450,943.09 | 10,363,204.30 | 2,072,640.86 |
| Claims on domestic banks that do not meet capital adequacy requirements | - | - | - | - | 100% | - | - | - |
| Claims on foreign bank (ECA Rating 0-1) | 1,488,893.17 | - | - | 1,488,893.17 | 20% | 297,778.63 | 284,929.07 | 56,985.81 |
| Claims on foreign bank (ECA Rating 2) | - | - | - | - | 50% | - | - | - |
| 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 | 20,761,001.23 | - | - | 20,761,001.23 | 20% | 4,152,200.25 | 11,534,055.32 | 2,306,811.06 |
| Claims on Domestic Corporates (Credit rating score equivalent to AAA) | - | - | - | - | 50% | - | - | - |
| Claims on Domestic Corporates | | | | | | | | |

Continue... Annexure 1

*Continue... Annexure 1*

Rs. in '000

| ITEMS | BOOK VALUE | SPECIFIC PROVISION | ELIGIBLE CRM | NET VALUE | CURRENT YEAR RISK WEIGHT | CURRENT YEAR RISK WEIGHTED EXPOSURES | PREVIOUS YEAR NET VALUE | PREVIOUS YEAR RISK WEIGHTED EXPOSURES |
|---|---|---|---|---|---|---|---|---|
| (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) | 145,758,611.97 | - | 347,468.25 | 145,411,143.71 | 100% | 145,411,143.71 | 126,796,045.76 | 126,796,045.76 |
| 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) | 34,728,193.09 | - | 47,482.69 | 34,680,710.40 | 75% | 26,010,532.80 | 36,761,748.99 | 27,571,311.74 |
| Claims fulfilling all criterion of regularity retail except granularity | - | - | - | - | 100% | - | - | - |
| Claims secured by residential properties | 25,100,339.49 | - | - | 25,100,339.49 | 60% | 15,060,203.69 | 22,858,525.07 | 13,715,115.04 |
| Claims not fully secured by residential properties | - | - | - | - | 150% | - | - | - |
| Claims secured by residential properties (Overdue) | 478,988.77 | 136,445.07 | - | 342,543.70 | 100% | 342,543.70 | 369,758.55 | 369,758.55 |
| Claims secured by Commercial real estate | 1,733,336.08 | - | - | 1,733,336.08 | 100% | 1,733,336.08 | 1,868,495.51 | 1,868,495.51 |
| Past due claims (except for claims secured by residential properties) | 1,845,835.85 | 598,183.96 | - | 1,247,651.90 | 150% | 1,871,477.85 | 921,818.86 | 1,382,728.28 |
| High Risk claims | 6,442,016.49 | - | 700,011.36 | 5,742,005.13 | 150% | 8,613,007.69 | 5,148,692.02 | 7,723,038.04 |
| Lending against securities (bonds) | - | - | - | - | 100% | - | - | - |
| Lending against Shares | 5,089,721.67 | - | - | 5,089,721.67 | 100% | 5,089,721.67 | 3,440,137.80 | 3,440,137.80 |
| Trust Receipt Loans for Trading Firms | 2,972,978.96 | - | - | 2,972,978.96 | 100% | 2,972,978.96 | 2,924,701.10 | 3,509,641.32 |
| Real Estate loans for land acquisition and development (Other than mentioned in Capital Adequacy framework 2015-point 3.3(j)(1)(k)) | 8,796,988.33 | - | - | 8,796,988.33 | 125% | 10,996,235.42 | 7,025,474.20 | 8,781,842.75 |
| Real Estate loans for land acquisition and development (For institutions/projects registred/licensed and approved by Government of Nepal for land acquisition and development purposes) | 78,785.11 | - | - | 78,785.11 | 100% | 78,785.11 | 78,815.75 | 78,815.75 |
| Personal Hirepurchase/Personal Auto Loans | 2,785,669.25 | - | - | 2,785,669.25 | 100% | 2,785,669.25 | 2,736,047.46 | 2,736,047.46 |
| Investments in equity and other capital instruments of institutions listed in stock exchange | 2,177,018.21 | 983,314.17 | - | 1,193,704.04 | 100% | 1,193,704.04 | 2,648,216.09 | 2,648,216.09 |
| Investments in equity and other capital instruments of institutions not listed in the stock exchange | 224,528.55 | 200,195.59 | - | 24,332.96 | 150% | 36,499.44 | 74,387.34 | 111,581.01 |
| Staff loan secured by residential property | 2,151,685.48 | - | - | 2,151,685.48 | 50% | 1,075,842.74 | 2,011,645.35 | 1,005,822.68 |
| Interest Receivable/claim on government securities | - | - | - | - | 0% | - | - | - |
| Cash in transit and other cash items in the process of collection | - | - | - | - | 20% | - | - | - |
| Loans not exceeding Rs. 30 million to SME's that fulfill the criteria | - | - | - | - | 60% | - | - | - |
| Other Assets (as per attachment) | 15,633,467.45 | 972,496.95 | - | 14,660,970.50 | 100% | 14,660,970.50 | 10,447,962.10 | 10,447,962.10 |
| **TOTAL (a)** | **386,899,571.37** | **2,890,635.74** | **1,094,962.31** | **382,913,973.32** | | **245,833,574.62** | **362,312,298.41** | **216,622,997.62** |

*Continue... Annexure 1*

*Continue... Annexure 1*

Rs. in '000

| ITEMS | BOOK VALUE | SPECIFIC PROVISION | ELIGIBLE CRM | NET VALUE | CURRENT YEAR | | PREVIOUS YEAR | |
|---|---|---|---|---|---|---|---|---|
| | | | | | RISK WEIGHT | RISK WEIGHTED EXPOSURES | NET VALUE | RISK WEIGHTED EXPOSURES |
| **B. Off Balance Sheet Exposures** | | | | | | | | |
| Revocable commitments | - | - | - | - | 0% | - | - | - |
| Bills under collection | 8,192,687.07 | - | - | 8,192,687.07 | 0% | - | 8,656,855.82 | - |
| Forward exchange contract liabilities | 7,961,190.43 | - | - | 7,961,190.43 | 10% | 796,119.04 | 3,593,065.46 | 359,306.55 |
| LC commitments with original maturity upto 6 months domestic counterparty | 31,145,988.75 | - | 1,092,557.78 | 30,053,430.97 | 20% | 6,010,686.19 | 18,725,086.63 | 3,745,017.33 |
| 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 | 8,829,328.29 | - | 529,117.75 | 8,300,210.54 | 50% | 4,150,105.27 | 9,100,693.36 | 4,550,346.68 |
| 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 | 14,537,608.76 | - | 1,599,294.98 | 12,938,313.78 | 40% | 5,175,325.51 | 12,353,674.46 | 4,941,469.78 |
| 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 | 207,005.79 | - | 17,435.03 | 189,570.76 | 100% | 189,570.76 | 502,866.98 | 502,866.98 |
| Financial guarantee | 609,512.88 | - | 257,301.27 | 352,211.61 | 100% | 352,211.61 | 376,854.24 | 376,854.24 |
| Acceptances and endorsements | 5,643,150.48 | - | - | 5,643,150.48 | 100% | 5,643,150.48 | 2,347,666.23 | 2,347,666.23 |
| Unpaid portion of partly paid shares and securities | - | - | - | - | 100% | - | - | - |
| Irrevocable credit commitments (short term) | 54,851,574.26 | - | - | 54,851,574.26 | 20% | 10,970,314.85 | 27,502,305.47 | 5,500,461.09 |
| Irrevocable credit commitments (long term) | 22,654,901.91 | - | - | 22,654,901.91 | 50% | 11,327,450.95 | 15,449,731.09 | 7,724,865.55 |
| Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement | - | | | - | 20% | - | - | - |
| Other contingent liabilities | - | - | | - | 100% | - | 410,383.80 | 410,383.80 |
| Unpaid guarantee claims | - | - | - | - | 200% | - | - | - |
| **TOTAL (b)** | **154,632,948.64** | **-** | **3,495,706.81** | **151,137,241.83** | | **44,614,934.68** | **99,019,183.54** | **30,459,238.22** |
| **Total RWE for credit risk before adjustment (a) + (b)** | **541,532,520.00** | **2,890,635.74** | **4,590,669.12** | **534,051,215.15** | | **290,448,509.30** | **461,331,481.96** | **247,082,235.85** |
| **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** | **541,532,520.00** | **2,890,635.74** | **4,590,669.12** | **534,051,215.15** | | **290,448,509.30** | **461,331,481.96** | **247,082,235.85** |

| OTHER ASSETS | | | |
|---|---|---|---|
| ASSETS | GROSS AMOUNT | SPECIFIC PROVISION | NET BALANCE |
| | **X1** | **X2** | **X3** |
| Current tax assets | 204,149,903 | | 204,149,903 |
| Investment property | 514,472,875 | | 514,472,875 |
| Property and equipment | 4,020,447,408 | 972,496,951 | 3,047,950,456 |
| Assets held for sale | - | | - |
| Other non banking assets | - | | - |
| Bills receivable | - | | - |
| Accounts receivable | 1,374,908 | | 1,374,908 |
| Accrued income | | | - |
| Prepayment and Deposits | 142,924,123 | | 142,924,123 |
| Income tax and deposits | 470,561,466 | | 470,561,466 |
| Deferred employee expenditure | 1,526,013,703 | | 1,526,013,703 |
| Others | 8,753,523,067 | | 8,753,523,067 |
| **Total** | **15,633,467,452** | **972,496,951** | **14,660,970,501** |

Annexure 2

## RISK WEIGHTED EXPOSURE FOR OPERATIONAL RISK

For the Year ended Ashadh 32, 2083

Amount in '000

| PARTICULARS | ASHADH END 2083 | | |
|---|---|---|---|
| | FISCAL YEAR 3 | FISCAL YEAR 2 | FISCAL YEAR 1 |
| **FY Start Date** | **2081/04/01** | **2080/04/01** | **2079/04/01** |
| **FY End Date** | **2082/03/32** | **2081/03/31** | **2080/03/31** |
| Net interest income | 9,102,324.22 | 7,648,325.49 | 7,412,440.19 |
| Commission and discount income | 1,877,808.63 | 1,638,316.13 | 1,347,521.41 |
| Other operating income | 69,114.16 | 160,337.29 | 94,188.17 |
| Exchange fluctuation income | 468,681.70 | 335,364.24 | 182,784.20 |
| Addition/deduction in interest suspense during the period | - | - | - |
| **Gross income (a)** | **11,517,928.72** | **9,782,343.15** | **9,036,933.96** |
| **Alfa (b)** | **15.00%** | **15.00%** | **15.00%** |
| **Fixed percentage of gross income [c=(a×b)]** | **1,727,689.31** | **1,467,351.47** | **1,355,540.09** |
| **Capital requirement for operational risk (d) (average of c)** | **1,516,860.29** | | |
| **Risk Weight (reciprocal of capital requirement of 11%) in times (e)** | **9.09** | | |
| **Equivalent risk weight exposure [f=(d×e)]** | **13,788,260.05** | | |
| **SRP 6.4a (8) Adjustments under Pillar II (If Gross Income for the last three years is negative)** | | | |
| Total credit and investment (net of specific provision) of related month | - | | |
| Capital requirement for operational risk | - | | |
| **Risk weight in times** | **9.09** | | |
| **Equivalent risk weight exposure (g)** | **-** | | |
| **Equivalent risk weight exposure [h=f+g]** | **13,788,260.05** | | |

Annexure 3

# RISK WEIGHTED EXPOSURE FOR MARKET RISK

For the Year ended Ashadh 32, 2083

Amount in '000

| S.N. | CURRENCY | EXCHANGE RATE | FOR THE YEAR ENDED ASHADH 32, 2083 — LONG TERM POSITION (FCY) | | | | | PREVIOUS YEAR |
|---|---|---|---|---|---|---|---|---|
| | | | ASSETS | LIABILITIES | OPEN POSITION (FCY) | TOTAL OPEN POSITION (NPR) | RELEVANT OPEN POSITION | RELEVANT OPEN POSITION |
| 1. | NPR-Nepal-Nepal Rupees | | | | | | | |
| 2. | AED-United Arab Emirates-Dirhams | 41.8100 | 120.88 | 10.00 | 110.88 | 4,635.78 | 4,635.78 | 5,053.52 |
| 3. | AUD-Australia-Dollars | 107.6200 | 197.57 | 0.93 | 196.64 | 21,162.48 | 21,162.48 | 12,027.82 |
| 4. | BHD-Bahrain-Dinars | 0.0000 | 0.00 | 0.00 | - | - | - | - |
| 5. | CAD-Canada-Dollars | 109.3100 | 2.76 | 0.00 | 2.76 | 301.15 | 301.15 | 685.64 |
| 6. | CHF-Switzerland-Francs | 190.5500 | 1.43 | 0.00 | 1.43 | 272.49 | 272.49 | 3,275.81 |
| 7. | CNY-China-Yuan Renminbi | 22.7800 | 1,002,396.28 | 1,002,368.88 | 27.40 | 624.08 | 624.08 | 13,944.22 |
| 8. | DKK-Denmark-Kroner | 0.0000 | 0.00 | 0.00 | - | - | - | - |
| 9. | EUR-Euro Member Countries-Euro | 176.1900 | 5,447.68 | 5,468.21 | (20.53) | (3,617.21) | 3,617.21 | 7,212.40 |
| 10. | GBP-United Kingdom-Pounds | 207.9400 | 93.29 | 5.76 | 87.53 | 18,201.45 | 18,201.45 | 6,879.31 |
| 11. | HKD-Hong Kong-Dollars | 19.5900 | 3.20 | 0.00 | 3.20 | 62.69 | 62.69 | 286.67 |
| 12. | INR-India-Rupees | 1.6000 | 6,679,139.83 | 6,362,198.75 | 316,941.08 | 507,105.72 | 507,105.72 | 2,436,153.82 |
| 13. | JPY-Japan-Yen | 0.9532 | 740,199.25 | 740,333.54 | (134.28) | (128.00) | 128.00 | 2,769.72 |
| 14. | KRW-Korea (South)-Won | 0.1035 | 0.00 | 0.00 | - | - | - | 18.87 |
| 15. | KWD-Kuwait-Dinars | 499.1200 | 0.00 | 0.00 | - | - | - | - |
| 16. | MYR-Malaysia-Ringgits | 37.7100 | 1.72 | 0.00 | 1.72 | 64.97 | 64.97 | 256.22 |
| 17. | QAR-Qatar-Rials | 42.1300 | 1.29 | 0.00 | 1.29 | 54.18 | 54.18 | 362.00 |
| 18. | SAR-Saudi Arabia-Riyals | 40.8900 | 18.57 | 0.00 | 18.57 | 759.12 | 759.12 | 1,719.36 |
| 19. | SEK-Sweden-Kronor | 0.0000 | 0.00 | 0.00 | - | - | - | - |
| 20. | SGD-Singapore-Dollars | 119.1600 | 0.51 | 0.00 | 0.51 | 60.29 | 60.29 | 530.85 |
| 21. | THB-Thailand Baht | 4.5700 | 2.44 | 0.00 | 2.44 | 11.15 | 11.15 | 621.56 |
| 22. | USD-United States of America-Dollars | 154.0000 | 351,908.50 | 351,722.67 | 185.83 | 28,617.63 | 28,617.63 | 13,023.99 |
| | **(a) Total open position** | | **8,779,535.19** | **8,462,108.75** | **317,426.44** | **578,187.97** | **585,678.38** | **2,504,821.80** |
| | **(b) Fixed percentage** | | | | | | **5%** | **5%** |
| | **(c) Capital charge for market risk (=a×b)** | | | | | | **29,283.92** | **125,241.09** |
| | **(d) Risk Weight (reciprocal of capital requirement of 10%) in times** | | | | | | **9.09** | **9.09** |
| | **(e) Equivalent risk weight exposure (=c×d)** | | | | | | **266,190.82** | **1,138,441.51** |

# STATEMENT OF PRINCIPAL INDICATORS

For the Period Ashadh 32, 2083

| INDICATORS | UNIT | AMOUNT | REMARKS |
|---|---|---|---|
| Adequacy of Capital Fund on Risk Weighted Assets | NPR | | |
| Core Capital | NPR | 30,904,818,032.19 | |
| Total Capital Fund | NPR | 37,977,347,465.72 | |
| Risk Weighted Exposure | NPR | 312,686,978,815.66 | |
| Earning Per Share | NPR | 37.02 | |
| Market Value Per Share | NPR | 695.00 | |
| Book Net Worth Per Share | NPR | 256.38 | |
| Net Profit Per Staff | NPR | 4,139,711.85 | |
| Per Employee Staff Cost | NPR | 2,327,617.90 | |
| Non-Performing Loan | NPR | 1,207,213,376.70 | |
| Number of Promotor Equity Shares | Nos. | 81,187,438.00 | |
| Number of Public Equity Shares | Nos. | 56,026,321.24 | |
| Number of Permanent Staffs | Nos. | 1,227.00 | |
| Number of Total Staffs | Nos. | 1,472.00 | |
| Number of Branches | Nos. | 133 | |
| Number of Extension Counters | Nos. | 4 | |
| Number of ATM Machines | Nos. | 159 | |
| Price Earning Ratio | Times | 18.77 | |
| Dividend (including bonus) on Share Capital | Percent | 20.00% | F/Y 2081-82 |
| Cash Dividend on Share Capital | Percent | 14.00% | F/Y 2081-82 |
| Net Profit / Gross Income | Percent | 21.97% | |
| Net Profit / Loans and Advances | Percent | 2.05% | |
| Return on Total Assets | Percent | 1.36% | |
| Return on Equity | Percent | 15.14% | |
| Interest Income / Loans and Advances | Percent | 8.10% | |
| Exchange Gain / Total Income | Percent | 3.00% | |
| Interest Expenses / Total Deposits and Borrowings | Percent | 3.36% | |
| Total Operating Expenses / Total Assets | Percent | 1.10% | |
| Staff Expenses / Total Operating Expenses | Percent | 69.33% | |
| Staff Bonus / Total Staff Expenses | Percent | 28.93% | |
| Total Credit / Deposits | Percent | 77.57% | |
| Non-Performing Loans / Total Loans | Percent | 0.49% | |
| Base Rate | Percent | 4.25% | |
| Weighted Average Interest Rate Spread | Percent | 3.05% | |
| Weighted Average Interest Rate on Deposit | Percent | 3.04% | |
| Weighted Average Interest Rate on Credit | Percent | 6.09% | |
| Institutional Deposit/Total Deposit | Percent | 35.38% | |

## Ratios as per NRB Directive

| PARTICULAR | CURRENT YEAR | | PREVIOUS YEAR CORRESPONDING | |
|---|---|---|---|---|
| | THIS QUARTER | UPTO THIS QUARTER (YTD) | THIS QUARTER | UPTO THIS QUARTER (YTD) |
| Capital Fund to RWA | | 12.15% | | 13.17% |
| Tier 1 Capital to RWA | | 9.88% | | 10.44% |
| CET 1 Capital to RWA | | 9.88% | | 10.44% |
| Non-Performing Loan (NPL) to Total Loan | | 0.49% | | 0.38% |
| Total Loan Loss Provision to Total NPL | | 295.68% | | 383.42% |
| Cost of Funds | | 3.15% | | 3.87% |
| Credit to Deposit Ratio | | 77.57% | | 77.48% |
| Base Rate | | 4.25% | | 5.36% |
| Base Rate Average (Applicable) | | 4.31% | | 5.27% |
| Interest Rate Spread | | 3.05% | | 3.48% |
| Market Share Price (in Rs.) | | 695.00 | | 701.56 |
| Return on Total Assets (Annualized in %) | | 1.36% | | 1.47% |
| Return on Equity(Annualized in %) | | 15.14% | | 16.20% |
| Net Worth Per share (in Rs.) | | 256.38 | | 246.74 |
| Total Assets Per Share | | 2,795.07 | | 2,809.18 |

# UNAUDITED FINANCIAL RESULT

4th Quarter Ending F/Y 2082/83

## Unaudited Condensed Statement of Financial Position
## As on Quarter ended 32nd Ashadh 2083

Fig. in NPR '000

| ASSETS | THIS QUARTER ENDING | IMMEDIATE PREVIOUS YEAR ENDING (AUDITED) |
|---|---|---|
| Cash and cash equivalent | 9,103,983 | 6,720,639 |
| Due from Nepal Rastra Bank | 35,026,020 | 64,715,146 |
| Placement with Bank and Financial Institutions | 19,457,118 | 7,996,585 |
| Derivative financial instruments | 7,986,459 | 3,577,724 |
| Other trading assets | - | - |
| Loan and advances to B/FIs | 11,530,295 | 9,781,759 |
| Loans and advances to customers | 235,568,387 | 213,438,490 |
| Investment securities | 57,029,886 | 49,443,437 |
| Current tax assets | 286,182 | 374,635 |
| Investment in subsidiaries | - | - |
| Investment in associates | 763,349 | 762,144 |
| Investment property | 514,473 | 564,295 |
| Property and equipment | 3,939,362 | 4,177,562 |
| Goodwill and Intangible assets | 183,548 | 191,980 |
| Deferred tax assets | - | - |
| Other assets | 2,369,174 | 1,894,847 |
| **Total Assets** | **383,758,236** | **363,639,245** |
| **Liabilities** | | |
| Due to Bank and Financial Institutions | 2,357,963 | 3,436,943 |
| Due to Nepal Rastra Bank | - | - |
| Derivative financial instruments | 8,044,998 | 3,598,404 |
| Deposits from customers | 316,018,577 | 298,818,400 |
| Borrowing | - | - |
| Current Tax Liabilities | - | - |
| Provisions | - | - |
| Deferred tax liabilities | 8,085 | 42,194 |
| Other liabilities | 15,533,117 | 19,200,191 |
| Debt securities issued | 6,603,613 | 6,603,613 |
| Subordinated Liabilities | - | - |
| **Total liabilities** | **348,566,353** | **331,699,745** |
| **Equity** | | |
| Share capital | 13,721,376 | 12,944,694 |
| Share premium | 238,470 | 238,470 |
| Retained earnings | 5,504,212 | 4,893,096 |
| Reserves | 15,727,825 | 13,863,240 |
| **Total equity attributable to equity holders** | **35,191,883** | **31,939,500** |
| **Non-controlling interest** | **-** | **-** |
| **Total equity** | **35,191,883** | **31,939,500** |
| **Total liabilities and equity** | **383,758,236** | **363,639,245** |

# UNAUDITED CONDENSED STATEMENT OF PROFIT OR LOSS

For the Quarter Ended 32nd Ashadh 2083

Fig. in NPR '000

| PARTICULARS | CURRENT YEAR | | PREVIOUS YEAR | |
|---|---|---|---|---|
| | THIS QUARTER | UPTO THIS QUARTER (YTD) | THIS QUARTER | UPTO THIS QUARTER (YTD) |
| Interest income | 5,086,025 | 20,102,585 | 5,355,949 | 20,814,261 |
| Interest expense | 2,729,036 | 10,912,126 | 2,997,582 | 11,711,937 |
| **Net interest income** | **2,356,989** | **9,190,459** | **2,358,366** | **9,102,324** |
| Fee and commission income | 601,086 | 2,207,864 | 520,942 | 1,877,809 |
| Fee and commission expense | 106,462 | 260,600 | 86,851 | 347,312 |
| **Net fee and commission income** | **494,624** | **1,947,263** | **434,091** | **1,530,497** |
| **Net interest, fee and commission income** | **2,851,614** | **11,137,723** | **2,792,458** | **10,632,821** |
| Net trading income | 82,322 | 680,101 | 79,055 | 468,682 |
| Other operating income | (346) | 46,801 | 122,199 | 69,114 |
| **Total operating income** | **2,933,590** | **11,864,625** | **2,993,713** | **11,170,617** |
| Impairment charge/(reversal) for loans and other losses | (504,523) | 272,873 | (428,275) | (155,327) |
| **Net operating income** | **3,438,112** | **11,591,752** | **3,421,987** | **11,325,943** |
| **Operating expense** | | | | |
| Personnel expenses | 704,774 | 2,847,322 | 713,458 | 2,640,457 |
| Other operating expenses | 80,300 | 954,564 | 272,109 | 1,010,647 |
| Depreciation & Amortisation | 172,273 | 405,414 | 171,356 | 326,421 |
| **Operating Profit** | **2,480,766** | **7,384,452** | **2,265,065** | **7,348,417** |
| Non operating income | 5,496 | 5,496 | - | 10,688 |
| Non operating expense | (337) | 2,897 | - | 2,152 |
| **Profit before income tax** | **2,486,600** | **7,387,051** | **2,265,065** | **7,356,954** |
| Income tax expense | | | | |
| Current Tax | 745,980 | 2,317,115 | 952,640 | 2,577,341 |
| Deferred Tax | - | - | (60,291) | (60,291) |
| **Profit for the period** | **1,740,620** | **5,069,936** | **1,372,716** | **4,839,903** |

## COMPARISON UNAUDITED AND AUDITED FINANCIAL STATEMENTS AS OF FY 2082/83

Rs. in '000

| STATEMENT OF FINANCIAL POSITION | AS PER UNAUDITED FINANCIAL STATEMENT | AS PER AUDITED FINANCIAL STATEMENT | VARIANCE | | REASONS FOR VARIANCE |
|---|---|---|---|---|---|
| ASSETS | | | IN AMOUNT | IN % | |
| Cash and cash equivalent | 9,103,983 | 9,103,983 | 0 | 0.00% | |
| Due from Nepal Rastra Bank | 35,026,020 | 35,070,383 | 44,364 | 0.13% | AIR on NRB Instrument |
| Placement with Bank and Financial Institutions | 19,457,118 | 19,457,118 | - | 0.00% | |
| Derivative financial instruments | 7,986,459 | 7,763,265 | (223,194) | -2.79% | Audit Adjustment |
| Other Trading Assets | - | - | - | | |
| Loan and advances to B/FIs | 11,530,295 | 11,578,557 | 48,263 | 0.42% | Account Reclassified from Loan to Customers |
| Loans and advances to customers | 235,568,387 | 235,514,246 | (54,141) | -0.02% | Account Reclassified to Loan to BFIs |
| Investment Securities | 57,029,886 | 56,985,522 | (44,364) | -0.08% | AIR of NRB Instrument reclassified to Due from NRB |
| Current tax assets | 286,182 | 204,150 | (82,032) | -28.66% | Audit Adjustment |
| Investment in Subsidiaries | - | - | - | | |
| Investment in associates | 763,349 | 831,042 | 67,693 | 8.87% | Equity Accouting of Associate based on Q4 Report |
| Investment property | 514,473 | 514,473 | - | 0.00% | |
| Property and Equipment | 3,939,362 | 4,015,173 | 75,810 | 1.92% | Capital WIP-Property,Plant and Equipments |
| Goodwill and intangible assets | 183,548 | 205,880 | 22,332 | 12.17% | Capital WIP-Software |
| Deferred tax Assets | - | - | - | 100.00% | Deferred Tax Calculation |
| Other assets | 2,369,174 | 2,277,809 | (91,365) | -3.86% | Capital WIP and Audit Adjustment |
| **Total Assets** | **383,758,236** | **383,521,602** | **(236,635)** | **-0.06%** | |
| **Capital and Liabilities** | | | | | |
| Due to Bank and Financial Institutions | 2,357,963 | 2,357,963 | - | 0.00% | |
| Due to Nepal Rastra Bank | - | - | - | | |
| Derivative Financial Instruments | 8,044,998 | 7,752,061 | (292,938) | -3.64% | Audit Adjustment |
| Deposits from Customers | 316,018,577 | 316,018,577 | 0 | 0.00% | |
| Borrowing | - | - | - | | |
| Current Tax Liabilities | - | - | - | | |
| Provisions | - | - | - | | |
| Deferred Tax Liabilities | 8,085 | 11,746 | 3,660 | 45.27% | Deferred Tax Calculation |
| Other liabilities | 15,533,117 | 15,598,569 | 65,452 | 0.42% | Unearned Commission of Derivatives |
| Debt securities issued | 6,603,613 | 6,603,613 | - | 0.00% | |
| Subordinated Liabilities | - | - | - | | |
| **Total liabilities** | **348,566,353** | **348,342,528** | **(223,825)** | **-0.06%** | |
| **Equity** | | | | | |
| Share capital | 13,721,376 | 13,721,376 | 0 | 0.00% | |
| Share premium | 238,470 | 238,470 | 0 | 0.00% | |
| Retained earnings | 5,257,815 | 5,207,523 | (50,293) | -0.96% | Income Tax and other Adjustments |
| Reserves | 15,974,222 | 16,011,705 | 37,483 | 0.23% | Changes in profit due to audit adjustments |
| **Total equity attributable to equity holders** | **35,191,883** | **35,179,073** | **(12,810)** | **-0.04%** | |
| **Total equity** | **35,191,883** | **35,179,073** | **(12,810)** | **-0.04%** | |
| **Total liabilities and equity** | **383,758,236** | **383,521,602** | **(236,635)** | **-0.06%** | |

*Continue... Comparison Unaudited and Audited Financial Statements as of FY 2082/83*

*Continue... Comparison Unaudited and Audited Financial Statements as of FY 2082/83*

Rs. in '000

| STATEMENT OF FINANCIAL POSITION ASSETS | AS PER UNAUDITED FINANCIAL STATEMENT | AS PER AUDITED FINANCIAL STATEMENT | VARIANCE IN AMOUNT | VARIANCE IN % | REASONS FOR VARIANCE |
|---|---|---|---|---|---|
| **Statement of Profit or Loss** | | | | | |
| Interest income | 20,102,585 | 20,062,873 | (39,712) | -0.20% | Reclassified to Fees and Commission Income |
| Interest expense | 10,912,126 | 10,912,126 | - | 0.00% | |
| **Net interest income** | **9,190,459** | **9,150,747** | **(39,712)** | **-0.43%** | |
| Fee and commission income | 2,207,864 | 2,246,805 | 38,941 | 1.76% | Reclassified form Interest Income |
| Fee and commission expense | 260,600 | 353,661 | 93,061 | 35.71% | From Other operating expenses |
| **Net fee and commission income** | **1,947,263** | **1,893,144** | **(54,119)** | **-2.78%** | |
| Net trading income | 680,101 | 693,222 | 13,122 | 1.93% | From Derivatives Accounting |
| Other operating income | 46,801 | 117,171 | 70,369 | 150.36% | Associate Accouting |
| **Total operaing income** | **11,864,625** | **11,854,284** | **(10,341)** | **-0.09%** | |
| Impairment charge/(reversal) for loans and other losses | 272,873 | 278,067 | 5,194 | 1.90% | Audit Adjustment |
| **Net operating income** | **11,591,752** | **11,576,217** | **(15,535)** | **-0.13%** | |
| Personnel expenses | 2,847,322 | 2,855,987 | 8,665 | 0.30% | Changes in Staff Bonus due to changes in profit |
| Other operating expenses | 954,564 | 860,398 | (94,166) | -9.86% | To Fees and Commission Expense |
| Depreciation & Amortisation | 405,414 | 403,244 | (2,170) | -0.54% | Audit Adjustment (Assets Write-off) |
| **Operating profit** | **7,384,452** | **7,456,588** | **72,136** | **0.98%** | |
| Non Operating Income | 5,496 | 5,496 | - | 0.00% | |
| Non Operating Expense | 2,897 | 2,131 | (765) | -26.42% | Gain on Disposal/Write off of Assets |
| **Profit before tax** | **7,387,051** | **7,459,953** | **72,136** | **0.98%** | |
| Income Tax Expense | | | | | |
| Current Tax Expenses | 2,317,115 | 2,399,148 | 82,032 | 3.54% | Final Tax Computation |
| Deferred Tax Expenses/(Income) | - | (18,621) | (18,621) | 100.00% | Deferred Tax Computation |
| **Profit /(loss) for the period** | **5,069,936** | **5,079,426** | **9,491** | **0.19%** | |
| | | | | | |
| Other comprehensive income | (5,296) | (27,596) | (22,300) | 421.11% | |
| **Total comprehensive income** | **5,064,640** | **5,051,830** | **(12,810)** | **-0.25%** | |
| | | | | | |
| **Distributable Profit** | | | | | |
| Net profit/(loss) as per profit or loss | 5,069,936 | 5,079,426 | 9,491 | 0.19% | Audit Adjustment |
| Add/Less: Regulatory adjustment as per NRB Directive | 187,879 | 128,096 | (59,783) | -31.82% | Associate Accounting and Deferred Tax |
| **Free profit/(loss) after regulatory adjustments** | **5,257,815** | **5,207,523** | **(50,293)** | **-0.96%** | |

# MAIN INDICATORS OF LAST 5 YEARS

| SNO. | PARTICULARS | INDICATOR | FINANCIAL YEARS 2021/22 | 2022/23 | 2023/24 | 2024/25 | 2025/26 |
|---|---|---|---|---|---|---|---|
| 1. | Net Profit/Total Income | % | 14.29 | 13.99 | 14.99 | 20.83 | 21.97 |
| 2. | Earnings Per share (after tax income) | Rs. | 26.30 | 31.43 | 31.47 | 37.39 | 37.02 |
| 3. | Market price per share | Rs. | 439.00 | 563.00 | 560.00 | 701.56 | 695.00 |
| 4. | Price/Earning Ratio | | 16.69 | 17.91 | 17.80 | 18.76 | 18.77 |
| 5. | Dividend on share- Bonus share | % | 13.00 | 10.00 | 10.00 | 6.00 | - |
| 6. | Cash Dividend | % | 7.68 | 10.53 | 5.53 | 14.00 | - |
| 7. | Interest Income/Loans & advances | % | 8.62 | 11.45 | 10.02 | 9.31 | 8.10 |
| 8. | Employee expenses/Total operating expenses | % | 15.17 | 11.55 | 12.85 | 66.38 | 69.33 |
| 9. | Interest expenses on deposit & borrowing | % | 5.79 | 7.39 | 6.29 | 3.79 | 3.36 |
| 10. | Exchange Income/total Income | % | 1.50 | 0.25 | 0.49 | 2.02 | 3.00 |
| 11. | Staff bonus/total employee expenses | % | 31.29 | 33.54 | 35.29 | 30.93 | 28.93 |
| 12. | Net Profit/Loans & advances | % | 1.57 | 1.97 | 1.96 | 2.16 | 2.05 |
| 13. | Net Profit/Total Assets | % | 1.13 | 1.41 | 1.36 | 1.47 | 1.36 |
| 14. | Total Loans &advances/Total Deposits | % | 90.77 | 85.70 | 81.12 | 77.48 | 77.57 |
| 15. | Total operating expenses/total Assets | % | 5.98 | 7.37 | 6.34 | 1.21 | 1.10 |
| **16.** | **Capital Adequacy Ratio:** | | | | | | |
| | a) Core Capital | % | 10.78 | 11.17 | 10.59 | 10.44 | 9.88 |
| | b) Supplementary Capital | % | 1.11 | 2.13 | 1.71 | 2.73 | 2.26 |
| | c) Total Capital Funds | % | 11.89 | 13.30 | 12.30 | 13.17 | 12.15 |
| 17. | Cash Reserve Ratio (CRR) | % | 6.50 | 7.11 | 4.56 | 4.39 | 4.53 |
| 18. | NPAs/Total Loans & advances | % | 0.12 | 0.79 | 0.71 | 0.38 | 0.49 |
| 19. | Base Rate | % | 8.82 | 9.47 | 7.29 | 5.36 | 4.25 |
| 20. | Weighted Average Interest Rate Spread | % | 4.06 | 3.97 | 3.98 | 3.48 | 3.05 |
| 21. | Book Networth (Rs in Lacs) | Rs. | 227,546 | 253,717 | 278,048 | 319,395 | 351,791 |
| 22. | Total Shares | Number | 94,273,402 | 106,980,944 | 117,679,039 | 129,446,943 | 137,213,759 |
| 23. | Total Employee | Number | 1,057.00 | 1,097.00 | 1,149.00 | 1,212.00 | 1,227.00 |
| 24. | Others | | | | | | |
| | Per Employee Business (Rs. in Lakh) | Rs. | 3,131.00 | 3,372.44 | 3,678.96 | 4,339.34 | 4,613.15 |
| | Employee expenses/Total Income | % | 11.79 | 8.87 | 9.76 | 11.37 | 12.35 |

Note : i) CRR have been calculated on the basis of year end figures.

# 5 YEARS FINANCIAL POSITION

| ASSETS | 2082-83 | 2081-82 | 2080-81 | 2079-80 | 2078-79 | 5 YEAR CAGR |
|---|---|---|---|---|---|---|
| Cash and cash equivalent | 9,103,983,045 | 6,720,639,482 | 8,370,599,472 | 15,378,247,980 | 14,024,363,708 | -10.24% |
| Due from Nepal Rastra Bank | 35,070,383,204 | 64,715,146,228 | 40,768,261,011 | 13,933,794,413 | 11,105,032,243 | 33.31% |
| Placement with Bank and Financial Institutions | 19,457,117,918 | 7,996,585,181 | 6,482,025,000 | 5,980,975,000 | 2,875,500,000 | 61.28% |
| Derivative financial instruments | 7,763,265,401 | 3,577,723,753 | 1,664,092,583 | 598,447,598 | 15,766,811 | 371.06% |
| Other trading assets | - | - | - | - | - | - |
| Loan and advances to B/FIs | 11,578,557,388 | 9,781,759,468 | 7,652,663,431 | 8,076,881,203 | 9,573,310,676 | 4.87% |
| Loans and advances to customers | 235,514,246,215 | 213,438,490,103 | 178,215,398,721 | 159,479,294,513 | 145,480,529,033 | 12.80% |
| Investment securities | 56,985,522,480 | 49,443,437,467 | 44,143,619,543 | 40,201,725,289 | 36,181,863,745 | 12.03% |
| Current tax assets | 204,149,903 | 374,634,507 | 517,746,655 | 520,852,132 | 565,316,995 | -22.48% |
| Investment in subsidiaries | - | - | - | - | - | - |
| Investment in associates | 831,041,871 | 762,144,319 | 836,283,158 | 727,809,952 | 685,427,120 | 4.93% |
| Investment property | 514,472,875 | 564,295,086 | 522,293,275 | - | 2,202,745 | 290.93% |
| Property and Equipment | 4,015,172,528 | 4,177,562,454 | 3,891,474,615 | 3,619,402,714 | 3,570,867,723 | 2.98% |
| Goodwill and Intangible assets | 205,879,868 | 191,979,773 | 25,380,760 | 24,949,153 | 23,076,167 | 72.83% |
| Deferred tax assets | - | - | - | - | - | - |
| Other assets | 2,277,809,043 | 1,894,847,469 | 2,653,862,223 | 2,146,560,300 | 1,107,800,395 | 19.75% |
| **Total Assets** | **383,521,601,739** | **363,639,245,291** | **295,743,700,448** | **250,688,940,248** | **225,211,057,360** | **14.24%** |
| | | | | | | |
| **Liabilities** | | | | | | |
| Due to Bank and Financial Institutions | 2,357,962,584 | 3,436,943,308 | 1,071,804,697 | 1,219,273,691 | 733,073,213 | 33.92% |
| Due to Nepal Rastra Bank | - | - | - | 23,767,053 | 2,936,021,131 | -100.00% |
| Derivative financial instruments | 7,752,060,715 | 3,598,403,660 | 1,630,408,398 | 646,044,705 | - | - |
| Deposits from customers | 316,018,576,832 | 298,818,400,190 | 232,316,604,842 | 198,007,807,066 | 172,739,184,905 | 16.30% |
| Borrowing | - | - | 2,349,196,262 | 2,664,217,161 | 2,578,111,778 | -100.00% |
| Current Tax Liabilities | - | - | - | - | - | - |
| Provisions | - | - | - | - | - | - |
| Deferred tax liabilities | 11,745,767 | 42,193,593 | 125,808,363 | 173,207,361 | 91,497,212 | -40.14% |
| Other liabilities | 15,598,569,448 | 19,200,191,441 | 26,841,481,149 | 18,979,340,953 | 22,245,765,850 | -8.49% |
| Debt securities issued | 6,603,613,000 | 6,603,613,000 | 3,603,613,000 | 3,603,613,000 | 1,325,628,000 | 49.40% |
| Subordinated Liabilities | - | - | - | - | - | - |
| **Total liabilities** | **348,342,528,346** | **331,699,745,192** | **267,938,916,710** | **225,317,270,989** | **202,649,282,089** | **14.50%** |
| | | | | | | |
| **Equity** | | | | | | |
| Share capital | 13,721,375,924 | 12,944,694,268 | 11,767,903,880 | 10,698,094,436 | 9,467,340,209 | 9.72% |
| Share premium | 238,469,884 | 238,469,884 | 238,469,884 | 238,469,884 | 238,469,884 | 0.00% |
| Retained earnings | 5,207,522,560 | 4,893,096,198 | 3,302,368,763 | 4,110,487,506 | 3,632,754,853 | 9.42% |
| Reserves | 16,011,705,025 | 13,863,239,749 | 12,496,041,211 | 10,324,617,435 | 9,223,210,326 | 14.79% |
| **Total equity attributable to equity holders** | **35,179,073,393** | **31,939,500,099** | **27,804,783,738** | **25,371,669,260** | **22,561,775,271** | **11.74%** |
| **Non-controlling interest** | **-** | | **-** | **-** | **-** | **-** |
| **Total equity** | **35,179,073,393** | **31,939,500,099** | **27,804,783,738** | **25,371,669,260** | **22,561,775,271** | **11.74%** |
| **Total liabilities and equity** | **383,521,601,739** | **363,639,245,291** | **295,743,700,448** | **250,688,940,248** | **225,211,057,360** | **14.24%** |

# 5 YEARS FINANCIAL PERFORMANCE

| PARTICULARS | 2082-83 | 2081-82 | 2080-81 | 2079-80 | 2078-79 | 5 YEAR CAGR |
|---|---|---|---|---|---|---|
| Interest Income | 20,062,872,969 | 20,814,261,205 | 22,547,387,207 | 22,400,611,241 | 15,467,180,397 | 6.72% |
| Interest Expense | 10,912,125,636 | 11,711,936,982 | 14,899,061,720 | 14,988,171,055 | 10,285,764,016 | 1.49% |
| **Net interest income** | **9,150,747,333** | **9,102,324,223** | **7,648,325,487** | **7,412,440,186** | **5,181,416,381** | **15.28%** |
| Fee and commission income | 2,246,805,227 | 1,877,808,633 | 1,638,316,134 | 1,347,521,410 | 1,294,957,645 | 14.77% |
| Fee and commission expense | 353,661,236 | 347,312,052 | 295,238,165 | 271,927,310 | 263,073,470 | 7.68% |
| **Net fee and commission income** | **1,893,143,992** | **1,530,496,582** | **1,343,077,969** | **1,075,594,100** | **1,031,884,175** | **16.38%** |
| **Net interest, fee and commission income** | **11,043,891,325** | **10,632,820,804** | **8,991,403,456** | **8,488,034,286** | **6,213,300,556** | **15.46%** |
| Net trading income | 693,222,187 | 468,681,699 | 353,739,528 | 182,784,199 | 299,490,529 | 23.35% |
| Other operating income | 117,170,573 | 69,114,163 | 160,337,285 | 94,188,165 | 223,321,550 | -14.89% |
| **Total operating income** | **11,854,284,084** | **11,170,616,666** | **9,505,480,270** | **8,765,006,650** | **6,736,112,636** | **15.18%** |
| Impairment charge/(reversal) for loans and other losses | 278,067,136 | (155,326,618) | 282,403,883 | 771,360,504 | 325,445,856 | -3.86% |
| **Net operating income** | **11,576,216,949** | **11,325,943,284** | **9,223,076,387** | **7,993,646,146** | **6,410,666,780** | **15.92%** |
| **Operating expense** | | | | | | |
| Personnel expenses | 2,855,987,169 | 2,640,457,450 | 2,410,513,670 | 2,129,930,956 | 2,045,469,854 | 8.70% |
| Other operating expenses | 860,397,966 | 1,010,647,305 | 817,116,746 | 736,668,961 | 592,220,619 | 9.79% |
| Depreciation & Amortisation | 403,243,568 | 326,421,064 | 332,374,868 | 309,475,169 | 293,187,713 | 8.29% |
| **Operating Profit** | **7,456,588,245** | **7,348,417,465** | **5,663,071,103** | **4,817,571,059** | **3,479,788,594** | **20.99%** |
| Non operating income | 5,496,217 | 10,687,923 | - | - | - | 100.00% |
| Non operating expense | 2,131,455 | 2,151,515 | 494,175 | 1,286,183 | 2,513,362 | -4.04% |
| **Profit before income tax** | **7,459,953,008** | **7,356,953,872** | **5,662,576,928** | **4,816,284,876** | **3,477,275,232** | **21.02%** |
| Income tax expense | | | | | | |
| Current Tax Expenses | 2,399,147,556 | 2,577,341,444 | 1,945,126,787 | 1,447,574,533 | 1,055,443,879 | 22.79% |
| Deferred Tax Expenses/(Income) | (18,620,990) | (60,291,044) | 14,225,054 | 6,594,905 | (7,893,320) | 23.93% |
| **Profit for the period** | **5,079,426,442** | **4,839,903,472** | **3,703,225,086** | **3,362,115,439** | **2,429,724,674** | **20.24%** |

# 5 YEARS DISTRIBUTABLE PROFIT SUMMARY

| PARTICULARS | 2082-83 | 2081-82 | 2080-2081 | 2079-2080 | 2078-2079 |
|---|---|---|---|---|---|
| **Net profit or (loss) as per statement of profit or loss** | **5,079,426,442** | **4,839,903,472** | **3,703,225,086** | **3,362,115,439** | **2,429,724,675** |
| **Appropriations:** | | | | | |
| a. General reserve | 1,015,885,288 | 967,980,694 | 740,645,017 | 672,423,088 | 495,880,175 |
| b. Foreign exchange fluctuation fund | 4,308,575 | 210,048 | 11,428,652 | 6,455,809 | 13,677,458 |
| c. Capital redemption reserve | 930,552,178 | 597,218,844 | 625,778,278 | 142,797,167 | 46,880,000 |
| d. Corporate social responsibility fund | 28,856,951 | 5,550,664 | 20,515,400 | 17,795,190 | 24,794,009 |
| e. Employees' training fund | 15,469,451 | 8,303,862 | 631,155 | 10,659,937 | 12,171,707 |
| f. Capital Adjustment Reserve | - | - | - | - | |
| g. Investment Adjustment Reserve | - | - | - | - | (71,813) |
| h. Other | - | - | (188,190) | - | (473,227,651) |
| **Profit or (loss) before regulatory adjustment** | **3,084,354,000** | **3,260,639,359** | **2,304,414,774** | **2,511,984,248** | **2,309,620,790** |
| **Regulatory Adjustment :** | | | | | |
| a. Interest receivable (-)/previous accrued interest received (+) | (11,093,077) | 233,835,798 | (104,286,576) | (162,143,937) | (5,140,914) |
| 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 (+) | 49,822,212 | (38,651,811) | (522,293,275) | (1,147,255) | 18,837,428 |
| e. Deferred tax assets recognised (-)/ reversal (+) | (18,620,990) | (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. Acturial loss recognised (-)/reversal (+) | (79,585,877) | (9,641,464) | (80,911,446) | (15,758,519) | 5,114,023 |
| i. Other- Interest Capitalization Reserve | (80,796,526) | (13,726,116) | - | - | - |
| j. Other- Share of Profit/Loss of Associate | (43,405,457) | 46,118,185 | (67,748,837) | (8,914,732) | (35,303,479) |
| **Net profit for the year end ......... Available for distribution** | **2,900,674,283** | **3,418,282,908** | **1,388,200,045** | **2,435,977,233** | **2,233,279,771** |
| Opening Retained Earning as on Shrawan 1....... | 4,893,096,198 | 3,302,368,763 | 4,110,487,507 | 3,632,754,854 | 2,511,991,879 |
| Adjustment (+/-) | - | - | | | (194,685,179) |
| **Distribution:** | | | | | |
| Bonus Shares Issued | (776,681,656) | (1,176,790,388) | (1,069,809,444) | (1,230,754,227) | (533,623,031) |
| Cash Dividend Issued | (1,812,257,198) | (650,765,085) | (1,126,509,344) | (727,490,353) | (384,208,583) |
| **Distributable Profit** | **5,204,831,628** | **4,893,096,198** | **3,302,368,763** | **4,110,487,507** | **3,632,754,857** |
| **No of Share** | **137,213,759** | **129,446,943** | **117,679,039** | **106,980,944** | **94,673,402** |
| **Distributable Profit per share** | **37.93** | **37.80** | **28.06** | **38.42** | **38.37** |
| **Bonus share distributed** | **-** | **6.00%** | **10.00%** | **10.00%** | **13.00%** |
| **Cash Dividend distributed** | **-** | **14.00%** | **5.53%** | **10.53%** | **7.68%** |

# BANK'S OVERVIEW

Grounded in an unwavering commitment to remain consistent in growth, strong in governance, and dependable in service; bridging communities across the nation and empowering generations to reach new heights of prosperity.


FINANCES


# ABOUT US

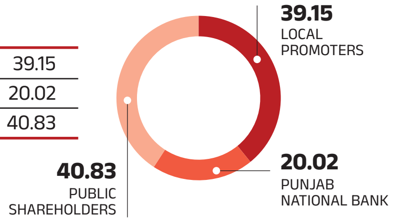
Established in 1994, Everest Bank Limited (EBL) is a name you can depend on for professionalized & efficient banking services. Everest bank Limited is a joint venture with Punjab National Bank, India and is a consistently growing commercial bank of Nepal. The Bank has been rendering professionalized & 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.

### Latest Shareholding Structure of Everst Bank ltd.

| SN | NAME OF PROMOTER | TOTAL NUMBER OF SHARES | % OF TOTAL SHARES |
|---|---|---|---|
| Group A (Promoter) | | | |
| 1. | PRATIMA SHRESTHA | 32,869,989.00 | 23.95 |
| 2. | RAVI KRISHNA SHRESTHA | 2,581,336.00 | 1.88 |
| 3. | KIRAN KRISHNA SHRESTHA | 2,581,335.00 | 1.88 |
| 4. | SHANTA DEV PATHAK | 1,613,616.00 | 1.18 |
| 5. | ARUN MAN SHERCHAN | 1,296,801.00 | 0.95 |
| 6. | HOTEL SNOW LION P. LTD. | 12,767,431.00 | 9.30 |
| **Total** | | **53,710,508.00** | **39.15** |
| Group B (Public) | | - | |
| | Total Shares held by Public Shareholder | 56,026,321.24 | 40.83 |
| Group C (PNB) | | - | |
| | PUNJAB NATIONAL BANK | 27,476,930.00 | 20.02 |
| **Total** | | **137,213,759.24** | **100.00** |

### Share Holding Pattern

| | |
|---|---|
| Local Promoters | 39.15 |
| PUNJAB NATIONAL BANK | 20.02 |
| Pubic Shareholders | 40.83 |



## JOINT VENTURE PARTNER

Punjab National Bank (PNB), joint venture partner (holding 20.02% equity) is one of the largest Public Sector Bank in India with Global Gross Business at INR. 29.97 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 54,248 delivery channels with a network of 10,359 domestic branches, 2 International branches, 10,605 ATMs & 33,284 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 16 Lacs 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, 159 ATMs, 33 Revenue Collection Counters, 5 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 33 Revenue Collection Counter spread across the country. It is the 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.

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PUNJAB NATIONAL BANK, JOINT VENTURE PARTNER IS ONE OF THE LARGEST PUBLIC SECTOR BANK IN INDIA WITH GLOBAL GROSS BUSINESS AT

**INR. 29.97**

**LACS CRORE**

## Grievance Redressal Mechanism for Investors

The Bank maintains a structured, multi-tier grievance redressal mechanism covering both retail customers and investors/shareholders, administered through the following channels and safeguards:

- Dedicated Customer Care Center, which functions as the Bank's central Grievance Handling Desk and is reachable by telephone, SMS, e-mail, the Bank's website/online portal, and social media channels.
- An "Information Officer" and a "Grievance Handling Officer" designated at the Bank as mandated by Nepal Rastra Bank.
- A defined board approved, Fair Treatment and Customer Care Policy for Grievance Handling and Dispute Resolution, with Turn-Around-Time (TAT) monitoring for every query, suggestion or complaint logged.
- An escalation matrix: unresolved queries or complaints are escalated from the branch/Customer Care Center to the concerned Department and, where necessary, to the Operational Risk Management Committee (ORMC), the Risk Management Committee (RMC) of the Board, the Board of Directors, and Nepal Rastra Bank, on the periodicity set out in the Bank's internal policy.
- Investor-specific grievances relating to dividend payment, bonus/rights share allotment, or dematerialized (DEMAT) account matters may additionally be lodged with the share department at the Bank's registered office (Lazimpat, Kathmandu), or escalated to Company Secretary (CS).

## Timeliness in Issuing Financial Statements and Holding Annual General Meetings

## Issuance of financial statements

Unaudited quarterly financial statements are compiled and published within the timeframe prescribed under Nepal Rastra Bank's Unified Directives and are simultaneously disclosed to NEPSE, SEBON and on the Bank's own website. The annual audited financial statements are prepared under Nepal Financial Reporting Standards (NFRS), reviewed by the Audit Committee of the Board, and finalized only after receipt of Nepal Rastra Bank's consent to place them before the AGM. For FY 2081/82, the statutory auditor's report was issued on 04 September 2025 (19 Bhadra 2082) - approximately seven weeks after the fiscal year-end of 16 July 2025 (32 Ashadh 2082) - allowing the audited statements to be placed before shareholders well ahead of the statutory notice period for the AGM held on 29 October 2025.

## Holding of Annual General Meetings

Section 76 of the Company Act, 2063 requires every public company to hold its Annual General Meeting within six months of the close of its fiscal year. The Bank's record over the last three completed AGMs, set against this statutory benchmark, is as follows:

| AGM | Fiscal Year Covered | Fiscal Year-End | AGM Date | Elapsed since FY-End / Compliance |
|---|---|---|---|---|
| 29th | 2079/80 (2022/23) | 16 July 2023 | 17 October 2023 (30 Ashwin 2080) | ~3 months - within the 6-month statutory limit |
| 30th | 2080/81 (2023/24) | 15 July 2024 | 6 October 2024 (20 Ashwin 2081) | ~2.7 months - within the 6-month statutory limit |
| 31st | 2081/82 (2024/25) | 16 July 2025 | 29 October 2025 (12 Kartik 2082) | ~3.5 months - within the 6-month statutory limit |
| **32nd** | **2082/83 (2025/26)** | **16 July 2026** | **30 September 2026 (14 Ashwin 2083)** | **~2.5 months - within the 6-month statutory limit** |

The Bank has consistently convened its AGM well within the six-month statutory window, typically within Poush (December–January), following completion of the statutory audit, receipt of Nepal Rastra Bank's consent on the proposed dividend, and the mandatory minimum 21 days' clear notice to shareholders under the Company Act, 2063.


**Honoring the enduring legacy and vision of our Founder Chairman, Late. Shri B.K. Shrestha.**

# 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

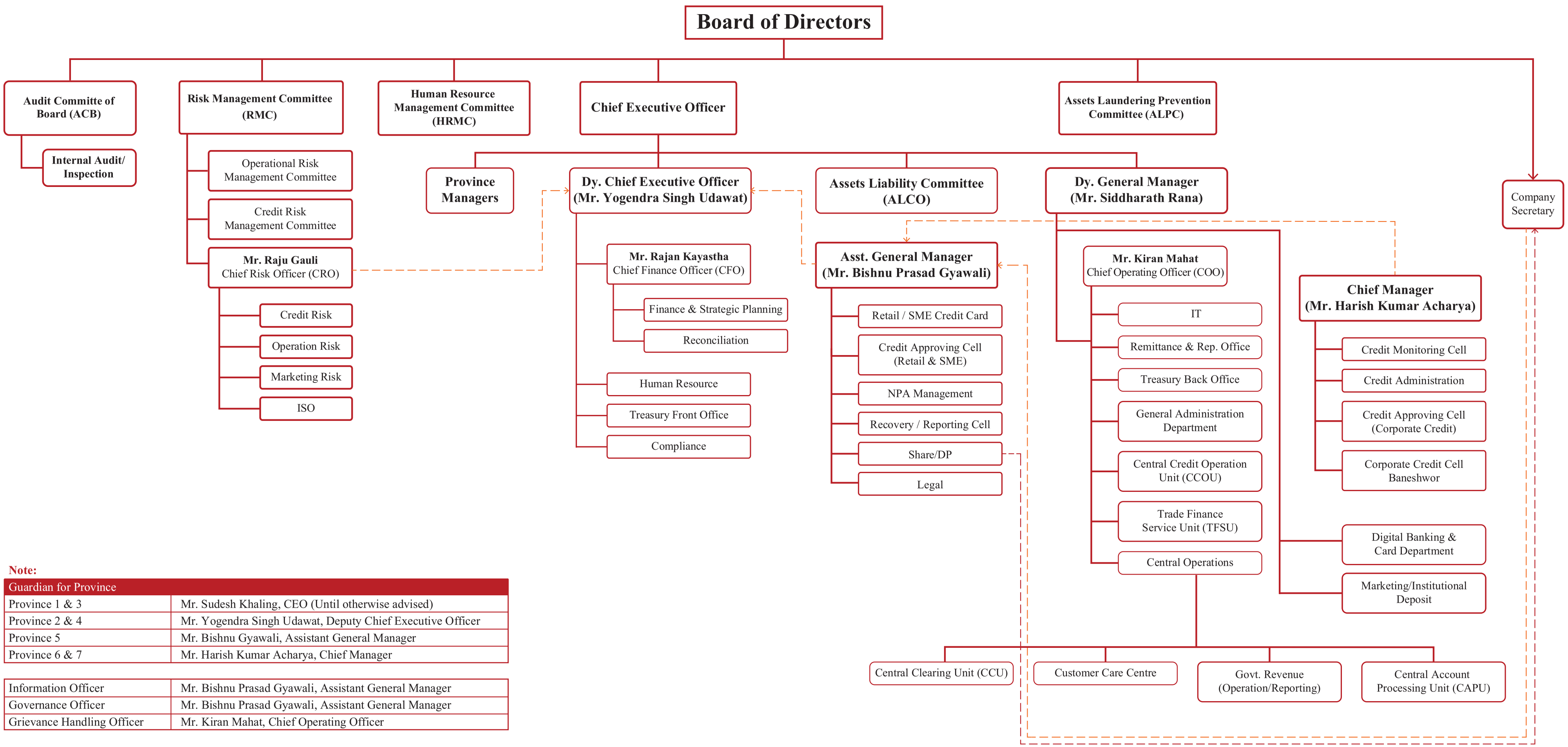
**Consistent** in term of Performance & Growth
**Strong** in terms of its System & Procedures
**Dependable** in terms of Return to all Stakeholders

# 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 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 & 3 | Mr. Sudesh Khaling, CEO (Until otherwise advised) |
| Province 2 & 4 | Mr. Yogendra Singh Udawat, Deputy Chief Executive Officer |
| Province 5 | Mr. Bishnu Gyawali, Assistant General Manager |
| Province 6 & 7 | Mr. Harish Kumar Acharya, Chief Manager |

| | |
|---|---|
| Information Officer | Mr. Bishnu Prasad Gyawali, Assistant General Manager |
| Governance Officer | Mr. Bishnu Prasad Gyawali, Assistant General Manager |
| Grievance Handling Officer | Mr. Kiran Mahat, Chief Operating Officer |

## 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

- The Bank has been conferred "BEST MANAGED COMMERCIAL BANK OF THE YEAR – 2026" by 10th NewBiz Conclave & Business Excellence Awards 2026.
- 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.

# ACHIEVEMENTS & AWARDS


Best Managed Commercial Bank of the Year by
**10th Newbiz Conclave & Business Excellence Awards 2026**


**National Best Presented Annual Report Award 2025**
by The Institute of Chartered Accountants of Nepal


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.

# QUARTERLY AND ANNUAL REVIEW MEETING FY 082-083

# 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 return.

**Attractive features include:**

- Issuance and renewal of Debit Card Charge at NPR 50/-
- 25% Discount on Annual Locker Rent (Small Locker Only)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### 2. Freedom Savings Account

Minors aged **10 years and above but below 18 years** can independently open and operate this savings account in their own name. The scheme aims to encourage saving habits and financial responsibility among minors. **Cheque books are not issued**, but account holders can withdraw funds using an **ATM card or 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.

**Attractive features include:**

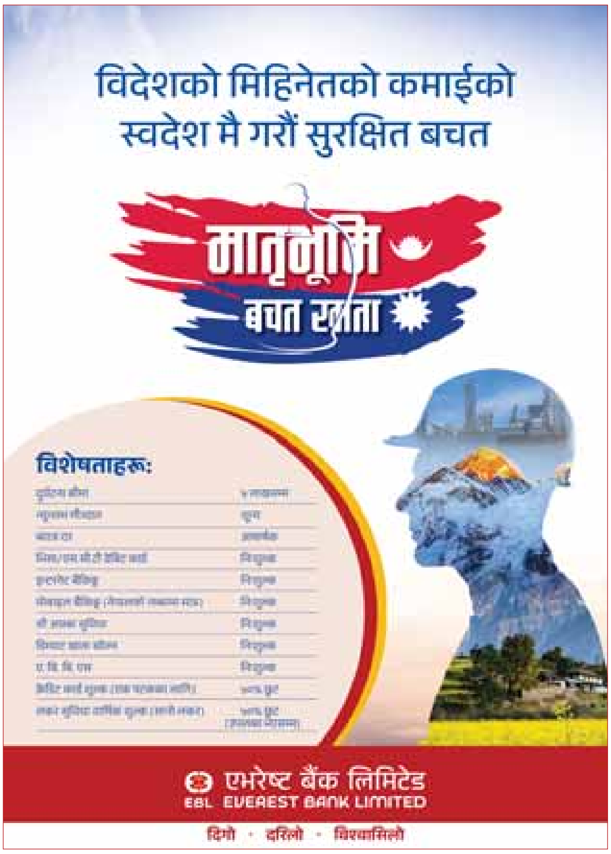
- Medical (Hospitalization) Insurance of Rs. 1.00 Lac. and Accidental Death Insurance of Rs. 5.00 Lac.
- Free ATM Card (Issuance)/ Mobile Banking / DMAT Account Opening Charge
- 50% Discount on- Rent of Small Size Locker (One Time)/ Issuance of Credit Card (One Time)


## 4. 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:**

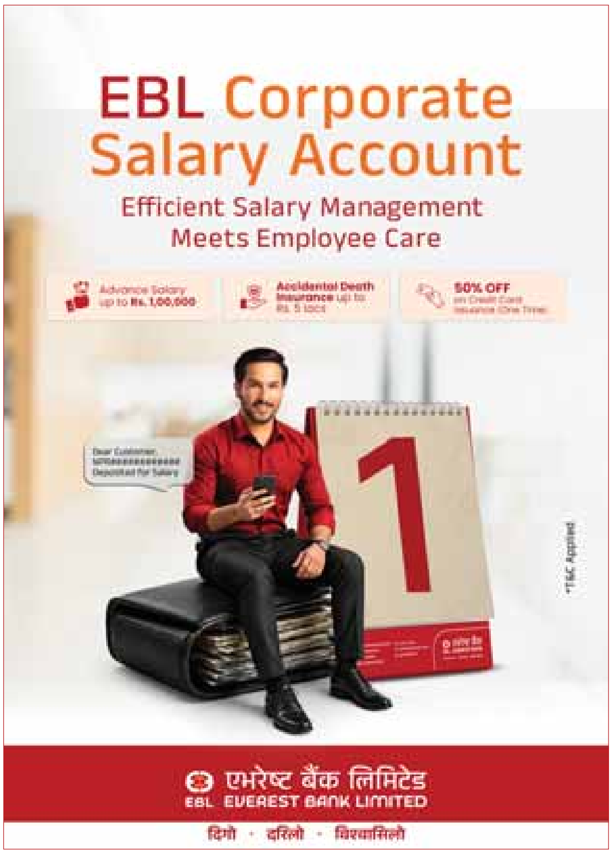
- No Minimum Balance Requirement
- Accidental Death Insurance of Rs. 5.00 Lac.
- Free ATM Card (Issuance)/ Mobile Banking/DMAT Account Opening Charge
- 50% Discount on- Rent of Small Size Locker (One Time)/ Issuance of Credit Card (One Time)



## 5. EBL Corporate Salary Account

In order to cater the need of payroll management of the business organization, bank has special account with ad-on benefits as under:

- Free ATM Card (Issuance)/ DMAT Account Opening Charge
- Accidental Death Insurance of Rs. 5.00 Lac
- 50% Discount on Issuance of Credit Card (One-Time)
- Eligible for Loan against salary

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## 6. EVEREST MAXI SAVINGS ACCOUNT

Maxi Savings Account is a premium financial product designed to cater valued customers, including individuals, businessmen, professionals, self-employed individuals, and housewives having ad-on benefits as under

- Medical (Hospitalization) Insurance of Rs. 1.00 Lac.
- 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 Free for 2 years
- Drafts (NPR & INR)/ RTGS/SPEED Remit: Free for 2 years (other than business requirements).
- Small-sized Locker: Rental charge waived for the 1st year (subject to availability), with a full waiver on locker margin for 5 years.
- Privilege service in all EBL Branches.

## 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.

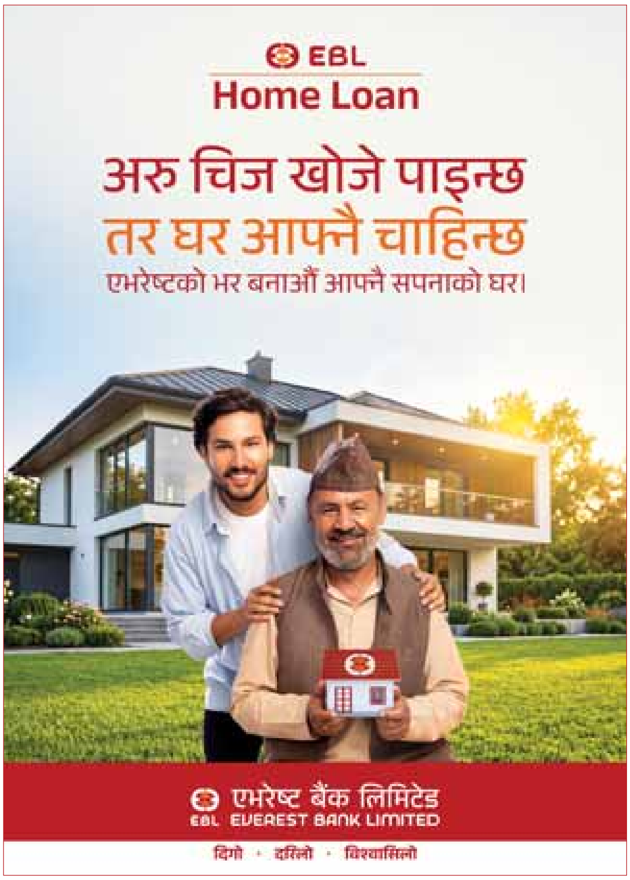
# Major Loan Schemes

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.

## 1. Major Retail Loans

### I. 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.




### II. 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.

Enjoy the flexibility of up to

**7 YEARS**

to repay your vehicle loan, making your monthly payments more manageable and vehicle ownership more convenient.

### III. 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/Monthly, and the principal is repayable in up to 120 equal monthly installments after course completion.

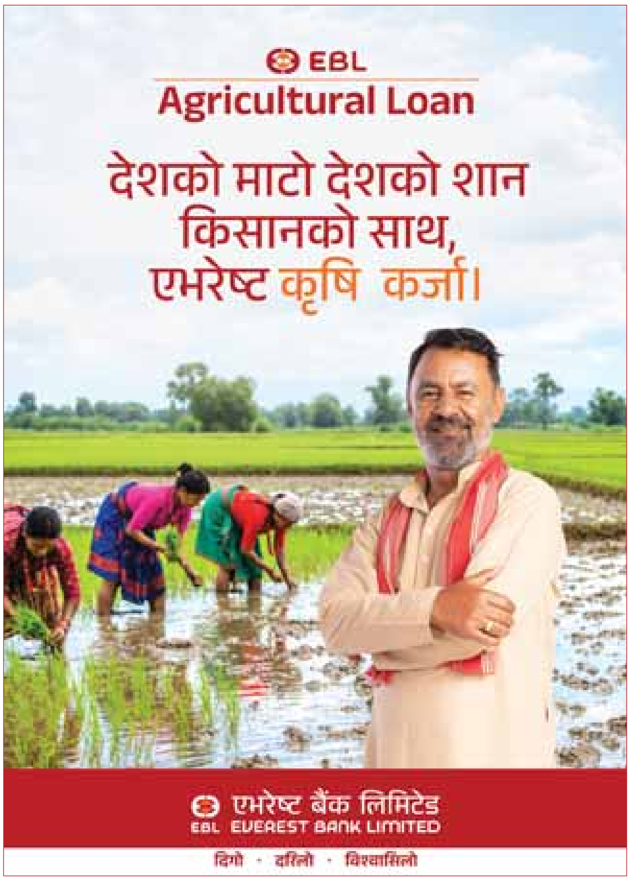
### IV. FLEXI LOAN

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 15 years. Loan limits are determined based on the repayment method and net disposable income, up to a maximum of 50 times the income.


### V. AGRICULTURAL LOAN

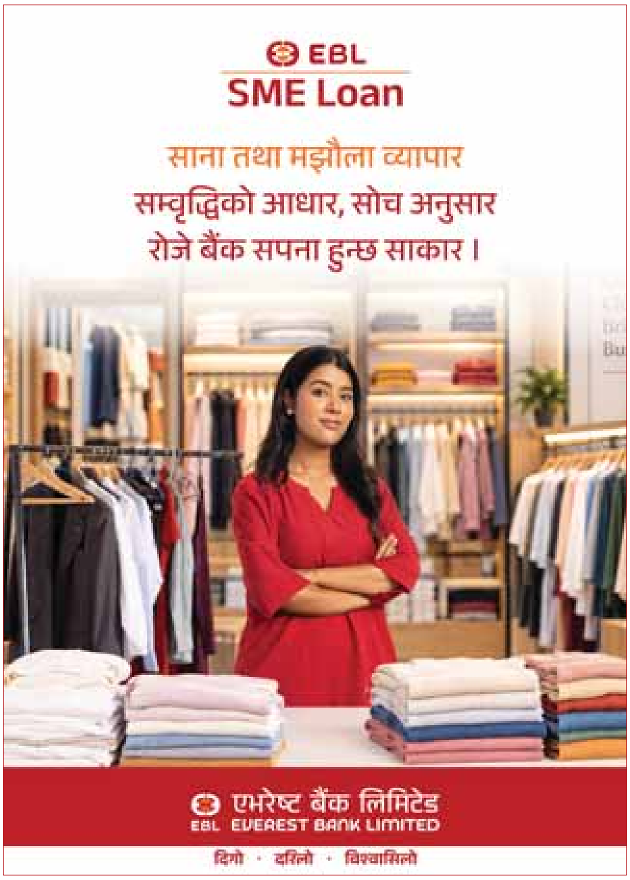
Everest Bank offers Agricultural Loans to support farmers' credit and consumption needs for various agricultural and allied activities, as defined by the Nepal Rastra Bank (NRB). These loans finance production, investment, and other activities, including:

- 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.



## 2. 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.




## 3. Major Corporate Loans

### I. 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.

### II. 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.

### III. 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.

### IV. 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.

# CORE BANKING SOLUTION UPGRADE – FINACLE 10X

During the year, the Bank successfully upgraded its Core Banking Solution (CBS) from Finacle 7x to Finacle 10x, marking a significant milestone in its technology transformation journey. The upgrade provides a modern, scalable, and future-ready banking platform designed to support growing business volumes, evolving customer expectations, and the Bank's expanding digital ecosystem.

Finacle 10x enhances the Bank's ability to deliver seamless banking services across retail, corporate, and digital channels while enabling secure integration with payment systems, fintech partners, and third-party applications through modern API-driven architecture. The platform offers improved scalability, real-time transaction processing, flexible product configuration, and enhanced customer relationship management capabilities, enabling the Bank to respond more effectively to changing market demands.

The modernized platform also strengthens operational efficiency through greater automation, streamlined workflows, and centralized management, reducing manual processes and improving service delivery. Enhanced security, access controls, audit capabilities, and integration with enterprise security frameworks further reinforce the Bank's information security and risk management posture.

The successful implementation of Finacle 10x has significantly improved the Bank's operational resilience, integration capabilities, and readiness for future innovation. It provides a robust technological foundation to support digital transformation, enhance customer experience, and drive sustainable business growth in an increasingly dynamic financial services environment.

Finacle 10x enhances the Bank's ability to deliver seamless banking services across retail, corporate, and digital channels while enabling secure integration with payment systems, fintech partners, and third-party applications through modern API-driven architecture.

Core team involved in upgrading Finacle - 7 to Finacle - 10

# Infrastructure Modernization and Hyperconverged Infrastructure Upgrade

During the year, the Bank advanced its technology modernization agenda through the implementation and enhancement of its Hyperconverged Infrastructure (HCI) platform. This strategic investment was undertaken to support the increasing demands of digital banking services, core banking operations, and other mission-critical technology systems. By integrating computing, storage, virtualization, networking, and management functions into a unified architecture, the upgraded platform provides a more agile, efficient, and resilient technology foundation.

The enhanced HCI environment has been designed with robust high-availability and disaster recovery capabilities, ensuring the continuity of critical banking services and strengthening the Bank's resilience against infrastructure failures and unforeseen disruptions. Its scale-out architecture enables seamless expansion of infrastructure resources in line with evolving business and technology requirements, while minimizing complexity and avoiding significant modifications to the existing environment.

The upgrade has also reinforced the Bank's security framework through integrated security features, including centralized management, secure virtualization, enhanced access controls, and infrastructure-level protection mechanisms. These capabilities complement existing cybersecurity measures and contribute to a stronger, more consistent, and resilient security posture across the Bank's technology landscape.

In addition, the platform introduces advanced automation and self-service capabilities that accelerate the provisioning and deployment of infrastructure resources and applications. Through standardized processes and centralized administration, the Bank has reduced manual intervention, improved operational efficiency, and enhanced its ability to respond rapidly to changing business needs.

The upgraded infrastructure is expected to deliver significant operational and business benefits, including:

1. Simplified infrastructure management through centralized administration and integrated oversight of compute, storage, virtualization, and networking resources.

2. Optimized resource utilization and infrastructure consolidation, contributing to improved cost efficiency and reduced hardware and licensing expenditures.

3. Accelerated deployment of applications and technology services through automation, standardized provisioning, and self-service capabilities.

4. Enhanced system performance, reliability, and service availability through resilient architecture and optimized infrastructure utilization.

5. Strengthened business continuity and disaster recovery readiness through improved resilience and streamlined recovery processes.

6. Increased scalability and flexibility to support future digital transformation initiatives and growing technology workloads.

Overall, the Hyperconverged Infrastructure upgrade represents a significant milestone in the Bank's ongoing technology transformation journey. It provides a modern, scalable, secure, and resilient technology foundation that enhances service reliability, supports innovation, and enables the Bank to execute its long-term digital growth strategy effectively.

# ATM SERVICE


Everest Bank has maintained ATM network with 159 no. ATM terminals, which are integrated with NCHL EFT Switch Network and have presence in diversified locations, with 24/7 round services.

- Acceptance of major Global Card brands like Visa, MasterCard, UnionPay, RuPay, Diners & Discovery card brands & Domestic NEPALPAY card brand in EBL ATM terminals.
- 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.


## 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 fulfill the daily payment and cash requirements. The card is acceptable in ATM terminals, POS outlets and online e-commerce platforms.

The bank is serving Visa brand Debit 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 & Bhutan plus Nepal Clearing House Limited (NCHL) EFT Switch Network inside Nepal.

### Acceptance & Features 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.
- 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 as well as NCHL EFT Switch Network member banks' ATM terminals.
- Options of card Activate, De-activate etc. of debit card via EBL Mobile Banking Touch24 platform.



## Credit Card

Everest Bank Credit Card is an electronic Cheque, which enables 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 card accepting ATMs up-to 10% of assigned limit.
- Offering discounts 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 pursing 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 for 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.

## Virtual Credit Card (VCC)

Everest Bank has introduced Virtual Credit Card (VCC), for the purpose of offering revolving Credit limits, which can be utilized by cardholders for purchase of goods & services by accessing through bank's mobile Banking Touch24 Apps in more than 1.7 million Fonepay QR merchants.

- The bank creates a revolving account and grants a line of credit to cardholders, from which the cardholder can borrow money for payment to Fonepay based QR merchants.
- Eligible customers can apply and get Virtual Credit cards instantly via the EBL Touch 24 Mobile Banking App.
- Monthly Billing and monthly Payment service.
- Interest free credit period of minimum 15 days to maximum 45 days for Purchase transactions.
- Flexible payment option of NPR 1,000 or 10% of debit balance, whichever is higher to 100% of debit balance.
- Competitive interest rate @ 2% per month.
- Credit limit between NPR 50,000 to 5 Lac.
- 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.

Access your revolving credit limit through the Touch24 Mobile Banking App and make purchases seamlessly at

**1.7+ Million**

Fonepay QR Merchants across Nepal.

# 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)


*T&C Applied

एभरेष्ट बैंक लिमिटेड
EBL EVEREST BANK LIMITED

दिगो · दरिलो · विश्वासिलो

# 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. Bank's 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.

**KEY PERFORMANCE INDICATORS:**

**17%**

GROWTH IN QR MERCHANTS

Demonstrating rapid adoption of convenient, contactless digital payment methods.

**46%**

GROWTH IN CORPORATE BANKING USERS

Reflecting stronger digital engagement and deeper relationships with corporate clients.

**20%**

GROWTH IN MOBILE BANKING USERS

Highlighting the expanding reach and growing preference for mobile-enabled banking services.

**66%**

GROWTH IN DAILY AVERAGE DIGITAL TRANSACTIONS

Signifying increased transaction volumes and customer trust in digital channels.

## 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.

# 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 Bank (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.

## 9,000+

**PAYOUT LOCATIONS** Enabling seamless and convenient remittance from India to Nepal through INREMIT, with beneficiaries receiving funds through direct account credit or cash payout.


## 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 via 19 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 a mobile/tab-based service under the name "Branchless Banking" or "MOBILE ATM" for our customers. Currently, we have more than twenty Three 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.

Everest Bank's Branchless Banking brings convenient financial services to remote and underserved communities, enabling fund transfers and cash withdrawals through 19 Business Correspondents, benefiting 23,000+ customers.

# Remittance Partners

| COUNTRY | NAME OF PRINCIPAL/AGENT FOR INWARD REMITTANCE | |
|---|---|---|
| UAE | Al Rostamani International Exchange Co<br>Dubai, UAE<br>Tel: 00971 4 2951996 | Index Exchange Company<br>Abu Dhabi, Hamdan Street, UAE<br>Tel: 00971 02 6272656 |
| | Al Ahalia Money Exchange Bureau<br>Abu Dhabi, UAE<br>Tel: 00971 2 6229666 | Lari Exchange<br>Abu Dhabi, UAE<br>Tel: 00971 2 622 3228 |
| | LM Exchange<br>Dubai, UAE<br>Tel: 00971 4 3540191 | Al Razouki International Exchange Co.<br>Dubai, UAE<br>Tel: 00971 4 3932331 |
| | Lulu International Exchange<br>Abu Dhabi, UAE<br>Tel: 00971 2 6547009 | |
| Bahrain | Bahrain Finance Company<br>Manama, Bahrain<br>Tel: 00973-17223501/17228888, 17506103 | |
| Qatar | Al Zaman Exchange<br>Doha, Qatar<br>Tel: 00974 44441448 | Eastern Exchange<br>Doha, Qatar<br>Tel: 00974 44412655 |
| | Al Jazeera Exchange<br>Doha, Qatar<br>Tel: 00974 44363595 | Global For Exchange and Money Transfer Service<br>Doha, Qatar<br>Tel: 00974 44515159 |
| UK | Punjab National Bank (International) Ltd.<br>London, UK<br>Tel: 0044 2077969600 | TransferTo Mobile Financial Services Limited<br>London, UK<br>Tel: 0044 7885536758 |
| | Hums Remit Limited (AYO Remit)<br>London, UK<br>Tel: 0044 7863 900493 | M A Fastmove Limited (Shpun Remit)<br>The Colmore Building, 20 Colmore Circus,<br>Birmingham, B4 6AT, United Kingdom.<br>Tel: +44 121 328 0011 |
| | IFast Global Bank Limited<br>9th Floor, South Quay Building, 77 Marsh Wall,<br>London, England, E14 9SH<br>Tel: 00442081813670 | Xpress Money Services Ltd<br>F10 Church Lane, Kingsbury London<br>United Kingdom |
| Oman | Unimoni Exchange LLC<br>Sultanate of Oman<br>Tel: 00968 24794127 | |
| United States | Mastercard Transaction Services (US) LLC<br>150 Fifth Avenue, N.Y., N.Y. 10011<br>Tel: 0091 8360823064 | |
| India | Punjab National Bank,<br>New Delhi, India<br>Tel: 23328894/237199094 | |

*Continue...*

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| COUNTRY | NAME OF PRINCIPAL/AGENT FOR INWARD REMITTANCE | |
|---|---|---|
| Malaysia | Tranglo Sdn. Bhd.<br>Kuala Lumpur, Malaysia.<br>Tel: 00603 2241 4188, 00603 2241 4189 | MoneyMatch Sdn. Bhd.<br>Kuala Lumpur, Malaysia.<br>Tel: 00603 2770 0073 |
| Japan | Japan Remit Finance Co. Ltd<br>Tokyo, Japan<br>Tel: 0081 3 5733 4337 | |
| South Korea | Finshot Inc.<br>Seoul, South Korea<br>Tel: 0082 70 7728 5618 | Cross Enf Inc<br>Seoul, South Korea<br>Tel: 0082 02 6275 4131 |
| Hong Kong | Wirease Limited<br>Kowloon, Hong Kong<br>Tel: 00852 23664470 | |
| Singapore | Paypal Pte Ltd<br>5 Temasek Boulevard<br>#09-01 Suntec Tower Five<br>Singapore 038985 | Tranglo Pte Ltd.<br>Singapore.<br>Tel: +6565497536, +6565497537 |
| Australia | Lumbini Group Pty Ltd<br>Sydney, NSW 2000<br>Tel: 0061 4350 22761 | |
| Seychelles | Cash Plus Co. Pty Ltd<br>Victoria, Seychelles<br>Tel: 00248 250 1048 | |
| Global Products | Paypal (Xoom)<br>Market Street Floor, San Francisco<br>Tel: 0014157774800<br>Please visit www.xoom.com for further detail. | Transfast Remittance<br>2000 Purchase St, Purchase NY, 10577, USA<br>Please visit www.transfast.com for further detail. |
| | Moneygram International Money Transfer | Western Union Money Transfer |
| | EzRemit Global (BFC Bank Ltd)<br>Manama, Bahrain<br>Tel:00973-17201826 | |
| Nepal | IME Remit Pvt. Ltd<br>Panipokhari, Kathmandu<br>Tel: 00977 1 4217600 | City Express Money Transfer<br>Kamaladi, Kathamandu<br>Tel: 00977 1 4431900 |
| | CG Remit Pvt. Ltd (CG Money)<br>Tripureshwor, Kathmandu<br>Tel: 00977 1 4252987 | Esewa Money Transfer Pvt. Ltd<br>Pulchowk, Lalitpur<br>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 |
| 4. | KASKI | 371 |
| | NAWALPARASI | 253 |
| | TANAHU | 159 |
| | SYANJA | 133 |
| | BAGLUNG | 128 |
| | LUMJUNG | 104 |
| | MYAGDI | 72 |
| | GORKHA | 67 |
| | PARBAT | 63 |
| | MUSTANG | 10 |
| | MANANG | 8 |

| PROVINCE | DISTRICT | NO OF AGENTS |
|---|---|---|
| 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 |
| | DADELDHURA | 21 |
| | BAJHANG | 15 |
| | BAJURA | 15 |
| | DARCHULA | 12 |
| | BAITADI | 10 |

**9055**

**TOTAL PAYOUT LOCATION**

# Corresponding 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 15 correspondent Banks for swift in and out transfer facility. The details of our Correspondents Banks are as under:

## USD

**1. STANDARD CHARTERED BANK**
NY 10048, New York, USA
SWIFT: SCBLUS33
Account No.: 3582-059378-001

**2. HABIB AMERICAN BANK**
99 Madison Avenue, New York, NY 10016
Swift: HANYUS33
Account No.: 20729492

**3. WOORI BANK**
Seoul, South Korea
Swift: HVBK KR SE
Account No.: W1021001US

**4. MASHREQ BANK**
New York
Swift Code: MSHQUS33
Account No.: 70009908

**5. KOREA EXCHANGE BANK(KEB)**
SEOUL
Swift Code: KOEXKRSE
Account No.: 0963-THR-051110011

## GBP

**1. STANDARD CHARTERED BANK**
1 Basinghall Ave London EC2V 5DD,
United Kingdom
SWIFT: SCBLGB2L
IBAN No: GB71 SCBL 6091 0412 6794 85
Account No.: 01267948501

## EURO

**1. STANDARD CHARTERED BANK**
Frankfurt, Germany
SWIFT: SCBLDEFX
Account No.: 017043206

## JPY

**1. STANDARD CHARTERED BANK**
Tokyo, Japan
SWIFT: SCBLJPJT
Account No.: 23079361110

## INR

**1. PUNJAB NATIONAL BANK**
New Delhi, India
SWIFT: PUNBINBBDOB
Account No.: 2254002100011251

**2. STANDARD CHARTERED BANK**
Kolkotta 700 001, India
SWIFT: SCBLINBBCAL
Account No.: 32205019343

**3. HDFC BANK LTD.**
Manekji Wadia Bldg. Nanik Motwani Marg
Fort, Mumbai, India
Swift: HDFCINBB
Account No.: 00600390000146

**4. ICICI BANK**
ICICI Bank towers, Bandra Kurla
Complex,Bandra East, Mumbai -400051
Swift: ICICINBB
Account No.: 055505075024

## AED

**1. MASHREQ BANK PSC**
Dubai, UAE
IBAN No: AE400330000019030000404
Swift: BOML AE AD
Account No.: 19030000404

## AUD

**1. STANDARD CHARTERED BANK**
Singapore
Swift: SCBLSG22
Account No.: 0107355388

## CNY

**1. STANDARD CHARTERED BANK**
China (XIAMEN BRANCH)
Swift: SCBLCNSXIMN
Account No.: 000000501511740215

# CORPORATE GOVERNANCE

Upholding the highest Standards of Transparency, Integrity and Regulatory Compliance; securing Stakeholder trust through Sound Ethical Frameworks and Accountable Leadership.

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 have 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 collectively accountable to stakeholders for the long-term success and financial soundness of the Bank. Accordingly, the Bank is responsible for 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 the National Planning Commission of Nepal and was also the Member of the Board of the Poverty Alleviation Fund of Nepal. He is also a former Board Member of the Nepal Electricity Authority.

**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**

Ms. Shrestha holds Master's Degree in Economics from Tribhuvan University. Ms. Shrestha was the Promoter/Chairperson of Mahila Sahayatra Laghubitta Bittiya Sanstha Limited.

**6. MR. BIGYAN BICKRAM SIJAPATI**

Mr. Sijapati holds a Master of Science in Information Systems, with a concentration in Project Management, from the New Jersey Institute of Technology, Newark, New Jersey, and a Bachelor of Science in Electrical Engineering from the Rochester Institute of Technology, Rochester, New York, USA. He has nearly a decade of professional experience in the IT sector in the United States. He has also gained professional experience in Nepal, having worked with organizations including DFID, Himalayan Bank, and Cedar Gate Technologies. His areas of expertise include cybersecurity, cloud infrastructure, banking technology, project management, IT governance, and enterprise systems.

Compostion of Board of Directors

| S.N. | NAME OF DIRECTOR | ADDRESS | NO. OF SHARES | REPRESENTATION ON BOARD | DATE OF APPOINTMENT |
|---|---|---|---|---|---|
| 1. | Dr. Bal Gopal Baidya | Sitapaila, Kathmandu | * | Director<br>Chairman | 2080/03/05<br>2080/07/23 |
| 2. | Mr. Kiran Krishna Shrestha | Bhaisepati, Lalitpur | 2,581,335 | Promoter Director | 2080/01/08 |
| 3. | Mr. Santosh Kumar | PNB, India | ** | PNB Nominee Director | 2082/05/13 |
| 4. | Mr. Nabin Bhakta Shrestha | Bolachhen, Bhaktapur | 3285 | Public Director | 2081/06/20 |
| 5. | Ms. Urmila Shrestha | Sanepa, Lalitpur | 2821 | Public Director | 2081/06/20 |
| 6. | Dr. Tarak Bahadur K.C. | Kalanki, Kathmandu | - | ***Independent Director | 2078/10/26 |
| 7. | Mr. Bigyan Bickram Sijapati | 117 Southern Heights, Thaiba-7, Lalitpur | - | Independent Director | 2082/12/06 |

* Dr. Bal Gopal Baidya has been representing Hotel Snow Lion in the Board. Hotel Snow Lion holds 12,767,431 no. of shares of the bank.

** Mr. Santosh Kumar has been representing Punjab National Bank in the Board Punjab National Bank holds 27,476,930 no. of shares of the bank.

*** The tenure of Independent Director Dr. Tarak Bahadur K.C. ended on 26/10/2082 B.S.

**DETAILS OF BOARD MEETING: -**

| DIRECTOR | NO. OF MEETINGS |
|---|---|
| Dr. Bal Gopal Baidya | 16 |
| Mr. Kiran Krishna Shrestha | 16 |
| Mr. Santosh Kumar | 14 |
| Ms. Urmila Shrestha | 15 |
| Mr. Nabin Bhakta Shrestha | 16 |
| Dr. Tarak Bahadur K.C. | 10 * |
| Mr. Bigyan Bickram Sijapati | 4 ** |

* The tenure of Independent Director Dr. Tarak Bahadur K.C. ended on 26/10/2082 B.S.

** Mr. Bigyan Bikram Sijapati was appointed as an Independent Director on 06/12/2082 B.S. and commenced participation in the meetings of the Board of Directors from the 397th Board Meeting held on 14/01/2083 B.S.

The total expenditure on account of meeting fee was Rs. 2,535,000.00 and other expenses related to Board meetings was Rs. 1,295,432.60

## Code of Conduct for the Board's Directors

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.

## Board Level Committees

The Board has delegated the authority to make decisions to Board level sub committees in line with NRB Directives, but the Board bears the ultimate responsibility. Major Board level 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 level sub committees, and across Board level 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 34 meetings during the financial year which can be segregated as below: -

| COMMITTEE | NO. OF MEETINGS |
|---|---|
| Audit Committee | 13 |
| Human Resource Management Committee | 5 |
| Risk Management Committee | 10 |
| Assets Laundering Prevention Committee | 6 |
| **Total** | **34** |

The senior management bears 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 is 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. 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 26, Sec 27 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 Audit Committee of the Board comprises the following members for Fiscal Year 2082-83:

| | | |
|---|---|---|
| 1. Ms. Urmila Shrestha (Member Director) | - | Chairman of Committee |
| 2. Head- Finance and Strategic Planning | - | Member |
| 3. Head- Internal Audit Department | - | Member Secretary |

The committee reviews periodical issues related to bank's overall financial condition, internal controls and audit program in accordance with the prevailing laws and provides necessary suggestions/directions to the management. The committee further reviews Quarterly Financial statements of the Bank and guides the management in preparing Yearly Financial Report in a correct and realistic manner.

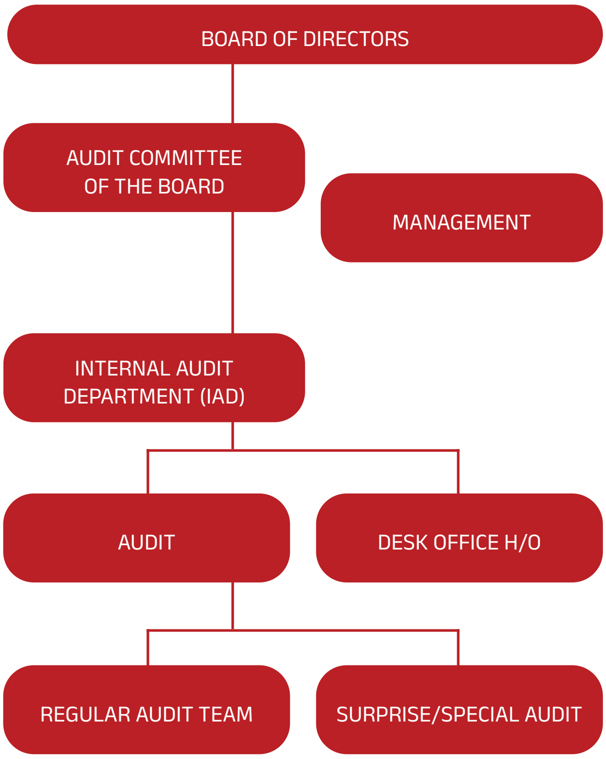
The committee supervises and reports to the management whether actions undertaken on managerial and operational activities are as per the rules/ regulations/ guidelines/ policies and directives which are issued as per prevailing Bank guidelines, directives of NRB and Bank and Financial Institution Act (BAFIA) 2073.

The committee discusses/reviews the observations/remarks contained in NRB Inspection & Supervision report, audit report of the external/ statutory auditors and Risk Based Internal audit of branches and suggests the management to take necessary corrective measures. The committee reviews/ prepares RBIA policy, RBIA guidelines and annual Audit Plan for carrying out effective and adequate internal audit work on yearly basis. The committee ensures Internal Audit Department of the bank is performing in line with the Internal Audit Policy of the Bank.

Apart from above, the committee also recommends names of three auditors for appointment of external/statutory auditor to the Board.

The committee reports on the progress of audit activities undertaken to the Board, including but not limited to, minutes of its meetings on periodical basis and any matter relating to the Bank's affair as deemed necessary.

The committee along with IAD forms the overall Audit Function vertical of the Bank under the following structure:




## ACB Meeting and Major Highlights

During the Fiscal Year 2082/83, total 13 meetings of Audit Committee of the Board were conducted, and major highlights are as follows;

- Recommendation for appointment of Statutory Auditor for Fiscal Year 2082-83 and remuneration for approval from Annual General Meeting.
- Review of Statutory Audit report of Fiscal Year 2081-82.
- Revision and approval of Internal Audit Scope/Annual Audit Plan for Fiscal Year 2082-83.
- Revision of RBIA policy and approval from the Board.
- Review and checking of both quarterly and annual financial statements of the Bank.

- Review of Nepal Rastra Bank (NRB) onsite Inspection Report of Fiscal Year 2082/83 and reply thereto.
- Review of semi-annual and annual performance/ comprehensive report of internal audit functions.
- Review of onsite Inspection report of Inward Remittance by Nepal Rastra Bank, Non-Bank Financial Institutions Supervision Department
- Review of RBIA report of branches, revenue counters, functional departments/auditable units, LC audit and one special audit.
- Review of Policy for Appointment of Statutory Auditor. Evaluation and appointment of Outsourced Audit Firms based on Technical and Financial proposals for internal audit of the bank.
- Review of Progress Report on Internal Audit Function Outsourced
- Report on commencement of Information System Audit
- Issuance of appreciation letters to the branches for closure of reports within stipulated time.

## Internal Audit Department

The bank has inhouse Internal Audit Department consisting of 10 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.

Further, internal audit functions were partially outsourced to two audit firms namely M/s PKF TR Upadhya & Co and M/s Joshi & Bhandary for the audit of total 50 auditable units for the fiscal year 2082-83.

Overall Performance of Internal Audit Department for the fiscal year 2082-83 is as follows;

### Audit Activities

The department has conducted audit of following auditable units during the fiscal year 2082-83.

| S. NO. | PARTICULARS | FY 2082/83 |
|---|---|---|
| 1. | RBIA of Branches | 118 |
| 2. | HO Departments/Units Audit | 9 |
| 3. | Revenue Counter/Extension Counter Audit | 17 |
| 4. | LC Audit | 30 |
| 5. | Special Audit (Labor Audit) | 1 |
| | **Total** | **175** |

### RBIA/ Audit Report Status

Out of total Internal Audit performed in the branches, status of report of the branches are as follows;

| FISCAL YEAR | TOTAL BRANCHES AUDITED | REPORT CLOSED | YET TO CLOSE AS ON 20.08.2026 |
|---|---|---|---|
| 2082/83 | 118* | 37 | 74* |

*7 branch report is yet to be submitted by the outsourced audit firm.

### Recovery of Charges

Position of recovery of unrecovered charges identified during audit is as follows;

| PARTICULARS | ON-SITE REGULAR AUDIT | LC | TOTAL INCLUDING LC F/Y 2082-2083 |
|---|---|---|---|
| a. Reported | 177.70 | 32.79 | 210.49 |
| b. Recovered | 167.94 | 28.63 | 196.57 |
| c. Remaining | 9.76 | 4.16 | 13.92 |

### Other Activity

- Review of Financial Statement as well as Unaudited Quarterly Financial Statements of the Bank.
- Review and revision of RBIA policy and guidelines, widened audit scope, enhanced the quality of audit report, mark off process and set turnaround time to 2-3 days.
- Semi-annual/annual comprehensive report is prepared by the Department and submitted to the board.
- Notes on Quarterly financial statement is also put up to the Board by the department.
- Outsourcing of internal audit functions to two audit firms for partial audit of the auditable units.

### Value addition

The committee has been providing suggestions/directions to the management for continuous improvement of the processes and internal control system of the bank. As third line of defense, the internal audit department has also been indicating 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 suggested focusing on those areas to mitigate the risk and control repetitive observations raised by the internal audit, statutory audit and regulator.
- Based on the reports, various suggestions/directions were made by the committee to the management so that the existing system and process shall be further strengthened to accommodate the emerging threats and risks.
- The department has fully implemented Audit software which has improved efficiency of department as well as branches. Turnaround time of audit mark off has been reduced to 2-3 days.
- Thrust is given more on the control system and has changed the risk assessment of the branches through policy revision.
- Internal audit functions have been partially outsourced.

## 2. 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:**

| | |
|---|---|
| Mr. Kiran Krishna Shrestha, Director | Chairperson |
| Mr. Nabin Bhakta Shrestha, Director | Member |
| Mr. Sudesh Khaling, CEO | Member |
| Head- Finance Department | Member |
| Head-Human Resource Department | Member Secretary |

## 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 Borad the policies and procedures relating to succession planning of all employees/ overall management level prepared by the management in due course.

## 3. Assets Laundering Prevention Committee (ALPC)

Assets Laundering Prevention Committee (ALPC), Board Level Sub Committee 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 2082-2083 were as below:

| | |
|---|---|
| Mr. Nabin Bhakta Shrestha (Director) | Chairman |
| Mr. Raju Gauli,<br>Head- Risk Management Dept | Member |
| Mr. Nar Bahadur Rawal,<br>Head- Compliance Department | Member |
| Mr. Sunil Raj Khanal, Compliance Officer | Member Secretary |

### Meeting Count

During the fiscal year 2082–2083, 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 2082-2083 were held as below:

| S.N. | MEETING NUMBER | ALPC DATE (BS) | ALPC DATE (AD) |
|---|---|---|---|
| 1. | 1st ALPC | 16-04-2082 | 01-08-2025 |
| 2. | 2nd ALPC | 19-05-2082 | 04-09-2025 |
| 3. | 3rd ALPC | 15-08-2082 | 01-12-2025 |
| 4. | 4th ALPC | 10-11-2082 | 22-02-2026 |
| 5. | 5th ALPC | 04-02-2083 | 18-05-2026 |
| 6. | 6th ALPC | 18-03-2083 | 02-07-2026 |

### Major Agendas

The major agendas discussed in the meeting of Assets Laundering Prevention Committee:

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 2082/2083.
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 taking necessary steps in AML/CFT observations raised by NRB, MLPSD so that there should not be any laxity in the AML control measures and compliance of regulatory and bank's procedural guidelines. The Compliance Department advised to the branches highlighting the observations and necessary guidelines for the branches to stop the recurrence of the same in future.
11. The Committee deliberated and guided on FATF requirements putting Nepal under increased monitoring jurisdiction, with a strong focus on strengthening AML/CFT oversight and implementation of the FATF Action Plan.
12. During FY 2082/83, the Bank successfully upgraded its Core Banking System (CBS) from FIN7 to FIN10. The Committee deliberated on the implications of this upgrade for the Bank's KYC/AML/CFT framework and compliance processes. It was noted that the implementation of FIN10 has introduced several significant enhancements to KYC, AML, and CFT functionalities, including improved customer due diligence controls, more customer information is recorded, enhanced reporting features, and strengthened compliance oversight mechanisms.
13. The Committee deliberated on the amendments of the Asset (Money) Laundering Prevention Act (ALPA), 2064 by the Money Laundering Prevention (Third Amendment) Ordinance, 2083 (issued in Baisakh 2083 / May 2026). This amendment greatly expanded the regulatory and

investigative powers of Nepal's financial crime enforcement framework.

14. The Committee reviewed the status of dormant accounts maintained by the Bank and expressed concern over the increasing number of inactive or dormant accounts. After deliberation, the Committee advised Management to launch a targeted Dormant Account Activation Campaign aimed at re-engaging customers and encouraging the reactivation of dormant accounts. The campaign included customer outreach initiatives, awareness programs, simplified reactivation procedures, and periodic monitoring to improve account activity, enhance customer engagement, and strengthen the overall quality of the Bank's deposit portfolio.

**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 apprised the same to the Board for approval.

3. The Committee reviewed and placed the Annual Program and Budget for AML/CFT activities for Fiscal year 2082/2083 to the Board for approval.

## Centralized Account Block and Release Mechanism

The AML/CFT Unit under the Compliance Department has started a centralized system for blocking and releasing bank accounts based on requests received 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.

## 4. Risk Management Committee

**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. 10 RMC meetings were conducted in FY 2082/83.

| The Composition of RMC of the bank is given below: | |
|---|---|
| Mr. Bigyan Bickram Sijapati, Director | Chairman |
| Ms. Urmila Shrestha, Director | Ex-Officio Member |
| Mr. Raj Kumar Shakya, Head-Operation Department | Member |
| Mr. Raju Gauli, Chief Risk Officer | Member Secretary |

**The members of the committee as of the reporting date.*

There are four management level sub-committees under the RMC:

a. Asset Liability Committee (ALCO)
b. Credit Risk Management Committee (CRMC)
c. Operational Risk Management Committee (ORMC)
d. 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 maintain 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 recommendations to the board for formulating requisite policy and decision-making process as a precautionary measure, 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.

- Review and validate fresh credit rating models as well as existing credit rating models and recommend it to the Board for approval.


EBL
Home Loan
अरु चिज खोजे पाइन्छ
तर घर आफ्नै चाहिन्छ
एभरेष्टको भर बनाऔँ आफ्नै सपनाको घर।
एभरेष्ट बैंक लिमिटेड
EBL EVEREST BANK LIMITED
दिगो · दरिलो · विश्वासिलो

# 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, 159 ATMs, 5 extension counters, and 33 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.

**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 interbranch transactions, and refining systems and procedures to boost overall operational effectiveness.

**ENHANCING EFFICIENCY AND MITIGATING OPERATIONAL RISK**

We maintain utmost control over operational tasks by establishing centralized units for critical areas like Trade Finance including Bank Guarantee, Inward and Outward Remittance, Central Account Processing 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.

**INVESTING IN SEAMLESS CUSTOMER SUPPORT**

A cornerstone of our service is the Customer Care Center, which offers 24 x 7 assistance through multiple complying Bank's fair treatment and customer care policy. 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 in and timely.

**PROMOTING SELF-SERVICE CHANNELS**

To provide convenience and encourage selftrans-actions, we have adopted cuttingedge technology for customer service. This includes implementing cheque and cash deposit machines in key branches, launched 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.

**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.

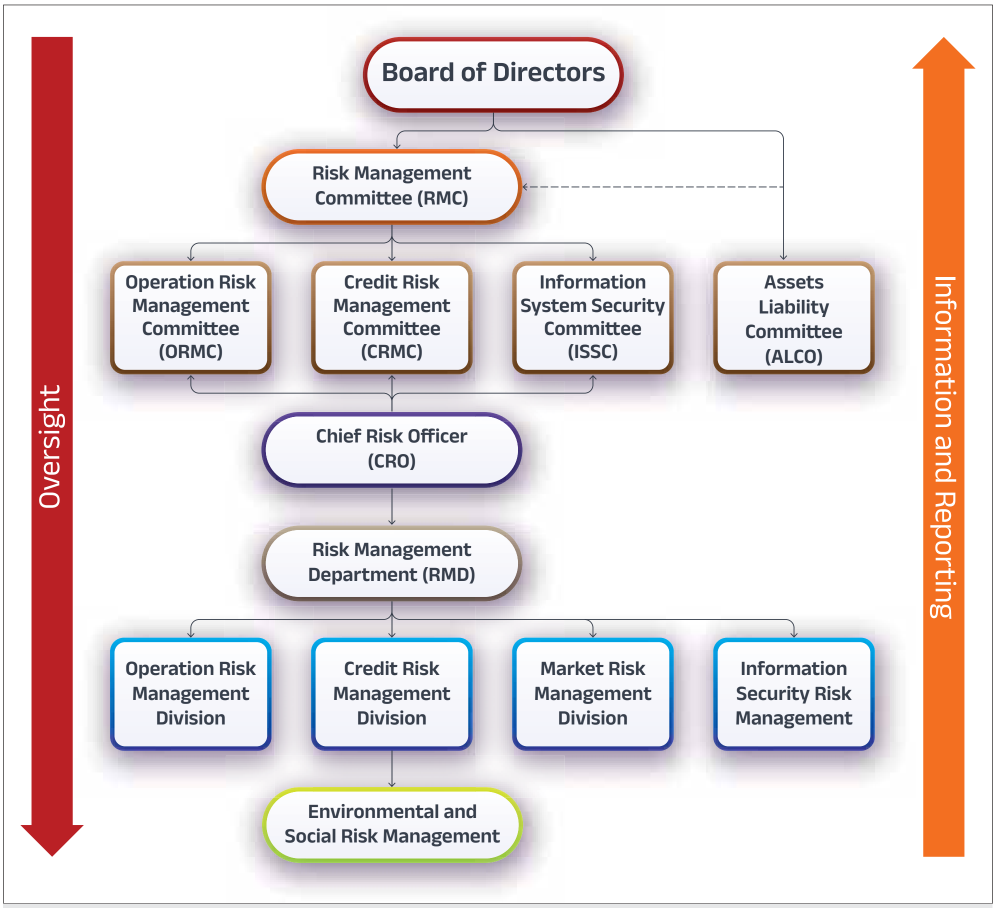
# RISK MANAGEMENT

Everest Bank focuses on risk management practices that support efficient capital allocation, optimize the risk-return profile of its portfolio, and maintain adequate liquidity to ensure financial stability, sustainability, and resilience amid evolving challenges. The Bank has established a sound Risk Management System through appropriate structures, rules, processes, and control mechanisms that enable it to identify, assess, measure, monitor, and mitigate inherent risks across its operations.

# 1. Dimension of Risk Management

## 1.1 Risk Management Organization Structure

Everest Bank has established a separate and independent vertical for Risk Management, as presented in the following organizational structure, with clearly defined roles and responsibilities for each function.




Operational Risk Management Committee (ORMC)

## 1.2 Risk Governance Structure

The risk governance structure adopted by the Bank is based on the three lines of defense model, under which each function implements necessary measures to identify, manage, and minimize potential risks or losses to the Bank.

| THREE LINES OF DEFENSE MODEL FOR RISK MANAGEMENT | | |
|---|---|---|
| FIRST LINE OF DEFENSE: **BUSINESS FUNCTIONS** | SECOND LINE OF DEFENSE: **RISK MANAGEMENT AND COMPLIANCE** | THIRD LINE OF DEFENSE: **INTERNAL AUDITS** |
| Ensures the conductive control environment throughout their respective business functions, in the decisions and actions which leads to the corporate growth.<br><br>• Branches<br>• Extension Counters<br>• Province Offices<br>• HO Departments | Monitor and ensure all business functions are operating in accordance with risk management policies and standard operating procedures that have been established by the bank. | Conducts internal audit of the branches and departments on regular interval, depending upon the level of risk under which the branches fall. |

## 1.3 Risk Appetite

The Bank has set aggregate-level and threshold limits for various types of risks that it is willing to undertake or seeks to avoid in order to achieve defined risk strategies and goals while remaining consistent with applicable capital, liquidity, and regulatory requirements. The Board-approved risk appetite guides risk-taking decisions and reinforces risk culture across the Bank within the ceiling prescribed by the regulator. The risk appetite is periodically reviewed and updated in line with the Bank's objectives and evolving industry and market conditions so that established limits remain aligned with overall governance and timely countermeasures are taken where required.

## 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.

This continuous reinforcement of risk culture helps ensure that risk considerations are embedded in day-to-day decision-making, business planning, product approvals, operational controls, and escalation processes.

## 1.5 Risk Management Procedure

The Bank follows a structured risk management process covering risk identification, assessment, measurement, mitigation, monitoring, and governance to manage potential threats proactively and strengthen operational resilience across its banking activities.

### Risk Management Procedure →

**Risk Identification**
Identification of the nature & sources of risks as well as areas of their impacts and potential consequences in the bank's business, process and system.

**Risk Analysis**
Analysis of the potential impact and likelihood of each identified risks through qualitative and quantitative methods.

**Risk Evaluation**
Comparison of various risk identified during the analysis process with the bank's risk appetite, risk tolerance level and regulatory limits and make decisions on the need and priority basis.

**Risk Mitigation and Control**
Designing and implementing appropriate & adequate risk control mechanisms that mitigates the identified risks.

**Risk Monitoring and Review**
Continuous monitoring & review of the effectiveness of the risk mitigation & control process.

**Risk Reporting**
Reporting on bank's risk exposure and risk management practices.

**Prepare "Action Plan" and Track the Action**
Preparation of Action Plan for control and mitigation of the risks as well as track the progress of such actions.

The following sections explain how these principles are translated into the Bank's governance framework, committee structure, policies, control mechanisms, monitoring practices, and specialized risk management divisions.

## 2. Risk Management Framework

The risk management framework includes risk management policies, procedures, risk limits, and control measures, supported by the Board's active oversight, a well-defined organizational structure, delegated authority, and clearly defined roles and responsibilities. The Bank has also developed tools, processes, and policies for each major risk area.

The Risk Management Framework is supervised by the Risk Management Committee (RMC), a subcommittee of the Board, and supported by management-level committees, namely the Credit Risk Management Committee (CRMC), Operational Risk Management Committee (ORMC), and Asset and Liability Management Committee (ALCO). The Bank also has a separate Risk Management Department responsible for identifying, assessing, managing, mitigating, and controlling different types of risk.

## 3. Active Board and Senior Management Oversight

The Board of Directors has ultimate responsibility for the risks undertaken by the Bank. It formulates risk policies and strategies, approves the Bank's risk appetite, and ensures that these are reflected in business strategies and cascaded throughout the organization. The Board is also responsible for understanding the nature of significant risks faced by the Bank and ensuring that management takes necessary steps to implement approved strategies and manage the associated risks.

Although the Board of Directors retains overall responsibility for risk management, senior management is responsible for translating Board-approved strategies into policies, procedures, processes, and controls, and for ensuring their effective implementation across the Bank.

## 4. Risk Management Department(s) and Various Committees

The Risk Management Department operates independently and is responsible for identifying, assessing, monitoring, and mitigating key risks across the Bank. It consists of functional verticals for Credit Risk, Market Risk, Operational Risk, and Information Security Risk, each overseeing its respective risk area. The department is headed by the Chief Risk Officer (CRO), who is responsible for strengthening risk culture

and implementing Board-approved policies across the organization. The roles and responsibilities of the RMC and its subcommittees are summarized below.

i) **Risk Management Committee (RMC)** is a four-member Board-level committee chaired by a member of the Board of Directors and has overall responsibility for evaluating and overseeing the Bank's risk management. The committee meets at least once every quarter, or as and when required, and its proceedings are placed before the Board. Altogether, 10 RMC meetings were conducted in FY 2082/83.

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 2082/83.

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 2082/83.

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 at the Risk Management Committee (RMC). Altogether 8 ORMC meetings were conducted in FY 2082/83.

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 3 ISSC meetings were conducted in FY 2082/83.

Together, these committees and functional divisions provide coordinated oversight across strategic, financial, operational, information security, and compliance-related risks, ensuring that material issues are reviewed through appropriate management and Board-level channels.

## 5. Policies and Procedures

The Bank has formulated policies, procedures, books of instruction, operational instructions, and other guidance approved by the Board to direct and support the risk management framework. These policies are reviewed annually or as and when required. Circulars are also issued from time to time to implement regulatory changes, improve the internal control system, and enhance the Bank's operational processes. Additionally, the Bank has clearly defined the roles of each functional and business unit to make the process simple, robust, and accountable.

## 6. Internal Control

The Internal Audit Department and Compliance Department reinforce the effective implementation of approved policies and procedures to strengthen the Bank's internal control system. The Bank has robust control structures with well-defined control activities at every business level. Duties of officials and staff members are properly defined to avoid conflicting responsibilities. The Code of Ethics and Conflict of Interest Policy for the Board of Directors, along with the Code of Conduct under the Staff Byelaws, are in place. These systems are monitored and reviewed periodically to minimize operational risk at all levels.

The Internal Audit Department independently evaluates the adequacy of, and compliance with, the Bank's established internal control guidelines. Risk-Based Internal Audit (RBIA) of branches is followed, and IT/System Audit is conducted in accordance with guidelines from an expert external agency. 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

The Bank has developed, and continues to improve, a robust Management Information System that provides a reliable database for identifying, measuring, controlling, monitoring, and mitigating risks across all areas 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 | Manages 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 the assessment, identification, and measurement of credit risk at both borrower and portfolio levels. The Bank has policies in place to guide the Credit and Credit Risk Management functions, and these policies are reviewed annually. Proper credit delivery channels have been established to maintain a sound credit portfolio, covering 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.

The Bank has an independent Credit Risk Management Division operating under the Integrated Risk Management Department for identifying, assessing, and monitoring risk through the development and implementation of borrower risk rating models and separate models for determining exposure limits for domestic and international counterparties. As of Ashad end 2083, Risk Weighted Exposure for Credit Risk was 92.89% of total Risk Weighted Exposures, amounting to Rs. 29,070.48 crores.

| RISK TYPE | KEY RISK | RISK ASSESSMENT | RISK CONTROL, MITIGATION AND MONITORING |
|---|---|---|---|
| Borrower Risk | ■ Default Risk | ■ Detailed Credit Analysis<br>■ Borrower credit risk rating | ■ Loan covenants; Terms and conditions in the loan agreement<br>■ Insurance of financed assets<br>■ Mortgage/registration of Assets<br>■ Loan Pricing in reference to risk rating<br>■ Personal/Corporate Guarantee<br>■ Tracking Early Warning Signals<br>■ 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.<br>■ Monitoring of exposure limit. |
| Portfolio Risk | ■ Concentration RisK | ■ Credit Concentration Report | ■ Diversification into different sectors/categories<br>■ Determining internal risk appetite<br>■ Risk Sharing through banking arrangement |
| | ■ Breach of regulatory ceiling<br>■ Impact on key financial indicators | ■ Gap Analysis<br>■ Stress Testing | ■ Monitoring of risk appetite as set in terms of CAR, Credit Risk Weighted asset<br>■ Allocation of capital based on 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.

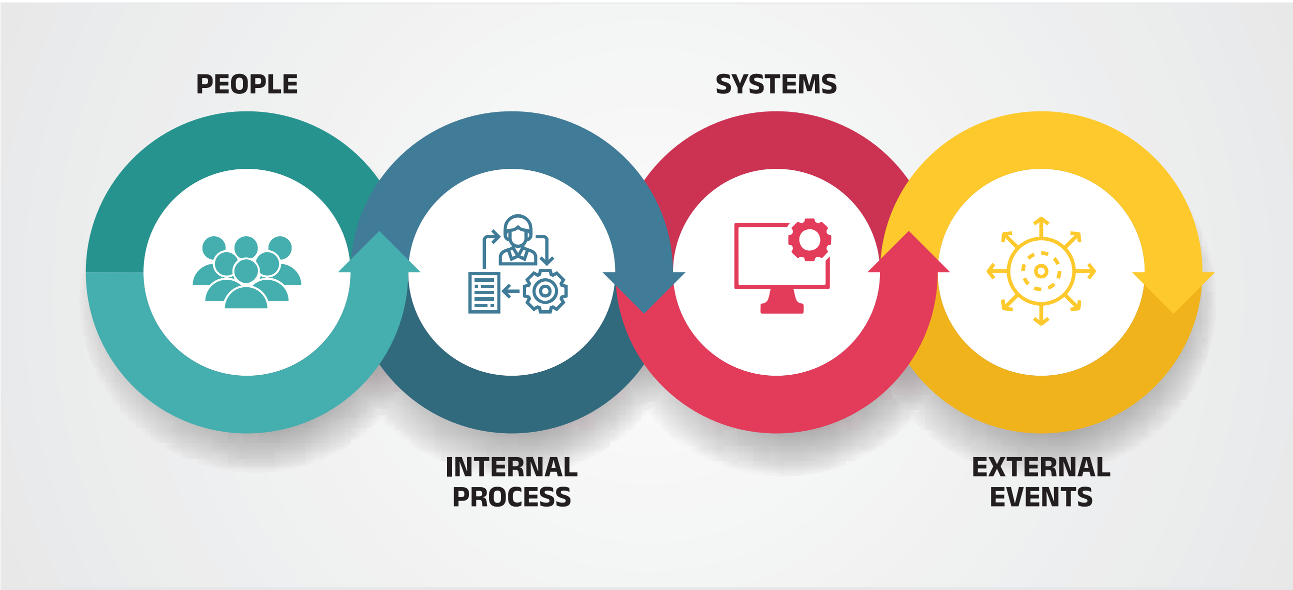
## Operational Risk Management (ORM) Framework

The ORM framework of the bank provides a structured approach for identifying, assessing, measuring, monitoring, mitigating and reporting Operational risks arising from People, Processes, Systems and External events. The framework is supported by Board and senior management oversight, established policies and procedures, loss event reporting, key risk indicators, risk and control self-assessment, scenario analysis, review internal control and periodic reporting through ORMC and RMC.

As of Ashad end 2083, the Risk Weighted Exposure for Operational Risk was 4.41% of the total Risk Weighted Exposures amounting to Rs. 1,378.83 crores.

| FRAMEWORK COMPONENT | COVERAGE / KEY ACTIVITIES | GOVERNANCE, MONITORING AND REPORTING |
|---|---|---|
| Governance and Oversight | ■ Board-approved Operational Risk Management Policy.<br>■ Operated under 3 lines of defense.<br>■ Defined clear roles for business units, Risk Management Department, ORMC and RMC. | ■ Operational risk matters are reviewed by ORMC and escalated to RMC/Board as required.<br>■ Policy, procedures and limits are reviewed periodically in line with regulatory and business requirements. |
| Risk Identification | ■ Identification of risks from people, process, system and external events.<br>■ Use of internal loss event data, audit findings (Internal/External), regulatory observations, customer complaints, by review of product/process. | ■ Risk events occurred are recorded in ORMS and classified under Basel event types level II and Business lines I.<br>■ Emerging and material risks are escalated to relevant committees for action. |
| Risk Assessment and Measurement | ■ Internal Loss Event Data.<br>■ Key Risk Indicators (KRIs).<br>■ Risk and Control Self-Assessment (RCSA).<br>■ Scenario and historical data analysis. | ■ Assessment results are used to prioritize controls and take corrective action plans.<br>■ Risk levels are monitored against internal tolerance and risk appetite. |
| Risk Control and Mitigation | ■ Segregation of duties.<br>■ Maker-checker controls and delegation of authority.<br>■ Review of SOPs.<br>■ Training, automation, insurance and business continuity plan arrangements<br>■ Corrective and preventive action tracking. | ■ Control effectiveness is reviewed through Risk reports, Internal audit and Compliance review.<br>■ Risk events under open status are monitored and action plans are followed up until it's closure. |
| Monitoring and Reporting | ■ Internal Loss events, KRI, exception and control periodic reporting.<br>■ Risk events reporting through separate social platforms.<br>■ Trend analysis and issue escalation. | ■ Reports are submitted to senior management, ORMC and RMC/Board at defined intervals.<br>■ Material incidents, breaches and emerging risks are escalated promptly for decision and remediation. |

Further, "24/7 Customer Care Center" at HO is in operation for collecting and handling feedback, grievances and customer complaints. Besides, the Bank has focused on automation/digitalization of work process to facilitate operational activities in order to minimize the operational risk.



Various following measures have been adopted to control and mitigate the Operation risk arising from People, Process, System and External events as under:

| SOURCES OF RISK | KEY RISK | RISK MITIGATION AND MONITORING |
|---|---|---|
| People (Employee) | ■ Human Error<br>■ Fraud<br>■ Lack of Training<br>■ High Employee Turnover | ■ Provide Trainings and inculcate risk culture<br>■ Delegation of authorities<br>■ Segregation of duties<br>■ Job Rotation<br>■ Annual performance appraisal<br>■ Enrollment into comprehensive certification banking course<br>■ Reconciliation to prevent discrepancies |
| Process | ■ Insufficiency of Process<br>■ Lack of control<br>■ Unclear procedure<br>■ Breach of process | ■ Periodic review of the SOP in line with the evolving risks.<br>■ Periodic Internal Audit<br>■ Whistle blower culture<br>■ Legal & compliance review of product and processes<br>■ Automation process for smooth workflow |
| System | ■ Breach of Confidentiality, Integrity, Availability, Non-Repudiation and Authentication | ■ Use of Globally accepted Core Banking application<br>■ Strong Network Resilience<br>■ Secure Back up system<br>■ Periodic IS Audit and Vulnerability Assessment from independent professionals<br>■ Enhanced Cyber security System & tools<br>■ Implementation of enhanced access control<br>■ Separate Information Security team is working to identify, assess and mitigate IT risks |
| External Events | ■ Electricity Disruption<br>■ ISP Disruption<br>■ Legal Cases<br>■ Cyber attacks<br>■ Natural Calamities<br>■ Regulatory Changes | ■ Alternate energy sources in place<br>■ Circulation of Advisories for internal/public awareness as a proactive measure<br>■ Provide regular Trainings<br>■ Conduct Disaster drill<br>■ Insurance Coverage |

Appropriate procedures are implemented to address and control the Legal risk which may arise, through legal documents/agreements and dealing with lawsuits, if any, as well as monitoring any contingent liabilities arising due to Legal risk. Rise in Legal and Other risks, can contribute to negative perception towards the bank and it's stakeholder increasing Reputational risk to the bank. Strong governance structure is in place for compliance with regulatory guidelines, to minimize operational failure, handle grievances and review 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 2083, the Risk Weighted Exposure for Market Risk was 0.09% of the total Risk Weighted Exposures amounting to Rs. 26.62 crores.

The Bank manages market risk through its Asset Liability Management Policy and Investment Policy, which are aligned with Nepal Rastra Bank (NRB) guidelines and reviewed periodically. These policies provide the framework for risk limits, valuation methodologies, escalation procedures and monitoring mechanisms. The Market Risk Management Division, functioning as the Treasury Middle Office, provides independent oversight of market risk exposures.

The Division monitors exposures against NRB and internal prudential limits for market and liquidity risk, undertakes daily surveillance of Treasury transactions, and conducts stress testing and scenario analysis on a quarterly basis or as required. These reviews support the identification of unusual activities, assessment of portfolio sensitivity, and evaluation of potential impacts on liquidity, capital, cash flows and solvency.

## Market and Liquidity Risk Management:

### 1. Market Risk:

**a) 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 and Liabilities is carried out to assess repricing mismatches across time buckets and to evaluate potential implications for earnings, spreads and balance sheet positions.

ALCO reviews interest rate trends, peer movements, liquidity outlook and earnings implications, and recommends appropriate strategies to manage repricing and duration mismatches while maintaining compliance with NRB requirements.

**b) 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 Division manages foreign exchange risk under the oversight of ALCO by monitoring exposures against internal and regulatory limits. It ensures compliance with Nepal Rastra Bank (NRB) Net Open Position (NOP) requirements, sets risk appetite thresholds, seeks to align foreign currency assets and liabilities, enforces currency-wise exposure limits, and conducts periodic stress testing to assess the impact of adverse exchange rate movements.

**c) Equity Price Risk**

Equity Price Risk refers to the potential for financial loss arising from adverse fluctuations in the market value of equity investments held by the Bank. This risk primarily emanates from investments in listed and unlisted shares, mutual funds, and other equity-related instruments permitted under the regulatory framework of Nepal Rastra Bank (NRB).

Such investments may be influenced by market conditions, investor sentiment, investee performance, interest rate movements, regulatory developments and broader macroeconomic trends. The Bank manages this risk through prudent appraisal, exposure limits, diversification, periodic valuation, mark-to-market assessment and continuous monitoring in accordance with its Investment Policy and applicable regulatory requirements.

### 2. 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 and internal limits of various liquidity ratios. Further, Liquidity Gap analysis through maturity-wise structural liquidity statements is prepared that facilitates the identification of timing mismatches between expected inflows and outflows and supports timely corrective measures. Liquidity stress testing is performed to assess the Bank's resilience under adverse scenarios and to strengthen contingency planning and strategic decision-making. The Bank maintains diversified funding sources, including customer deposits, interbank borrowings and other instruments, to mitigate concentration risk and enhance funding stability.

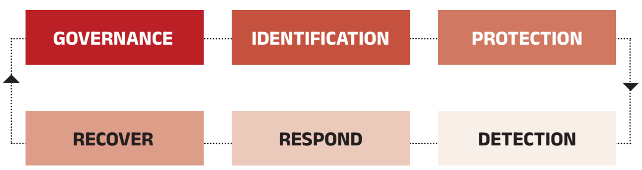
The Bank has developed a robust Contingency Funding Plan, which outlines the early warning signals, the strategies and actionable steps to be taken to address early warning signals including identification of emergency/potential funding sources, roles and responsibilities, and communication protocols.

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.

| RISK | RISK ASSESSMENT | RISK CONTROL, MITIGATION AND MONITORING |
|---|---|---|
| Market Risk | Interest rate Risk Management<br>■ Gap Analysis | ■ Change in interest rates on deposit /lending and its impact on earnings and spread.<br>■ Stress testing on change in interest rate on Deposit and Loan portfolio.<br>■ Change in Interest rate of the industry and peer banks for future liquidity scenarios. |
| | Foreign Exchange Risk Management<br>■ Net Open Position approach | ■ Match positions as closely as possible.<br>■ Net open FCY position and NDF exposure.<br>■ Individual currency open position limit with the total net position limit.<br>■ Stress testing appreciation and depreciation of currency exchange rates. |
| | Equity Price Risk Management<br>■ Concentration Analysis<br>■ Exposure Analysis<br>■ Mark to Market Analysis | ■ Investment Portfolio Review Report.<br>■ Mark to Market Report<br>■ Stress testing of equity price risk. |
| Liquidity Risk | Liquidity Risk Management<br>■ Structural Liquidity Table Analysis<br>■ Monitoring various ratios<br>■ Monitoring EWIs against their monitoring metrics | ■ Setting of Risk appetite for various ratios.<br>■ Net Liquidity Gap analysis (maturity wise structural liquidity table).<br>■ Stress Testing/Scenario Analysis on changes in Assets and Liabilities.<br>■ Liquidity Planning<br>■ Early Warning Indicators<br>■ Contingency Funding Plan<br>■ Macroeconomic indicators and other economic news. |

# Information Security Risk

The Bank's information systems continue to be upgraded to support expanding digital services and to strengthen resilience against cyber and technology threats. The Bank has formulated its Information Security (IS) Policy in line with applicable IT Guidelines, Cyber Resilience Guidelines, Payment System Directive, ISO 27001:2022, and the NIST Cybersecurity Framework 2.0. The document is restructured around the six cybersecurity framework functions of Governance, Identification, Protection, Detection, Respond, and Recover, which together provide a structured approach for managing cybersecurity risk across strategy, assets, controls, monitoring, incident response, and service restoration.




Cybersecurity Framework Adopted by the Bank

## Governance: Oversight, Policy and Cyber Risk Direction

Cybersecurity governance is established through the Board, Risk Management Committee, Information System Security Committee (ISSC), senior management, and the Change Advisory Board (CAB). The ISSC provides strategic direction for information security initiatives, while the CAB reviews and approves major changes in IT infrastructure and applications. The information security team functions as an internal resource for handling security issues, preparing policies, procedures, and guidelines, coordinating risk assessments, and recommending mitigation controls. Governance also includes alignment with regulatory requirements, internal policies, risk appetite, audit observations, and periodic reporting to support management oversight and accountability.

## Identify: Assets, Threats, Vulnerabilities and Risk Assessment

The Bank identifies information security risks by assessing critical information assets, applications, infrastructure, data flows, network dependencies, regulatory obligations, and external threat exposure. Regular Vulnerability Assessment and Penetration Testing (VAPT), Information System Audits, self-assessments, and internal control reviews are performed to identify vulnerabilities, control gaps, technology obsolescence, single points of failure, social engineering exposure, and areas requiring improvement. These assessments support prioritization of risks based on potential impact to confidentiality, integrity, availability, customer trust, regulatory compliance, and business continuity.

Protect: Preventive Controls, Secure Practices and Awareness

The Bank protects its information assets through multi-layered ICT controls, secure configuration, access control, network and infrastructure controls, application security, patch management, Web Application Firewall (WAF), secure software development practices, redundancy, infrastructure capacity enhancement, and compensating controls for obsolete technologies. Human risk is addressed through employee awareness sessions, virtual training, email communications, onboarding security awareness, phishing simulations, and customer education through the Bank's website and social media channels. These controls are designed to reduce the likelihood and impact of cyber threats before they affect business operations.

## Detect: Continuous Monitoring, Threat Intelligence and Event Analysis

The Bank detects cyber threats and abnormal activities through continuous monitoring using a modern Security Information and Event Management (SIEM) system integrated with a Security Operations Center (SOC). The monitoring capability supports identification of anomalies, suspicious activities, phishing attempts, fake websites or applications, customer information leakage, public-facing vulnerabilities, and security events from internal and external sources. Digital risk protection tools further strengthen external threat visibility and enable proactive escalation, analysis, and mitigation.

## Respond: Incident Handling, Escalation and Containment

The Bank responds to cyber incidents through defined internal communication processes, Standard Operating Procedures (SOPs), escalation mechanisms, containment actions, and coordination among information security, IT, business, risk, compliance, and senior management teams. Incident response activities include triage, investigation, containment, eradication, communication, reporting, and post-incident review. These response arrangements support timely decision-making and reduce the operational, regulatory, reputational, and customer impact of cybersecurity incidents.

## Recover: DR Drills, Backup Testing and Service Restoration

The Bank has strengthened recovery capability through periodic Disaster Recovery (DR) drills, and review of recovery arrangements for critical systems and business services. Recovery activities focused on restoring CBS from DR site and operating critical service delivery channels which validated integrity and operational readiness. Lessons learned from DR drills, incidents, audits, and recovery testing are used to improve continuity plans, backup procedures, restoration processes, redundancy arrangements, and overall cyber resilience.

| FRAMEWORK FUNCTION | RISK ASSESSMENT FOCUS | RISK MITIGATION, MONITORING AND RESILIENCE MEASURES |
|---|---|---|
| Governance | 1. Review cybersecurity governance structure, policies, risk appetite, regulatory obligations, and reporting lines.<br>2. Assess oversight by the Board, Risk Management Committee, ISSC, CAB, and senior management.<br>3. Review audit observations, compliance requirements, and management action tracking. | 1. Maintain approved IS Policy, procedures, standards, and SOPs aligned with regulatory and framework requirements.<br>2. Ensure strategic oversight through ISSC, CAB, Risk Management Committee, and senior management reporting.<br>3. Track closure of audit observations and update governance practices based on emerging risks. |
| Identify | 1. Identify critical information assets, applications, infrastructure, data, network dependencies, and third-party exposure.<br>2. Assess vulnerabilities, single points of failure, obsolete technologies, cyber threats, social engineering exposure, and business impact.<br>3. Review VAPT, IS audits, self-assessments, capacity reports, and internal control reviews. | 1. Maintain risk assessment practices for information system assets and business processes.<br>2. Conduct periodic VAPT, IS audits, gap assessments, and internal control reviews.<br>3. Prioritize risk treatment based on criticality, regulatory impact, customer impact, and operational dependency. |

*Continue...*

*Continue...*

| FRAMEWORK FUNCTION | RISK ASSESSMENT FOCUS | RISK MITIGATION, MONITORING AND RESILIENCE MEASURES |
|---|---|---|
| Protect | 1. Review adequacy of preventive controls over applications, software, endpoints, network, infrastructure, and user access.<br>2. Assess patching, secure software development, WAF, redundancy, infrastructure capacity, and compensating controls.<br>3. Evaluate employee and customer awareness against phishing and social engineering threats. | 1. Implement multi-layered ICT controls, secure configuration, access control, network security, WAF, and application security practices.<br>2. Perform security patching and implement secure software development practices.<br>3. Conduct employee training, phishing simulations, onboarding awareness, and customer education through approved communication channels. |
| Detect | 1. Monitor anomalies, suspicious events, phishing attempts, fake sites or apps, customer data leaks, and public-facing vulnerabilities.<br>2. Review security alerts, logs, threat intelligence, and external digital risk signals. | 1. Operate SIEM integrated with a Security Operations Center (SOC) for continuous monitoring.<br>2. Use digital risk protection tools to detect brand abuse, leaked information, fake applications, phishing sites, and vulnerabilities.<br>3. Escalate notable events for analysis and timely mitigation. |
| Respond | 1. Assess incident response readiness, escalation process, roles and responsibilities, and communication procedures.<br>2. Review containment, investigation, eradication, evidence preservation, regulatory reporting, and management communication. | 1. Follow approved SOPs for triage, containment, eradication, communication, and reporting.<br>2. Coordinate response among information security, IT, business, risk, compliance, and senior management teams.<br>3. Conduct post-incident review and update controls, procedures, and awareness content. |
| Recover | 1. Assess continuity arrangements for critical business functions, applications, data, infrastructure, and service delivery channels.<br>2. Review BCP, DRP, backup, restoration procedures, alternate processing arrangements, and recovery time expectations. | 1. Maintain and test BCP and DRP arrangements to restore critical systems and business functions.<br>2. Use backup, redundancy, alternate site, and restoration procedures to support timely recovery.<br>3. Validate restored services and incorporate lessons learned into resilience planning. |

## 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. Such risk may expose the Bank to fines, penalties, damage, reputational impact, and supervisory actions. The Bank has a separate Compliance Department that oversees the compliance function, monitors associated risks, and develops policies and guidelines for mitigation upon approval of the Board.

# Disclosure of Compliance Risk Reporting

**Compliance with Regulatory Parameters**

| REGULATORY PARAMETERS | REGULATORY TARGET | AS AT ASHAD END, 2083 |
|---|---|---|
| Minimum Capital Fund | Core Capital = 8.5% | 9.88% |
| | Capital Fund = 11.00% | 12.15% |
| Leverage Ratio | 4% | 5.74% |
| Net Liquidity Ratio | Minimum 20% | 31.91% |
| Liquidity Coverage ratio (LCR) | Minimum 70% | 130.23% |
| Net Stable Funding Ratio (NSFR) | Minimum 100% | 138.79% |
| Margin Lending | Up to 40% of Core Capital | 18.28% |
| Real Estate Loan | Up to 25% of Total Loan | 3.57% |
| Other Real Estate (Including Land Purchase & Plotting) | Up to 10% of Total Loan | 2.16% |
| Daily Net Position of Foreign Exchange | Maximum 30% of Core Capital | 1.97% |
| Credit to Deposit Ratio | Up to 90% | 79.73% |
| Invest in Share/Securities/Mutual Funds of any one corporate body | Up to 10% of Core Capital | 0.24% |
| | Up to 10% of paid-up capital of that particular corporate body | 8.00% |
| Total investment in Share/Securities | Up to 30% of Core Capital | 1.32% |
| Investment in Company with Financial Interest | Up to 20% of Core Capital | 0.17% |
| CRR | 4% of Total Deposit/90% to be maintained in Daily Basis | 4.53% |
| SLR | 12% of LCY Deposit | 26.43% |
| Interest Spread Rate | 4% | 3.05% |
| Difference in interest rate of saving accounts | Maximum 2% | 0.26% |
| Difference in interest rate (highest and lowest between deposit accounts) | Maximum 5% | 1.30% |
| Limits for Institutional Deposit Collection | Up to 50% of Total Deposit | 35.38% |
| Limit for Call Account | Maximum 10% of LCY Deposit | 9.14% |
| Debenture Issuance (in %) | Minimum 25% of Paid-up Capital | 48.13% |
| Deprived Sector | At least 5% of Total Lending | 5.07% |
| Prescribed Sector Lending – Agriculture | 10% | 11.02% |
| Prescribed sector – Hydropower, Energy<br>Prescribed sector – Tourism<br>Prescribed sector – SME as per NRB 17.1 including Manufacturing industry upto 5 crore Except Agriculture<br>Prescribed sector – Industry Based on Information technology Except Agriculture<br>Prescribed sector-Export Industries based on domestic raw materials | 20% | 24.66% |

# Disclosure of Liquidity Risk Reporting

**Resource Mobilization**

| PARTICULARS | REGULATORY REQUIREMENTS | ASHAD END 2083 | ASHAD END 2082 | ASHAD END 2081 |
|---|---|---|---|---|
| CD Ratio (%) | Maximum 90 | 77.57% | 77.48% | 80.29% |
| LD Ratio (%) | Minimum 20 | 31.91% | 38.94% | 37.77% |
| CRR (%) | Minimum 4% | 4.53% | 4.39% | 4.56% |
| % of Top 20 Individual Depositors to Total Deposit | Not Specified | 2.65% | 2.66% | 3.21% |
| % of Top 20 Institutional Depositors to Total Deposit | Not Specified | 28.67% | 32.84% | 26.79% |
| % of Top Single Institutional Depositor to Total Deposit | Maximum 10% | 4.82% | 6.15% | 4.40% |
| % of Institutional Deposit | Maximum 50% | 35.38% | 43.73% | 33.15% |

# HUMAN RESOURCE MANAGEMENT

Human Resource Management (HRM) focuses on managing employees effectively to achieve an organization's mission, vision and objectives particularly in today's challenging business environment. Through effective strategies in recruitment, training and development, performance evaluation and employee reward, organizations can improve employee retention and long term performance. When implemented effectively, HRM can provide an organization with a competitive advantage.

## Role of Human Capital in Banking


At Everest Bank, we are committed to maintain suitable workplace culture, where staffs enjoy working with EBL and are assured of their career and success as per their qualification, experience and commitment so that they discharge their responsibilities in a competent manner.

## Human Capital

Human Capital is the economic value of Employee's knowledge, skills, expertise, ability, experience and health having intangible economic value and productivity, further enhanced by regular training and development.

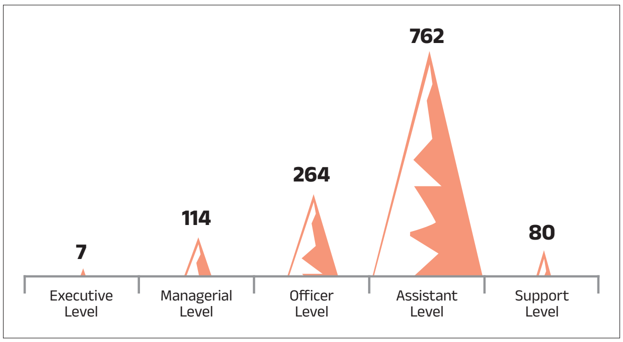
It is the strategic asset for achieving growth, compliance and competitive advantage. It plays vital role to increase productivity and profitability of the Organization.

### 1. Workforce Composition

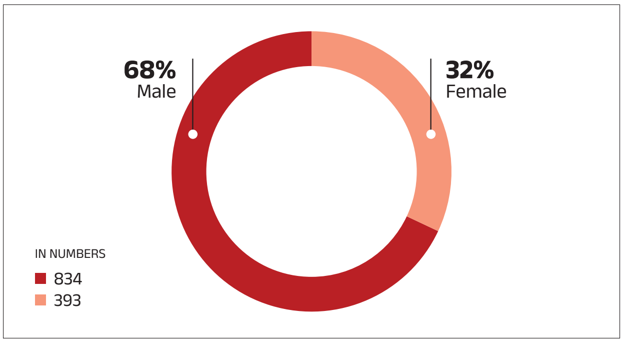
As of Ashad end 2083, Everest Bank has a diverse workforce of 1227 employees working across 133 branches, Extension Counters and Representative Office. Our employees are classified into the following levels:

| DESIGNATION | ASHAD END 2083 |
|---|---|
| Executive Level | 7 |
| Managerial Level | 114 |
| Officer Level | 264 |
| Assistant Level | 762 |
| Support Level | 80 |
| **Total** | **1227** |

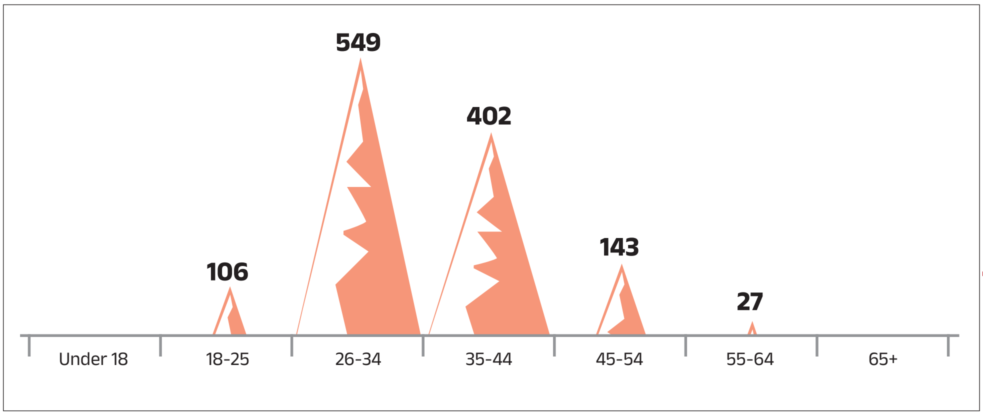
**STAFF STRENGTH**




**GENDER RATIO** (ASHAD 2083)




**AGE WISE EMPLOYEE PROFILE**




of human energies and competencies for achieving organizational goals through acquisition, development, utilization, and maintenance of a competent and committed workforce in a changing environment.

HR policies are continuing guidelines on the approach an institution intends to adopt in managing its people. They define the philosophies and values of an institution on how people should be treated, and from these are derived the principles upon which managers are expected to act when dealing with personnel matters.

The success of EBL and its usefulness to the country are primarily dependent on its employees and that the development of the greatest potential for each employee is good for the employee and advantage to the bank. It is the policy of the bank, therefore, to give its employees training and development opportunity so that they can have the satisfactions and happiness that come from good surroundings, good rewards, and the consciousness of work well done. As HR are critical to the success of EBL, they are regarded as a high priority. The emphasis of HRM is on:

**STAFF RECRUITMENT:**

The Bank believes in recruiting right person and right number of staff based on merit who have potential to meet higher standards of performance. In Everest Bank Human Resource is managed through Open Competition, Promotion and Talent Hunt.

**STAFF TURNOVER RATIO:**

Staff Turnover ratio signifies the strength of Human Resource management at any organization. Everest Bank has one of the lower staff turnover ratio in the industry as the staff turnover ratio is below 4%.

## 2. Human Resource Policy at EBL

Competent and committed HR is crucial for the successful operation of any organization. This largely depends on the practice of HRM, which is concerned with the management

- Adopting a strategies approach- one in which HR strategies are integrated with business strategies,
- Treating people as assets to be invested in to further the interests of the bank,
- Gaining their commitment to the objectives and values of the bank, and
- Rewarding staff in competitive financial terms but also career development terms for their contribution in meeting overall performance objectives of the bank.

Major policies related to Human Resource in Everest Bank Limited are as under:

- Training and Career Development Policy
- Staff Placement and Transfer Policy
- Employee Grievances Redressal Policy
- Mentor-Mentee Program

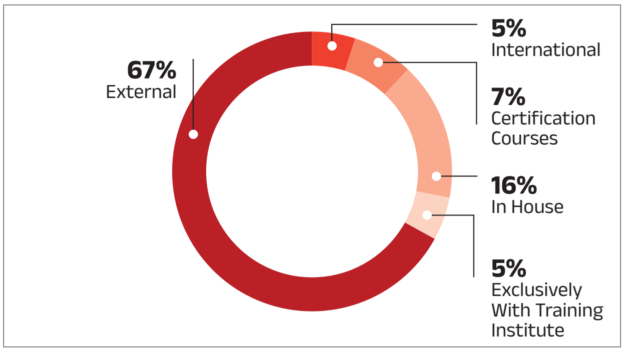
## 3. Training and Career Development

Employee Development and Training remained a key priority during the year 2082/83 with initiatives focused on enhancing employee's knowledge, skills, competencies and professional growth. Training programs were conducted to strengthen job performance, improve productivity, support leadership development and ensure employees remains equipped to meet evolving organizational need.

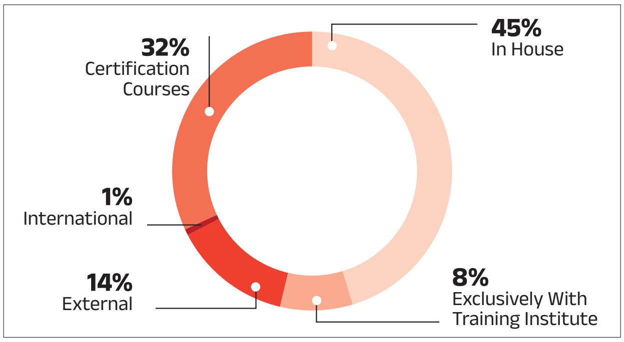
In FY 2082/83, 209 training programs (In-house, External, Exclusive, International and Certification Courses) were conducted focusing on various areas of banking and essential soft skills with the total number of 3749 employee participants. Along with the training, Everest Bank also emphasizes job rotation, transfer, and job enlargement for the enhancement of knowledge and development of the employees.

| | NO. OF TRAININGS | NO. OF PARTICIPANTS |
|---|---|---|
| In house | 34 | 1699 |
| Exclusive | 11 | 314 |
| External | 139 | 514 |
| International | 10 | 27 |
| Certification Course | 15 | 1195 |
| | **209** | **3749** |

**TOTAL TRAININGS**




**TOTAL PARTICIPATIONS**




## 4. Performance Management System

Performance Management is a multi- step process aimed at aligning employee behaviors with the strategic goals along with KRA/KPI concept. Everest Bank Limited is having an improved Performance Appraisal System which plays a fair and unbiased role in enhancing employee's motivation level which contributes to higher retention rate of employees.

## 5. Succession Planning and Leadership Development

Everest Bank has established a structured succession planning approach to ensure that critical leadership roles can be effectively covered whenever vacancies occur due to retirement, resignation, unforeseen events, or other circumstances. The program focuses on developing capable internal talent and maintaining a pool of employees who can assure greater responsibilities when required. The key areas of the succession planning include:

- Preparing for future leadership.
- Developing high potential employees.
- Strengthening workforce planning.
- Ensure leadership continuity.

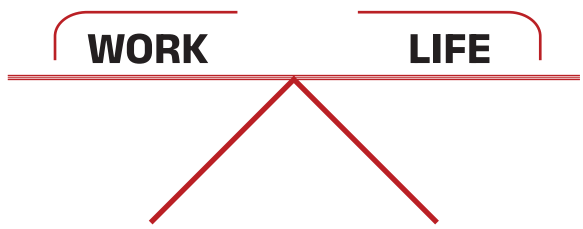
## 6. Compensation and Benefits

Everest Bank regularly evaluates its remuneration and employee benefit practices to ensure that they remain attractive, equitable and aligned with prevailing industry standards. The major components include:

- Market aligned remunerations.
- Employee Protection and Retirement Benefits
- Performance Linked Rewards.

## 7. Work life Balance

Employees who successfully manage their personal and professional lives report higher job satisfaction which encourage the job retention. Employees, who can minimize work–family conflict, gain a higher work life balance level, improved health and well-being which ultimately help to increase the productivity of the employee. Everest Bank has honored the value of work life balance at all level of employees.



# 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 proactively support meaningful socio-economic development in the country and enable a larger number of people to participate in and benefit 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 standards 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 NPR 50,794,264 (Previous year NPR 48,399,035) has been appropriated being 1% of net profit. The CSR expenses incurred during the year amounting to NPR 21,937,314 (Previous year NPR 42,848,370) has been charged to statement of profit and loss with corresponding reduction from CSR fund.

The details of expenses incurred during the period are as follows:

| S.N. | HEAD | BUDGET FOR FY 2082-83 | EXPENDITURE TILL 16TH JULY, 2026 |
|---|---|---|---|
| A | Opening CSR Fund | 27,878,721 | |
| B | Amount Credited in the Fund (1% of Net Profit) | 48,399,035 | |
| C | CSR Fund (A) | 76,277,756 | |
| | | | |
| | **Expenses During Year as per Province Wise** | | |
| 1 | Koshi Province | 7,627,776 | 1,621,474 |
| 2 | Madhesh Province | 7,627,776 | 4,301,437 |
| 3 | Bagmati Province | 30,511,103 | 8,486,181 |
| 4 | Gandaki Province | 7,627,776 | 1,065,092 |
| 5 | Lumbini Province | 7,627,776 | 2,749,111 |
| 6 | Karnali Province | 7,627,776 | 1,134,427 |
| 7 | Sudurpashchim Province | 7,627,776 | 2,579,592 |
| | | **76,277,756** | **21,937,314** |
| | **Expenses During Year as per Activities Wise** | | |
| 1 | Education | | 5,052,115 |
| 2 | Health | | 9,822,790 |
| 3 | Humanitarian Assistance and Relief | | - |
| 4 | Environment | | 270,640 |
| 5 | Financial Literacy | | 6,791,769 |
| 6 | Sustainable Development Goals | | - |
| 7 | Others | | - |
| **D** | **Total Budget/ Expenditure during the year (D)** | | **21,937,314** |
| **E** | **Commitment of CSR expenditure as per earlier CSR Meeting** | | |
| **F** | **Balance in the fund (C-D)** | | **54,340,442** |

# CORPORATE SOCIAL RESPONSIBILITY (CSR)

**Handover of school uniform, bag and stationery items to students of Kankali Secondary School at Chandragiri, Kathmandu.** (July 2, 2026)


**Installation of water purification plant at Shree Ratna Rajya Secondary School, Baneshwor, Kathmandu.** (June 17, 2026)

**Financial Literacy provided to students of Shree Rastriya Basic School, Dhanusha, Shree Saraswati Basic School, Lalitpur and Shree Secondary Secondary School Icchapur, Dhanusha through Financial Stimulation Module.** (November 14, 2025)

# CORPORATE SOCIAL RESPONSIBILITY (CSR)


**Conduction of free eye check-up camp and cataract operation of 100 needy patients.** (November 19, 2025)

**Handover of stationery items and school bags to students of Kalidevi Aadharbhut Vidhyalaya at Gaucharan, Dharke, Dhadhing.** (June 9 , 2026)

**Financial support to Kirtipur Hospital for free treatment of burn patients belonging from poor, disadvantaged and marginalized communities across Nepal.** (June 1, 2026)

**Financial support to Sahid Gangalal National Heart Center for free treatment of poor, disadvantaged and marginalized children with heart diseases across Nepal.** (July 13, 2026)

# CORPORATE SOCIAL RESPONSIBILITY (CSR)


**Financial Literacy to farmers, women, daily wage earners and other people of different work classes in coordination with National Banking Institute.** (December 5, 2025)

**Financial support and relief materials provided for support and upliftment of affected communities of Bhotekoshi Flash Flood.** (September 3, 2026)

# CORPORATE SOCIAL RESPONSIBILITY (CSR)


**Handed over 96 sets of tables and benches to Kerwani Secondary School at Devdaha-5, Rupandehi.** (August 20, 2026)

**Support to Ladies Circle Nepal for construction of Special School for disabled and rehabilitation center (Autism School) for children with Autism Spectrum Disorder at Narephat, Kathmandu.** (June 15, 2026)

# SUSTAINABILITY REPORT

Scaling new heights, for Everest Bank Limited, means growing responsibly. We measure our progress not only in numbers, but in the trust we build, the communities we strengthen, and the environment we protect along the way. This is our commitment to a sustainable future for all.

## Understanding Sustainability

Sustainability is the practice of conducting business in a manner that meets present-day economic, social, and environmental needs without compromising the ability of future generations to meet their own. For Everest Bank Limited, sustainability is a core strategic priority rather than a peripheral consideration, it informs how the Bank lends, operates, and engages with the communities it serves.

The Bank recognizes that sustained financial performance is inseparable from sound environmental and social risk management. Its strategy therefore extends beyond profitability alone encompassing environmental and social risk management within lending decisions, meaningful contributions to financial inclusion and community development, responsible resource use across operations, and governance standards that safeguard stakeholder confidence.

At Everest Bank Limited, we believe true progress is measured not only by the heights we reach, but by how responsibly we climb. Responsible banking means recognizing that every decision we make carries a footprint beyond our balance sheet, weighing commercial opportunity against environmental and social impact, and measuring success not solely in profit, but in the trust, inclusion, and resilience we build along the way. As we continue to scale new heights, we remain committed to growing not just larger, but better, more inclusive, more responsible, and more conscious to the communities we serve.

# Our Approach to Sustainability

Our approach to sustainability is built on three pillars: Environmental Stewardship, Social Empowerment, and Governance Excellence. These aren't separate initiatives sitting outside our core business, they're part of how we make decisions, serve our customers, and run our operations every single day. Each pillar works together with the others: Environmental Stewardship shapes the businesses we choose to finance, Social Empowerment keep us accountable to the communities these decisions ultimately affect and Governance Excellence shapes how we manage environmental and social risk.

## Environment Stewardship:

- Sustainable Operations & Financing: Reduces its own footprint through efficient practices, while funding renewable energy, green infrastructure, and pollution control projects.
- Climate Resilience & Low-Carbon Transition: Helps communities adapt to climate change and supports the shift toward low-carbon technologies.
- Risk-Integrated Green Finance: Factors environmental risk into lending decisions and rewards sustainable, circular practices through dedicated products.

## Social Empowerment:

- Financial Inclusion: Offers tailored financial products for rural, agricultural, and women-led communities.
- Responsible Lending & Workforce: Lends responsibly and invests in a diverse, inclusive workplace.
- Community Partnership: Supports local development through CSR and financial literacy programs.

## Governance Excellence:

- Oversight & Structure

  ESG matters are overseen directly by the Board, with clear roles assigned so everyone knows who is responsible for what.
- Compliance & Risk Management

  The Bank follows all national laws and international standards, including anti-money laundering rules, and continuously identifies and manages risks before they become problems.
- Ethics & Transparency

  The Bank operates with honesty and openly discloses its practices, while regularly reviewing and improving how it operates.
- Culture of Empowerment

  The Bank keeps communication open with stakeholders and encourages employees to take initiative and create positive change in their own communities.

# Driving Sustainability Through Environmental Initiatives:

## 1. Sustainability Through Sustainable Finance:

Everest Bank Limited recognizes sustainability as an integral part of responsible banking, long-term value creation and risk-aware growth. The Bank's financing activities contribute to renewable energy, productive sectors, inclusive finance and essential social infrastructure, supporting Nepal's broader transition toward climate-resilient and sustainable development.

The Bank has been financing sectors closely linked with green and sustainable finance, including hydropower, solar energy, agriculture, deprived sector lending, and health and education.

**Our Customer base and loan portfolio on Green finance**

| GREEN FINANCE EXPOSURE | | |
|---|---|---|
| GREEN FINANCE PRODUCTS | NO. OF CUSTOMERS | TOTAL O/S EXPOSURE (IN CRORES) |
| Hydropower Project | 39 | 2,895.35 |
| Solar Project | 4 | 64.91 |
| Electric Vehicle | 666 | 138.40 |
| **Total** | **709** | **3,098.65** |

The Bank's green finance exposure is mainly concentrated in renewable energy, particularly hydropower and solar energy. Hydropower financing supports Nepal's clean energy potential and contributes to national energy security, while solar energy financing promotes decentralized and low-emission energy access. These sectors are expected to be relevant for future evaluation under the applicable green finance criteria, subject to project-level environmental and social safeguards.

**Our Customer base and loan portfolio on Sustainable Finance**

| SUSTAINABLE FINANCE EXPOSURE | | |
|---|---|---|
| SUSTAINABLE FINANCE PRODUCTS | NO. OF CUSTOMERS | TOTAL O/S EXPOSURE (IN CRORES) |
| Agriculture loan | 2,741 | 2,598.12 |
| Deprived sector loans | 1,262 | 51.52 |
| Education | 2,285 | 557.06 |
| Health | 61 | 107.03 |
| Women Entrepreneurs Loan | 496 | 19.52 |
| **Total** | **6,845** | **3,333.26** |

In addition to renewable energy financing, the Bank supports sustainable and inclusive development through lending to agriculture, deprived sector borrowers, and health and education. These sectors contribute to livelihood generation, financial inclusion, access to essential services and broader socio-economic development across Nepal.

### Way Forward

EBL remains committed to strengthening its sustainability disclosure and gradually enhancing its green finance practices in line with emerging regulatory expectations and national priorities. The Bank will continue to support sectors that contribute to renewable energy, inclusive economic growth and social development.

## 2. Sustainability through the 3Rs:

The Bank recognizes environmental sustainability as an integral part of responsible banking. Guided by the principle of Reduce, Reuse, and Recycle, the bank has adopted practical measures across its branches and offices to minimize resource consumption, extend the useful life of materials and ensure their responsible disposal. These efforts reflect the Bank's ongoing commitment to environmental stewardship and long-term sustainability.

### REDUCE

- **Efficient fixtures:** Low-flow faucets, dual-flush toilets, and sensor-based taps installed, with regular leak inspection and repair across branches and offices.
- **Consumption monitoring:** Water meters installed at major branches to track usage, set reduction targets, and benchmark performance across locations.
- **Employee awareness:** Conservation campaigns, washroom and kitchen signage, and leak-reporting encouraged among staff, Staff encouraged switch off lights, computers, and AC when not in use; energy-saving practices reinforced through regular campaigns.
- **Energy-efficient lighting:** LED lighting, motion sensors, and greater use of natural daylight across branches and offices.
- **Optimized air conditioning:** AC systems maintained for peak efficiency with thermostats set at 24–26°C. Non-inverter units at Head Office, Lazimpat branch, and the Bank's Dhangadi building have been replaced with inverter-type ACs to reduce electricity consumption.
- **Efficient IT infrastructure:** Energy-efficient computers, printers, and servers; power-saving modes enabled; migration to cloud-based and virtualized services underway.
- **Smart monitoring:** Smart meters deployed across branches to track monthly consumption and address high-usage locations.
- **Digitized internal processes:** A Standard Operating Procedure (SOP) for electronic approval of expense memos is being introduced, alongside digital workflows for approvals, audits, and reporting, and progressive replacement of paper forms with online equivalents.
- **Reduced printing:** Default duplex printing, secure print-release systems, and electronic document review encouraged over hard copies.
- **Digital meetings and training:** Agendas, reports, and presentations shared electronically, supported by online collaboration platforms in place of printed materials.

### REUSE

- **Greywater reuse:** In premises equipped with the necessary infrastructure, treated water is reused for non-potable purposes such as landscaping, cleaning and toilet flushing where feasible.
- **Rainwater Harvesting:** Implement rainwater harvesting systems in large office buildings.
- **Asset redeployment:** Functional electrical and IT equipment such as UPS units, and computer hardware is, where usable, redeployed to other branches or lower-priority functions rather than being discarded immediately.
- **Packaging reuse:** Cartons, crates, and packaging material received with new equipment are reused internally for storage or dispatch purposes where suitable.
- **Internal reuse of paper:** Employees are encouraged to reuse single-sided printed sheets for internal drafts and rough work before disposal, wherever practicable.

### RECYCLE

- **Battery recycling:** UPS and inverter batteries reaching end of life are channeled back through authorized dealers/recyclers rather than general waste disposal.
- **Paper recycling:** Wastepaper generated at offices is segregated for recycling, and confidential documents are disposed of through secure, compliant destruction channels.
- **Single-use plastic reduction:** Use of single-use plastic items such as cups and bottles in offices and cafeterias is being discouraged in favor of reusable or recyclable alternatives, where feasible.

## 3. Driving Sustainability Through Use of Advanced Technology and Innovation

- Enhanced digital banking capabilities through mobile banking, internet banking, and QR/wallet integrations, with 92% of all transactions now processed digitally, contributing to reduced paper usage and lower customer travel-related environmental impacts.
- Digitized and automated key operational workflows, including loan processing, human resource management, approval processes, change management, user administration, centralized account opening, and document management, using both internally developed and third-party solutions.

These initiatives have significantly improved efficiency by minimizing physical documentation and reducing processing turnaround times.

- Continued investment in cybersecurity and data protection enhancements to maintain the security, confidentiality, and integrity of digital banking services and customer information.

## Sustainability Related CSR Expenses:

As part of its enduring commitment to inclusive and sustainable growth, the Company continues to channel its Corporate Social Responsibility (CSR) efforts towards initiatives that create long-term value for society while aligning with national development priorities and the United Nations Sustainable Development Goals (SDGs). The Company believes that sustainable business growth is linked to the well-being of the communities it serves and accordingly directs its resources towards areas that generate meaningful and lasting social impact.

During the fiscal year under review, the Company's CSR interventions were strategically focused on key thematic areas including education, health, humanitarian aid and relief, environmental conservation, financial literacy, and broader sustainable development objectives. Recognizing education and healthcare as foundational pillars of societal progress, the majority of CSR expenditure was directed towards these two sectors, reflecting the Company's priority on human capital development and community welfare.

The table below sets out a detailed breakdown of sustainability-related CSR expenses incurred during the year under review:

| S.N | PARTICULARS | TOTAL EXPENSES (000) | PERCENTAGE |
|---|---|---|---|
| 1. | Education | 12,839.96 | 28.10% |
| 2. | Heath | 23,027.68 | 50.39% |
| 3. | Humanitarian Aid and Relief | 285.35 | 0.62% |
| 4. | Financial Literacy | 8,302.72 | 18.17% |
| 5. | Sustainable Development Goals | 100 | 0.22% |
| 6. | Others | 1,145.67 | 2.51% |
| | **Total** | **45,701.38** | **100.00%** |

## Environmental, Social, and Governance (ESG) Performance

The Company recognizes that long-term success is measured not only in financial terms, but also in how responsibly it operates for its people, the environment, and the communities it serves. Accordingly, the Company has adopted an ESG approach that integrates sustainability considerations into its business operations and decision-making.

On the environmental front, the Company remains focused on the responsible use of resources and minimizing its operational impact. On the social front, priority is given to employee well-being, workplace safety, and community engagement, building on the CSR initiatives outlined earlier in this Report. On governance, the Company remains committed to transparency, ethical conduct, and sound risk management practices that safeguard stakeholder interests.

The metrics presented below provide a clear overview of the Company's ESG performance during the year under review, serving as a basis for ongoing monitoring and improvement.

| PILLARS | KEY PERFORMANCE INDICATORS |
|---|---|
| Environmental | **Financing and Investment**<br>■ Deployed NPR 6,432 crore towards green finance and sustainable financial products in F/Y 2025/26, reaffirming the Bank's role as a catalyst for a low-carbon economy.<br>■ Continued to scale Electric Vehicle (EV) financing, which now constitutes 0.56% of the total loan portfolio, in support of the nation's transition towards cleaner mobility.<br>■ Resource Efficiency and Operations<br>■ Expanded the Bank's own EV fleet to 11 vehicles (Four-Wheeler), reinforcing internal commitment to sustainable mobility.<br>■ Digitized 92% of total transactions, significantly reducing paper consumption and customer travel-related carbon footprint. |
| Social | **Inclusive Financing**<br>■ Extended credit facilities to the deprived sector, agriculture, women entrepreneurs, and micro-enterprises, furthering financial inclusion and equitable economic participation.<br>■ Supported youth entrepreneurship through dedicated financing for startups and emerging businesses. |
| | **Access to Financial Services**<br>■ Expanded rural outreach through 15 branches, including presence at the Village Development Committee (VDC) level.<br>■ Strengthened last-mile access through 19 branchless banking points in remote and underserved areas. |
| | **Community Engagement**<br>■ Directed CSR investments towards financial literacy, healthcare, and education programs, reinforcing the Bank's role as a responsible corporate citizen.<br>■ Sustained employment for 1,227 staff members, contributing to livelihood generation and economic stability. |
| | **Diversity, Equity and Inclusion**<br>■ Female employees comprise 393 of the Bank's 1,227-strong workforce, representing 32% of total staff strength.<br>■ Fostered a culturally diverse workforce representing employees from varied regional backgrounds.<br>■ A total of 18 branches, and 2 departments are led by female staff. |
| | **Customer Inclusivity**<br>■ Operated 6 differently-abled friendly branches to ensure equitable access to financial services.<br>■ Implemented Braille-enabled ATMs in 25 branches to enhance accessibility for visually impaired customers.<br>■ Website is designed to be accessible to differently abled individuals, including those with visual challenges, ensuring equal access to information and services for all users.<br>■ Maintained robust grievance redress mechanisms, ensuring timely resolution of customer concerns. |
| Governance | **ESRM Policy**<br>■ Implemented an Environmental and Social Risk Management (ESRM) framework aligned with Nepal Rastra Bank (NRB) guidelines, ensuring systematic identification and mitigation of environmental, social, and climate-related risks.<br>■ Directed operations towards sustainable practices that generate positive environmental and social outcomes while proactively managing underlying risks.<br>■ Conducted periodic review and enhancement of ESG policies to remain aligned with evolving regulatory expectations and global best practices. |
| | **Regulatory Compliance**<br>■ Ensured full compliance with employee welfare provisions as prescribed under the Bank's Employee Service Regulations.<br>■ Conducted a labor audit annually to uphold workplace standards.<br>■ Maintained strict adherence to directives, circulars, and guidelines issued by NRB, SEBON, and other regulatory authorities. |

# Our Approaches to Environmental and Social Risk

In compliance with the Nepal Rastra Bank (NRB) guidelines on Environmental & Social Risk Management (ESRM) for banks and financial institutions, Everest Bank Limited (EBL) has formulated - Everest Bank Limited Environmental & Social Risk Management (ESRM) policy. Environmental and Social Risk Management Policy includes a statement of the bank's commitment to integrate environment & social risk consideration into bank's credit risk management process in order to provide quality lending decisions and adopt appropriate risk mitigation measures in time.

The policy aims to establish applicable E&S requirement for clients in compliance with Nepal Rastra Bank's ESRM guidelines, national environmental & social regulations & international standards.

## Policy formation and governance

The Bank's ESRM policy was approved by the board on October 9, 2020 and was subsequently revised on June 9, 2022 and reviewed on December 19, 2024 and March 20, 2026.

## Policy Governance:

The Environmental & Social Risk Management Policy is reviewed annually to ensure its continued relevance and alignment with applicable regulatory and organizational requirements. The policy follows an approval path from the Risk Management Department to the Credit Risk Management Committee (CRMC), Risk Management Committee (RMC), and ultimately the Board of Directors. The Board of Directors (Board) has ultimate oversight and responsibility for ensuring the integration of Environmental and Social Risk Management into the Bank's Credit Risk Management framework.

## Our Commitments:

- **Sustainability as corporate commitment:** Promotes long-term sustainable development, integrating environmental and social (E&S) factors into decision-making.
- **ESRM framework implementation:** Follows NRB's E&S Risk Management guidelines through clear policies, defined roles, and regular training.
- **Regulatory compliance:** Complies with national E&S laws and international partner conditions (IFC performance standards).
- **Client risk assessment:** Incorporates E&S risk consideration into financing through due diligence and mitigation measures.
- **Client collaboration:** Works with clients to ensure compliance with environmental, health, safety, and labor regulations.
- **Sustainable banking products:** Addresses E&S sustainability in the bank's products.
- **Exclusion policy:** Avoids financing businesses/activities on the Exclusion List.

## Applicability of ESRM Policy:

EBL's ESRM Policy applies to all stakeholders: Staff, clients, and third parties associated with the bank:

**Staff:** Expected to understand and comply with the ESRM policy in day-to-day operations.

**Clients:** Borrowers and transacting clients are required to uphold environmental and social standards aligned with the bank's policy.

**Third Parties:** Contractors, suppliers, and business partners must comply with relevant E&S standards while engaging with the bank.

**Risks to the bank associated with client's E&S risks:**

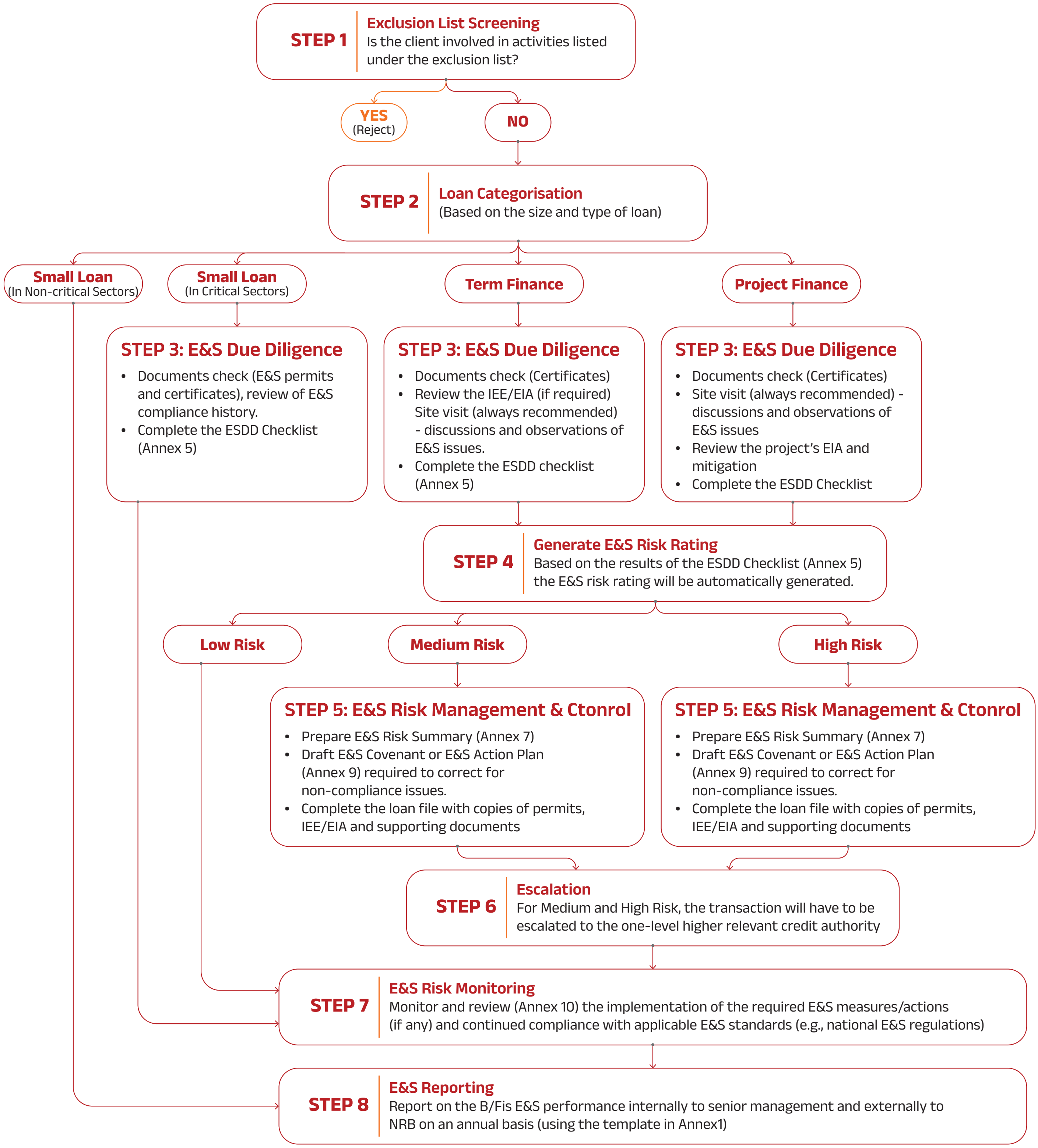
- **Credit Risk:** Clients unable or unwilling to meet contractual obligations due to unresolved environmental and social (E&S) issues, increasing default risk.
- **Legal Risk:** Liability exposure from collateral possession, including fines, penalties, third-party damage claims, and contamination clean-up costs linked to a client's E&S non-compliance.
- **Operational Risk:** Disruption to a client's business from unmanaged E&S problems, affecting cash flow and repayment capacity, and contributing to higher non-performing assets.
- **Reputational Risk:** Negative publicity from a client's poor E&S practices, damaging the Bank's brand and standing with the public, regulators, investors, and employees.

## Procedures for Management of Risks associated with client's E&S risks.

The Environmental and Social Risk Management (ESRM) Procedure explains the process for identifying, assessing and managing E&S risk of financial transactions, defines the decision-making process, describes the roles, responsibilities and capacity needs of staff in doing so and states the documentation and recordkeeping requirements.

The effective implementation of a bank's E&S Policy is ensured through a set of detailed E&S Risk Management Procedures which is illustrated in the flowchart provided below:

The following flowchart summarizes the steps to be followed while conducting ESDD




EBL Touch 24
घरमै बसी–बसी
Self Registration | Qr Payment | Bills Payment & Topup
Online Tickets | Fund Transfer | Credit Card
एभरेष्ट बैंक लिमिटेड
EBL EVEREST BANK LIMITED
दिगो · दरिलो · विश्वासिलो

## Commitment to Compliance, Risk Management, and Governance

Everest Bank Limited maintains an unwavering commitment to risk management, regulatory compliance, and corporate governance. These principles guide our daily operations, ensuring high standards of integrity, transparency, and ethical conduct across the organization.

### Compliance Framework & Structure

The bank's independent Compliance Function ensures strict adherence to applicable laws, regulatory guidelines, and internal policies. Policies are reviewed at least annually to align with evolving regulations and industry best practices.

Led by the Head of Compliance, the Compliance Department operates through two specialized units:

**General Compliance Unit:** Overseen directly by the Head of Compliance, this unit monitors organization-wide adherence to regulatory and internal policy standards.

**KYC/AML/CFT Unit:** Managed by the Designated Compliance Officer under the supervision of the Head of Compliance, this unit executes safeguards against financial crime, including Know Your Customer (KYC), Anti-Money Laundering (AML), Countering the Financing of Terrorism (CFT), and Countering Proliferation Financing (CPF) measures.

A network of designated compliance officers extends oversight across all Head Office departments, Province Offices, branch locations, and Representative Offices.

### Whistleblower Policy

The board-approved Whistleblower Policy provides a confidential channel for employees to report unethical behavior, fraud, or policy violations without fear of retaliation, maintaining internal accountability and trust.

## AML/CFT Governance

The Assets Laundering Prevention Committee - a board-level sub-committee chaired by a Non-Executive Director - oversees compliance with the Assets (Money) Laundering Prevention Act, 2064, Rules and related regulations. Guided by its Terms of Reference, the Committee meets regularly to review quarterly performance. In FY 2082/2083, the Committee convened six times to assess KYC/AML/CFT compliance and submit strategic recommendations to the Board.

### Corporate Governance

Everest Bank enforces continuous governance oversight through structured reporting:

**Monthly Status Reports:** Submitted to executive management for ongoing oversight and operational issue resolution.

**Half-Yearly Governance Reports:** Presented to the Board to ensure transparency, accountability, and sustainable growth.


UNETHICAL BEHAVIOR FRAUD POLICY VIOLATIONS

# 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 x 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 2082/83 and the preceding two fiscal years:

| | 2082/83 | 2081/82 | 2080/81 | 2079/80 | 2078/79 | 2077/78 |
|---|---|---|---|---|---|---|
| Queries | 86,570 | 75,960 | 46,983 | 28,946 | 23,191 | 27,749 |
| Complaints | 4,483 | 4,656 | 3,510 | 5,380 | 4,232 | 2,448 |

Based on this, consecutive three-year data, we observe a positive and notable trend: the number of proactive queries 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 2082/83 were fully resolved.

# ECONOMIC REVIEW

Year in review: global conditions and Nepal's macroeconomic performance

## GLOBAL ECONOMY

- **GROWTH:** world output averaged 3.5% in 2024–25. The IMF's July 2026 update trimmed 2026 growth to 3.0%, as the Middle East conflict's energy-price shock offset gains from AI-linked technology investment.
- **INFLATION:** global headline inflation revised up to 4.7% (2026) from 4.1% (2025); the disinflation trend since early 2024 has stalled.
- **REGIONS:** South Asia grew ~7.0% in 2025 - the fastest of any developing region - before energy-driven headwinds emerged in 2026. China 4.6%, India 6.4% (2026, IMF).
- **SHOCK:** the Israel–Iran escalation briefly pushed crude above USD 100/barrel amid Strait of Hormuz disruption, lifting import bills across energy-dependent Asia.
- **AID FLOWS:** advanced economies redirected fiscal space toward defense and industrial policy, tightening concessional assistance to economies such as Nepal.

## NEPAL

- **POLITICS:** Sept. 2025 Gen Z protests ousted the Oli government; interim PM Sushila Karki oversaw the March 2026 election, which brought PM Balendra Shah's RSP-led government to power.
- **GROWTH:** estimates diverged sharply – National Statistics Office(NSO) 3.85%, ADB 3.9%, World Bank 2.1–2.3% (cut from 5.2%), Government (revised) 3.5% - all well below the original ~6% target.
- **DOMESTIC DEMAND:** held traction despite the compounding shocks of the Gen Z movement and global energy-market dislocation - a more resilient showing than the growth downgrades alone suggest.
- **INFLATION:** stayed low for most of the year before gaining momentum late - swinging from a 1.1% low (Nov 2025) to 5.04% (May 2026) as oil pass-through hit fuel and food prices.
- **MONETARY SECTOR:** ample banking-system liquidity kept market interest rates low; liquidity kept rising on sustained remittances, but absorption slowed as credit demand and import growth both moderated. NRB's operations held short-term rates within the interest-rate corridor, and broad money grew broadly on target even as credit growth stayed constrained.
- **EXTERNAL SECTOR:** resilient - reserves reached Rs 3897.67 billion (19.6 months' import cover), remittances rose 37.1% (NPR terms, FY 2025/26 months), and both the current account and overall balance of payments posted a larger surplus.
- **STRUCTURAL DIAGNOSIS:** the IIDS White Paper 2026 describes an economy in secular stagnation, driven by a self-reinforcing “WFDD tetrad” - premature welfarism(aggressive expansion of social commitments), financialization(excessive concentration on non productive assets, specifically land and real estate), deindustrialization(prolonged hollowing out of domestic production), and depopulation(systemic, large-scale outmigration of working-age youth and skilled human capital) - with NPLs up to 5.4%.

*Subsequent event - days after FY2025/26 closed, a catastrophic glacier-lake outburst flood struck the Bhotekoshi/Trishuli valley (26 Aug 2026). See Economic Outlook, FY2026/27, for impact.*

# ECONOMIC OUTLOOK

Year ahead: global projections and Nepal's forward outlook

## GLOBAL ECONOMY

- **GROWTH:** the IMF projects a "V-shaped" rebound to 3.4% global growth in 2027 as the Middle East energy shock fades; inflation is expected to ease to 3.9%.
- **REGIONS:** the World Bank sees South Asia growth recovering to ~6.9–7% in 2027, with growth
- **MAJOR ECONOMIES:** India ~6.5–6.6% (FY2026/27); China's pace stabilizes near current levels as domestic headwinds persist.
- **KEY RISKS:** renewed Middle East escalation, persistent inflation and financial-market repricing, rising trade protectionism, and continued reallocation of advanced-economy fiscal space away from concessional aid.
- **OPPORTUNITY:** the AI-linked technology investment cycle continues to lift countries integrated into global tech value chains - a channel Nepal remains largely outside of.

## NEPAL

- **Bhotekoshi/Rasuwa flood** - on 26 Aug 2026, a glacier-lake outburst flood (Langtang Lirung ice avalanche/debris-lake failure) tore down the Bhotekoshi–Trishuli valley. As of 1 Sept 2026 (NDRRMA), close to 990 people were confirmed dead and roughly 3,900 remained missing. The Rasuwagadhi–Gyirong border crossing with China was destroyed; 15 hydropower projects (~750 MW, ~8–10% of national generating capacity) were damaged or washed away, including Rasuwagadhi and Chilime. Preliminary damage estimates run into hundreds of billions of rupees, opening a major new reconstruction and fiscal burden.
- **GROWTH:** IMF 4.6%, World Bank ~4.4% (avg. FY2026/27–27/28), ADB 4.5% (2027) - all set before the flood, and likely to be revised down given the hit to hydropower output, trade and tourism in the affected corridor.
- **DRIVERS:** post-unrest reconstruction and hydropower expansion - both now complicated by flood damage - alongside a private-investment rebound and consumption tied to the 2027 subnational elections.
- **OPPORTUNITIES:** the political-stability reform window remains; hydropower exports to India (a record NPR 17.5 bn revenue in FY2024/25) and the BB- rating still offer a base for FDI, though near-term capacity and investor sentiment take a hit.
- **WATCH POINTS:** external "speed limit" risk if reconstruction-driven imports outpace remittances; and how flood reconstruction costs are financed - debt, insurance payouts, or a first Nepali claim on the UN loss-and-damage fund.

# VALUE CREATION MODEL, BUSINESS MODEL AND CAPITALS

## Creating Sustainable Value Through Responsible Banking

As a commercial bank, we mobilise financial resources from customers and other eligible sources and deploy them prudently through lending, investments and a comprehensive range of banking and financial services. Our people, infrastructure, technology, institutional knowledge, systems, stakeholder relationships, governance and risk-management capabilities support our strategy, resilience and long-term performance.

# OUR SIX CAPITALS

## FINANCIAL CAPITAL

Shareholders' funds, reserves, retained earnings, customer deposits, borrowings and other eligible funding that enable lending, investment and liquidity management. Grounded in Rs 35.18 bn equity (Rs 13.72 bn paid-up capital, Rs 0.24 bn share premium, 5.21bn retained earnings, Rs 16.01 bn reserves) and a Rs 318.37 bn deposit base.

## INTELLECTUAL CAPITAL

Institutional knowledge, policies, processes, data, technology, risk-management frameworks (ECL / NFRS 9), internal controls and governance systems supporting decision-making and innovation.

## SOCIAL & RELATIONSHIP CAPITAL

The relationships and trust the Bank maintains with its 1.6-million customers, shareholders, regulators, employees, partners and communities along with representative office present in Delhi for direct stakeholder access. Brand, reputation and the deposit mobilization, retention, business development and financial inclusion.

## MANUFACTURED CAPITAL

The physical and technology-enabled infrastructure -133 branches, 159 ATMs, 33 revenue-collection and 5 extension counters, and the updated ABBS core-banking IT platform. These enable efficient, accessible service delivery and business continuity across physical and digital channels.

## HUMAN CAPITAL

Knowledge, skills, experience, leadership and commitment of employees enabling strategy execution, customer service, risk management, low employee turnover and continuous improvement.

## NATURAL CAPITAL

Natural resources and environmental systems affected by our operations and financed activities, including relevant environmental and social considerations. Our bank is using energy efficient ACs, EVs and reducing paper consumptions and emphasizing recyclable resources use adhering to 3R(Reduce, Reuse, Recycle).

## OUR CONTINUOUS VALUE-CREATION CYCLE

1. **STRATEGY & PURPOSE:** Strategic priorities | risk appetite and long term objectives
2. **RESOURCE ALLOCATION:** Capital | liquidity and capability investment
3. **SIX CAPITALS:** Financial | Manufactured | Intellectual | Human | Social & Relationship | Natural
4. **BUSINESS ACTIVITIES:** Deposits | Lending | Investments | Transaction banking | Digital banking
5. **OUTPUTS & OUTCOMES:** Financial | customer| employee| economic| social and environmental
6. **STAKEHOLDER VALUE:** Customers | Shareholders | Employees | Businesses | Regulators | Communities | Economy | Environment
7. **CAPITAL STRENGTHENING / POTENTIAL EROSION:** Performance | risk and stakeholder feedback
8. **REINVESTMENT & FUTURE VALUE** CREATION: Learning | adaptation and future resource allocation

Capital and financial performance are both input and outcome: the Bank uses financial resources to invest in its people, technology, infrastructure and relationships and the strength of those capitals in turn sustains financial performance and future value.

## Interconnection & Capital Trade-offs

The six capitals are not independent; decisions that strengthen one can affect another. The Bank manages these trade-offs over the short, medium and long term rather than optimizing any single capital.

- Digital transformation requires higher near-term investment (financial and manufactured) but improves efficiency, scalability and customer experience over the longer term.
- Prudent credit standards may constrain short-term loan growth but protect asset quality and financial resilience.
- Responsible financing may limit the selection or pricing of some opportunities but reduces environmental, social, regulatory and reputational risk.

Outcomes feed back into the condition of the capitals, and so into the Bank's future capacity to create value:

Investment in human capital → enhanced skills → higher productivity → reinvest in people

Investment in technology → stronger digital capability → better experience & efficiency → reinvest in innovation

Strong customer relationships → greater trust & retention → a stable funding base → strengthens financial & social capital

Prudent risk management → better risk mitigation → greater resilience → protection of value

Responsible financing → environmental & social risk managed → protected portfolio quality & reputation → long-term stakeholder value

Our strategy determines how we allocate resources across our six capitals, considering strategic priorities, expected returns, regulatory requirements, risk appetite, customer needs, market conditions and long-term sustainability.

- Sustainable profitability and prudent balance-sheet growth
- Sound asset quality, adequate capital and liquidity
- Retail, SME and productive-sector financing
- Digital transformation, customer experience and financial inclusion
- Employee capability, operational resilience and cybersecurity
- Risk management, governance, internal controls and responsible environmental and social practices

## KEY CAPABILITIES

### Trusted customer relationships & brand

Support deposit mobilisation, retention and sustainable growth. 24/7 customer support along with toll free access to bank.

### Risk management & governance

Enable responsible growth within appropriate capital, liquidity, asset-quality and risk parameters.

### Technology, data & information

Support efficiency, customer convenience, decision-making, cybersecurity and resilience.

### Banking expertise & human capability

Support execution, customer service, industry relevant innovation, tech adoption and risk management.

### Physical & digital reach

Provide access to banking services across customer segments and geographies.

### Institutional knowledge & stakeholder relationships

Strengthen long-term operating capability and resilience.

## CORE BUSINESS ACTIVITIES

- **Deposit mobilisation** – savings and deposits from individuals, businesses and institutions.
- **Lending & financial intermediation** – retail, SME, corporate, commercial, agricultural, infrastructure and productive-sector financing supported by credit assessment, monitoring and ECL processes.
- **Investment & treasury management** – liquidity, investment, funding and market-risk management.
- **Corporate, retail & SME banking** – financial, transactional, working-capital and investment solutions.
- **Productive-sector & infrastructure financing** – agriculture, energy, infrastructure, industries, trade and other productive activities.
- **Trade & transaction banking** – letters of credit, guarantees, remittance, foreign exchange, cards and payments.
- **Digital & alternative banking** – digital platforms, online services, cards, ATMs and alternative delivery channels.

Supporting activities: enterprise-wide risk management, credit monitoring, treasury, IT and cybersecurity, internal audit and controls, compliance, finance and reporting, HR, customer relationship management, business continuity, data management, legal support and environmental/social risk management.

# OUTPUTS, OUTCOMES & STAKEHOLDER VALUE

## KEY OUTPUTS

- **Financial & banking:** deposits, loans and advances, investments, interest and fee-based services, trade finance, guarantees, remittance, foreign exchange and payment services.
- **Customer & digital:** retail, SME and corporate solutions, digital and online banking, cards, ATMs, payments and customer support.
- **Economic & social:** productive-sector and SME financing, entrepreneurship support, access to formal financial services, employment and capability development.
- **Governance, risk & sustainability:** credit-risk monitoring, NFRS 9/ECL processes, regulatory reporting, controls, risk assessments, cybersecurity, business continuity and environmental/social risk considerations.

## OUTCOMES

### POSITIVE INTERNAL

Sustainable profitability; stronger capital and liquidity; sound asset quality; operational efficiency; digitalisation; employee capability; stronger risk management and controls; customer retention; stakeholder confidence and reputation.

### POSITIVE EXTERNAL

Customer access to finance; SME and business growth; entrepreneurship and employment; productive investment; financial inclusion; community development; economic activity; and financial-system resilience.

Potential adverse outcomes may include credit losses, market and liquidity risks, operational and technology risks, cybersecurity incidents, service disruption, customer financial stress, data-privacy concerns, reputational impacts and environmental or social impacts associated with financed activities. We manage these through responsible lending, risk appetite and monitoring, governance and controls, customer protection, cybersecurity, business continuity and relevant environmental/social risk management.

## VALUE CREATED FOR STAKEHOLDERS

### CUSTOMERS

Accessible, secure and convenient banking; savings, credit, payments and digital services. Introduction of virtual credit cards, cheque deposit machine, cash deposit machine, self-service statement printing, cross-border payment services.

### EMPLOYEES

Employment, remuneration, learning, professional development and career opportunities.

### GOVERNMENT & REGULATORS

Regulatory compliance, taxes and levies, financial-system participation and support for economic objectives.

### ECONOMY

Savings mobilisation, productive-sector financing, investment, trade and economic activity.

### SHAREHOLDERS

Sustainable profitability, long-term returns, capital preservation and institutional value. Sustainable profit of Rs 5.07 bn and an EPS of Rs 37.02.

### BUSINESSES & SMEs

Working capital, investment finance, transaction banking and business expansion.

### COMMUNITIES & SOCIETY

Financial inclusion, entrepreneurship, employment and community development.

### ENVIRONMENT

Responsible resource utilisation and consideration of environmental and social risks in relevant financing activities.

# Key Resources, Capabilities & Sustainable Competitive Advantage

Not every resource is a competitive advantage. A **sustainable** competitive advantage arises only from resources and capabilities that are **valuable, rare, inimitable** (with no ready substitute) and **costly to imitate** in time, money or both and organization (organized to exploit it?) — the VRIO test. Capabilities are what the Bank does with its resources. The table applies the test to the Bank's key resources and capabilities.

| KEY RESOURCES/CAPABILITY | VALUABLE | RARE | INIMITABLE | ORGANIZATION | SUSTAINABLE ADVANTAGE |
|---|---|---|---|---|---|
| Underwriting discipline & asset quality (0.49% NPLs, ECL/NFRS 9) | Yes - protects capital and earnings | Partly | Costly to imitate - embedded culture, systems and monitoring | Yes | Yes |
| Low-cost deposit (Rs 318.37 bn at 3.15% cost of funds) | Yes- the core of Margin | Partially - many banks take deposits, but this scale at this cost is unusual | Costly to imitate - built over 30+ years across all seven provinces | Yes | Yes - the Bank's decisive advantage |
| Brand, trust & 1.6-million- customer | Yes - lowers cost of funds and retention | Partly | Costly to imitate - reputation built over time | Yes | Yes |
| Technology & digital platform (ABBS, EBL Touch-24) | Yes - lowers cost- to- serve, opens fee income | Improving | Improving - but cyber-exposed and subject to obsolescence | Yes | Emerging - a growing source of advantage |
| Governance, capital & risk framework (12.15 % capital-to- RWA) | Yes -regulator and depositor confidence | Partly | Costly to imitate - institutional discipline | Yes | Yes |
| Human capability & leadership | Yes | Partly | Costly to imitate - but subject to turnover | Yes | Conditional - depends on retention |

The Bank's sustainable advantage is not any single capital but the combination of a low-cost deposit and underwriting discipline, reinforced by capital adequacy, governance and a fast-scaling digital platform. The advantage is **valuable** (it is the source of the 3.05% spread), **rare** in its combination, **inimitable in its combination** (a 30-year, seven-province deposit and asset-quality culture cannot be copied quickly), and **costly to imitate**. The two weaknesses to watch are a **compressing spread** and **cybersecurity threat**-both managed, not eliminated.

## How the Bank captures and assesses its resources and capabilities

To give stakeholders a thorough and detailed assessment, the Bank captures its resources and capabilities through:

- **Capital metrics:** the six-capital identification and allocation
- **Financial and risk KPIs:** net interest margin, cost-to-income, NPL ratio, capital- to-RWA, Tier 1 and liquidity ratio.
- **Activity-level evidence:** the value chain and business model, which ground each resource and capability in the Bank's actual position.
- **Independent assurance:** audit, ECL/NFRS 9 modelling and governance, with regulatory reporting to Nepal Rastra Bank.
- **Forward-looking scenarios:** stress testing and scenario analysis that show whether each capital can navigate the direction the strategy requires.

केन्द्रिय कार्यालय
बालवाटार, काठमाडौं।
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# नेपाल राष्ट्र बैंक
## बैंक सुपरिवेक्षण विभाग

प.सं: बै.सु.वि./अफसाइट/एजिएम/०२/२०८३-०८४
च.नं. : ११९

मिति: २०८३/०५/१८

एभरेष्ट बैंक लिमिटेड,
लाजिम्पाट, काठमाडौं ।

**विषय: लाभांश घोषणा/वितरण तथा वित्तीय विवरण प्रकाशन सम्वन्धमा ।**

महाशय,

त्यस बैंकबाट पेश गरिएका वित्तीय विवरण तथा अन्य कागजातहरुका आधारमा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ४७ को उपदफा (२) का प्रावधानहरु पालना गरेको देखिएको हुँदा, सोही ऐनको उपदफा (१) बमोजिम बैंकले आ.व.२०८२/०८३ को सञ्चित मुनाफा रु.५,२०,७५,२२,५६०.०० (अक्षरेपी पाँच अर्ब बीस करोड पचहत्तर लाख बाइस हजार पाँच सय साठी रुपैंया) बाट शेयरधनीहरुलाई चुक्ता पुँजी रु.१३,७२,१३,७५,९२४.०० को ५.०० प्रतिशतले हुने रकम रु.६८,६०,६८,७९६.०० (अक्षरेपी अठसट्ठी करोड साठी लाख अठसट्ठी हजार सात सय छयानब्बे रुपैंया मात्र) बराबरको बोनस शेयर र सोही चुक्ता पुँजीको १०.०० प्रतिशतले हुने रकम रु.१,३७,२१,३७,५९२.०० (अक्षरेपी एक अर्ब सैंतिस करोड एक्काइस लाख सैंतिस हजार पाँच सय बयानब्बे रुपैंया मात्र) बराबरको नगद लाभांश (कर प्रयोजनका लागि समेत) गरी कुल रु.२,०५,८२,०६,३८८.०० (अक्षरेपी दुई अर्ब पाँच करोड बयासी लाख छ हजार तीन सय अठासी रुपैंया मात्र) अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्रै वितरण गर्न स्वीकृतिका साथै आ.व.२०८२/०८३ को वार्षिक हिसाब वार्षिक साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु ।

१. लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरु पूर्णरुपले सुधार गर्न तथा त्यस्ता कैफियतहरु पुनः दोहोरिन नदिने आवश्यक व्यवस्था मिलाउनुहुन ।

२. यस बैंकबाट जारी गरिएका निर्देशन, परिपत्र तथा प्रचलित कानूनी व्यवस्थाहरुको पूर्णरुपमा परिपालना गरेर मात्र लाभांश वितरण गर्नुहुन ।

उपरोक्त निर्देशनहरुलाई त्यस बैंकको वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्नुहुन ।

भवदीय,

(राजेन्द्र रेग्मी)
सहायक निर्देशक

**बोधार्थ :**

१. नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग ।
२. बैंक सुपरिवेक्षण विभाग, प्रतिवेदन कार्यान्वयन इकाई ।
३. नेपाल राष्ट्र बैंक, विदेशी विनिमय व्यवस्थापन विभाग ।

CareEdge
RATINGS NEPAL
A subsidiary of CARE Ratings Ltd., India

**Ref. No.: CRNL/RL/2082-83/51/11**

**Date: May 27, 2026**

**Mr. Sudesh Khaling**
Chief Executive Officer
**Everest Bank Limited**
Lazimpat, Kathmandu, Nepal

**Confidential**

Dear Sir,

**Issuer Rating**

1. On the basis of recent developments including operational and financial performance of the bank for FY25(A) and 9MFY26(UA), CARE Ratings Nepal Limited's (CRNL) Rating Committee has reviewed the following Ratings:

| Particulars | Amount | Rating | Rating Action |
|---|---|---|---|
| Issuer Rating | NA | CARE-NP AA (Is) [Double A (Issuer Rating)] | **Reaffirmed** |

2. The rating is only an opinion on the general creditworthiness of the company and not specific to any particular debt instrument.
3. The above rating is valid till July 02, 2027 (linked to the date of our initial communication of rating).
4. 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.
5. 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.
6. 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.
7. Users of this rating may kindly refer our website www.careratingsnepal.com for latest update on the outstanding rating.
8. 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,

**[Santosh Pudasaini]**
**Rating Head**

CARE RATINGS NEPAL LTD.
NEPAL

Yours Faithfully,

Monika Rawal

**[Monika Rawal]**
**Group Head**

Encl: As above

**DISCLAIMER**

CRNL's ratings are opinions on credit quality and are not recommendations to sanction, renew, disburse or recall the concerned bank facilities or to buy, sell or hold any security. CRNL has based its ratings on information obtained from sources believed by it to be accurate and reliable. CRNL does not, however, guarantee the accuracy, adequacy or completeness of any information and is not responsible for any errors or omissions or for the results obtained from the use of such information. Most entities whose bank facilities/instruments are rated by CRNL have paid a credit rating fee, based on the amount and type of bank facilities/instruments.

In case of partnership/proprietary concerns, the rating assigned by CARE is, inter-alia, based on the capital deployed by the partners/proprietor and the financial strength of the firm at present. The rating may undergo change in case of withdrawal of capital or the unsecured loans brought in by the partners/proprietor in addition to the financial performance and other relevant factors. CARE is not responsible for any errors and states that it has no financial liability whatsoever to the users of CARE's rating.

CARE Ratings Nepal Limited
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# HEAD OF DEPARTMENT

**Dharma Prasad Gauli**
Legal

**Raju Gauli**
Risk Management

**Satish Pratap Singh**
Credit Approving Cell

**Janak Prasad Chapagain**
Human Resource

**Sunita Basnet**
Corporate Credit Cell

**Vijay Kumar Singh**
General Administration

**Raj Kumar Shakya**
Operation

**Priti Lama**
Internal Audit

**Nikhil Shrestha**
Trade Finance Service

**Kiran Mahat**
Chief Operating Offcer

**Nar Bahadur Rawal**
Compliance

**Rajan Kayastha**
Chief Financial Officer

**Ramesh Rajthala**
Company Secretary

**Madhu Sudan Shrestha**
Digital Banking & ATM Cell

**Anju Poudel**
Marketing &
Institutional Deposit

**Suman Raj Shrestha**
Central Clearing Cell

**Rishikesh Thapa**
Correspondent Banking
& Remittance

**Bipin Amatya**
Treasury

# PROVINCE HEAD

**Sudhir Gautam**,
*Koshi Province*

**Puspa Raj Uprety**,
*Madhesh Province*

**Anju Sharma**,
*Bagmati Province*

**Chandra Bahadur Gurung**,
*Gandaki Province*

**Niranjan Karki**,
*Lumbini Province*

**Yadav Bhandari**,
*Karnali Province*

**Yagya Raj Upadhyaya (Timilsina)**,
*Sudur Paschim Province*

# OUR BRANCHES

## Koshi Province

1 **Bhojpur Branch**
**Mr. Khagendra Nepal**
Bhojpur - 7, Dandagaun, Bhojpur
Phone: 029-420721
Email: bhojpur@ebl.com.np

2 **Biratchowk Branch**
**Mr. Prabhat Guragain**
Sundarharaicha - 9, Biratchowk, Morang
Phone: 021-548168, 548169
Email: biratchowk@ebl.com.np

3 **Biratnagar Branch**
**Mr. Purushottam Luitel**
Dharan Road, Biratnagar - 6, Morang
Phone: 021-570527/28, 517645
Email: eblbrt@ebl.com.np

4 **Birtamod Branch**
**Mr. Suraj Subedi**
Mayadevi Complex, Birtamod - 5, Jhapa
Phone: 023-533805, 534880
Email: ebl_btm@ebl.com.np

5 **Damak Branch**
**Mr. Krishna Chandra Karn**
Thanaroad, Damak - 6, Jhapa
Phone: 023-575956, 575957
Email: damak@ebl.com.np

6 **Dharan Branch**
**Mr. Madan Kumar Shrestha**
Putali Line, Dharan - 10, Sunsari
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Email: dharan@ebl.com.np

7 **Dhulabari Branch**
**Ms. Biva Joshi**
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Email: dhulabari@ebl.com.np

8 **Duhabi Branch**
**Mr. Mahesh Prasad Sharma**
Duhabi - 5, Sunsari
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9 **Fikkal Branch**
**Mr. Alok Dahal**
Fikkal Bazar, Suryodaya - 10, Ilam
Phone: 027-540546
Email: fikkal@ebl.com.np

10 **Gaighat Branch**
**Mr. Yagya Prasad Gautam**
Triyuga - 11, Gaighat, Udayapur
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Email: gaighat@ebl.com.np

11 **Inaruwa Branch**
**Mr. Shiva Kumar Paudel**
Inaruwa - 1, Sunsari
Phone: 025-565012/13
Email: inaruwa@ebl.com.np

12 **Itahari Branch**
**Ms. Sabina Shrestha**
Itahari - 6, Sunsari
Phone: 025-586411/12, 587136
Email: eblith@ebl.com.np

13 **Kanchanbari Branch**
**Mr. Sujeet Jnawali**
Biratnagar - 4, Morang
Phone: 021-466766, 464089
Email: kanchanbari@ebl.com.np

14 **Khandbari Branch**
**Mr. Bibek Karki**
Khandbari - 1, Buddha Tole, Sankhuwasabha
Phone: 029-563121, 563131
Email: khandbari@ebl.com.np

15 **Mahakulung Branch**
**Mr. Bhisma Raj Bhandari**
Mahakulung - 01, Bung, Solukhumbu
Phone: 9749935070
Email: mahakulung@ebl.com.np

16 **Okhaldhunga Branch**
**Mr. Roshan Thapa**
Siddhicharan -12, Okhaldhunga
Phone: 037-520504
Email: okhaldhunga@ebl.com.np

17 **Pathari Branch**
**Ms. Rina Sapkota**
Pathari Sancischare - 01, Morang
Phone: 021-555081
Email: pathari@ebl.com.np

18 **Phidim Branch**
**Mr. Suresh Basnet**
Phidim-01, Hospital Mode, Panchthar
Phone: 024-590209, 590210
Email: phidim@ebl.com.np

19 **Phungling Branch**
**Mr. Lava Kumar Timilsina**
Kopche, Phungling - 4, Taplejung
Phone: 024-593109, 593110
Email: phungling@ebl.com.np

20 **Silichong Branch**
**Mr. Siddhartha Subedi**
Silichong - 03, Tamku, Sankhuwasabha
Phone: 9852058667
Email: silichong@ebl.com.np

## Madhesh Province

1 **Bardibas Branch**
**Mr. Bimal Bhusal**
Bardibas - 1, Mahottari
Phone: 044-590903/4
Email: bardibas@ebl.com.np

2 **Birgunj Branch**
**Mr. Binay Prasad Upadhaya**
Adarshanagar, Birgunj-10, Parsa
Phone: 051-527163, 523048
Email: eblbrj@ebl.com.np

3 **Chandranigahapur Branch**
**Mr. Laxman Acharya**
Gaur Road, Chandrapur-4, Rautahat
Phone: 055-540642, 540690
Email: chapur@ebl.com.np

4 **Garuda Branch**
**Mr. Bikash Giri**
Garuda Chowk, Garuda-10, Rautahat
Phone: 055-565068/69
Email: garuda@ebl.com.np

5 **ICD (Dry Port) Branch**
**Mr. Sampurna Maharjan**
Birgunj-25, Sirsiya, Parsa, Birgunj Customs Office, Dry Port Operations Division
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Email: eblicd@ebl.com.np

6 **Janakpur Branch**
**Mr. Bikrant Sharma**
Mills Area, Janakpur - 1, Dhanusa
Phone: 041-590364
Email: ebljnk@ebl.com.np

7 **Kalaiya Branch**
**Mr. Saroj Prasad Yadav**
Bariyarpur Road, Kalaiya - 4
Phone No: 053-551482
Email: kalaiya@ebl.com.np

8 **Kanchanpur Branch**
**Mr. Pradip Katuwal**
Kanchanrup - 8, Beriyar, Saptari
Phone: 031-560571
Email: kanchanpur@ebl.com.np

8 **Lalbandi Branch**
**Mr. Shankar Ghimire**
Lalbandi - 7, Sarlahi
Phone: 046-590002/03
Email: lalbandi@ebl.com.np

9 **Mahendranagar Dhanusha Branch**
**Mr. Shib Kumar Karki**
Chhireshwornath - 5, Dhanusa
Phone: 041-540151/53
Email: mahendranagar.dhanusa@ebl.com.np

10 **Mirchaiya Branch**
**Mr. Shravan Kumar Pandit**
Thana Chowk, Mirchaiya - 5, Siraha
Phone: 033-550866
Email: mirchaiya@ebl.com.np

11 **Murali Chowk Branch**
**Mr. Ganesh Kumar Shrestha**
Janakpurdham - 4, Dhanusa
Phone: 041-591117, 591516
Email: muralichowk@ebl.com.np

12 **Pipra Branch**
**Mr. Saroj Bhandari**
School Chowk, Pipra - 4, Mahottari
Phone: 044-548053
Email: pipra@ebl.com.np

13 **Rajbiraj Branch**
**Mr. Prakash Maharjan**
Gajendra Narayan Chowk, Rajbiraj-7, Saptari
Phone: 031-533570
Email: rajbiraj@ebl.com.np

14 **Simara Branch**
**Mr. Ravi Adhikari**
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## Bagmati Province

1 **Bagbazar Branch**
**Mr. Nabin Pandit Chhetri**
Bagbazar, Kathmandu - 28
Phone: 01-5342712, 5347262
Email: bagbazar@ebl.com.np

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2 **Bagdol Branch**
**Mr. Santosh Sigdel**
Bagdol, Lalitpur - 4
Phone: 01-5424066/5448620
Email: bagdol@ebl.com.np

3 **Balaju Branch**
**Mr. Chhitij Parajuli**
Nayabazar, Kathmandu - 16
Phone: 01-4980301, 4980381
Email: ebl_blj@ebl.com.np

4 **Banepa Branch**
**Ms. Shradha Rajbhandari**
Banepa - 7, Kavre
Phone: 011-664182
Email: banepa@ebl.com.np

5 **Baneshwor Branch**
**Ms. Dina Dhaubhadel**
New Baneshwor, Kathmandu - 10
Phone: 01-4790018/434/587/671/694
Email: eblban@ebl.com.np

6 **Battar Branch**
**Mr. Gautam Shrestha**
Battar Bazar, Bidur - 2, Nuwakot
Phone: 010-561955
Email: battar@ebl.com.np

7 **Bhaisepati Branch**
**Ms. Reetu Joshi**
Lalitpur -18, Bhaisepati
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8 **Bhaktapur Branch**
**Mr. Jagadish Karki**
Pandu Bazar Gate,
Suryabinayak - 6, Bhaktapur
Phone: 01-5092061, 5092151
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9 **Budhanilkantha Branch**
**Mr. Mukunda Bhandari**
Budhanilkantha - 3, Chapali Chowk
Phone: 01-5900093/94
Email: budhanilkantha@ebl.com.np

10 **Chabahil Branch**
**Mr. Dhurba Prasad Acharya**
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Phone: 01-4564895, 4564914
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11 **Dhading Branch**
**Mr. Maheshwor Pudasaini**
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Phone: 010-520631
Email: dhading@ebl.com.np

12 **Dharke Branch**
**Mr. Dhawa Lama**
Dhunibesi - 6, Dharke Bazar, Dhading
Phone: 010-414149/52
Email: dharke@ebl.com.np

13 **Dupcheshwor Branch**
**Mr. Shyam Chandra Rupakheti**
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Email: dupcheshwor@ebl.com.np

14 **Golfutar Branch**
**Mr. Shyam Bahadur Pandit**
Golfutar, Budhanilkantha - 7, Kathmandu
Phone: 01-4650793, 4379705
Email: eblgol@ebl.com.np

15 **Gongabu Branch**
**Mr. Arun Paudel**
Samakhusi Chowk, Tokha - 10, Kathmandu
Phone: 01-4963076/77
Email: gongabu@ebl.com.np

16 **Gwarko Branch**
**Mr. Suvaraj Kafle**
Gwarko, Mahalaxmi - 2, Lalitpur
Phone: 01-5440348, 5439066, 5437705
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17 **Hakim Chowk Branch**
**Mr. Mrigesh Shrestha**
Hakim Chowk, Bharatpur - 10, Chitwan
Phone: 056-590328, 590428
Email: hakimchowk@ebl.com.np

18 **Hetauda Branch**
**Ms. Sagun Nepal**
Ajar Amar Road, Hetauda - 4, Makwanpur
Phone: 057-527003, 527004
Email: hetauda@ebl.com.np

19 **Jadibuti Branch**
**Mr. Subash Budhathoki**
Jadibuti, Koteshwor, Kathmandu - 32
Phone: 01-5149273/74
Email: jadibuti@ebl.com.np

20 **Jamal Branch**
**Mr. Bhagwan Kumar Thapa**
Nachghar Building, Kathmandu - 27
Phone: 01-5913375, 5913376
Email: jamal@ebl.com.np

21 **Jarankhu Branch**
**Mr. Dinesh Acharya**
Tarkeshwor - 8, Jarankhu, Kathmandu
Phone: 01-4025680/85
Email: jarankhu@ebl.com.np

22 **Jorpati Branch**
**Mr. Rajib Prakash Dhar**
Gokarneshwor - 6, Kathmandu
Phone: 01-4914935
Email: jorpati@ebl.com.np

23 **Kadaghari Branch**
**Ms. Akreety Shrestha**
Kageshwori Manohara - 9, Birendra Chowk, Kathmandu
Phone: 01-4993272
Email: kadaghari@ebl.com.np

24 **Kalimati Branch**
**Ms. Sami Joshi**
Kalimati, Kathmandu - 13
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25 **Kamalbinayak Branch**
**Ms. Bina Prajapati**
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Phone: 01-6620281/82
Email: kamalbinayak@ebl.com.np

26 **Kirtipur Branch**
**Mr. Suroj Kumar Dangol**
Nayabazar, Kirtipur - 9
Phone: 01-4336423, 01-4336424
Email: eblkrt@ebl.com.np

27 **Lagankhel Branch**
**Ms. Kabita Dahal**
Lagankhel Bus Park, Lagankhel, Lalitpur - 12
Phone: 01-5451470/71
Email: ebl_lgkl@ebl.com.np

28 **Lazimpat Branch**
**Mr. Pranay Pradhan**
EBL House, Lazimpat, Kathmandu - 3
Phone: 01-4543377, 4543863
Email: ebllaz@ebl.com.np

29 **Maharajgunj Branch**
**Mr. Ajay Bhandari**
Near Chappal Karkhana, Kathmandu - 4,
Phone: 01-5910714, 5910715
Email: maharajgunj@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

31 **Narayangarh Branch**
**Mr. Ujjwal Raj Sharma**
Shahidpath, Narayangarh, Bharatpur - 1, Chitwan
Phone: 056-596565, 596465, 596827
Email: eblngd@ebl.com.np

32 **Naxal Branch**
**Mr. Shyam Sundar Pandey**
Naxal, Gairidhara, Kathmandu - 1
Phone: 01-4543241, 4543242
Email: gairidhara@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

34 **Parsa Branch**
**Ms. Manisha Shah**
Parsa Bazar, Khairahani - 8, Chitwan
Phone: 056-582960
Email: parsa@ebl.com.np

35 **Pulchowk Branch**
**Mr. Bibhuti Neupane**
Pulchowk, Lalitpur - 3
Phone: 01-5449738, 5449739, 5449736
Email: eblpul@ebl.com.np

36 **Sanogaun Branch**
**Mr. Subas Ghimire**
Mahalaxmi - 6, Siddhipur, Lalitpur
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Email: sanogaun@ebl.com.np

37 **Satdobato Branch**
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38 **Satungal Branch**
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39 **Sitapaila Branch**
**Mr. Arun Sanjel**
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40 **Sundarbasti (Bhangal) Branch**
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41 **Tandi Branch**
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42 **Taukhel Branch**
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43 **Teku Branch**
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44 **Thamel Branch**
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45 **Thimi Branch**
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46 **Tokha Branch**
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47 **Sindhuli Branch**
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2 **Baglung Branch**
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3 **Besisahar Branch**
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4 **Birauta Branch**
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5 **Biruwa Branch**
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6 **Daldale Branch**
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7 **Damauli Branch**
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8 **Gorkha Branch**
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9 **Kawasoti Branch**
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10 **Kushma Branch**
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11 **Lekhnath Branch**
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13 **Syangja Branch**
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## Lumbini Province

1 **Bansgadhi Branch**
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2 **Bardaghat Branch**
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3 **Bhairahawa Branch**
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4 **Butwal Branch**
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5 **Chandrauta Branch**
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6 **Ghorahi Branch**
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7 **Gulariya Branch**
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8 **Jeetpur Branch**
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9 **Khaireni Branch**
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10 **Kohalpur Branch**
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11 **Krishnanagar Branch**
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12 **Lamahi Branch**
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13 **Lumbini Branch**
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14 **Manigram Branch**
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15 **Murgiya Branch**
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Email: murgiya@ebl.com.np

16 **Nepalgunj Branch**
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17 **Parasi Branch**
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18 **Rajapur Branch**
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19 **Sandhikharka Branch**
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20 **Taulihawa Branch**
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21 **Tulsipur Branch**
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22 **Yogikuti Branch**
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## Karnali Province

1 **Rukum Branch**
**Mr. Achyut Ghimire**
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2 **Surkhet Branch**
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## Sudur Paschim Province

1 **Attariya Branch**
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2 **Bajhang Branch**
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Email: bajhang@ebl.com.np

3 **Bauniya Branch**
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4 **Dhangadhi Branch**
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5 **Dipayal Branch**
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6 **Jhalari Branch**
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7 **Lamki Branch**
**Mr. Sanim Maharjan**
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Email: lamki@ebl.com.np

8 **Mahendranagar Branch**
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9 **Shikhar Branch**
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10 **Sukkhad Branch**
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11 **Surma Branch**
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12 **Talkot Branch**
**Mr. Laxman Kumar Singh**
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13 **Tikapur Branch**
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14 **Saipal Branch**
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**NOTES**

## NOTES

## NOTES

# 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. Phidim | 19. Phungling | 20. Silichong | |

## Madhesh Province

| | | | | | | |
|---|---|---|---|---|---|---|
| 1. Bardibas | 2. Birgunj | 3. Chandranigahapur | 4. Garuda | 5. ICD (Dry port) | 6. Janakpur | 7. Kalaiya |
| 8. Kanchanpur | 9. Lalbandi | 10. Mahendranagar Dhanusha | 11. Mirchaiya | 12. Murali Chowk | 13. Pipra | 14. Rajbiraj |
| 15. Simara | | | | | | |

## Bagmati Province

| | | | | | | |
|---|---|---|---|---|---|---|
| 1. Bagbazar | 2. Bagdol | 3. Balaju | 4. Banepa | 5. Baneshwor | 6. Battar | 7. Bhaisepati |
| 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. Bansgadhi | 2. Bardaghat | 3. Bhairahawa | 4. Butwal | 5. Chandrauta | 6. Ghorahi | 7. Gulariya |
| 8. Jeetpur | 9. Khaireni | 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 |

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