



का.म.न.पा. वडा नं. २२, धर्मपथ, काठमाडौं
पोष्ट बक्स नं.: ३६
फोन नं. ०१-४२२२३९७, ०१-४२३९८८८
Email: info@nepalbank.com.np
Website: www.nepalbank.com.np

६० औं साधारण सभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति २०७६/९/३ गते)

यस बैंकको सञ्चालक समितिको मिति २०७६/८/२९ गते आइतबार बसेको सत्ताइसौं बैठकको निर्णयानुसार देहायका विषयहरूमा छलफल तथा निर्णय गर्नको लागि निम्न मिति, स्थान र समयमा बैंकको ६० औं वार्षिक साधारण सभा बस्ने भएको हुँदा सम्पूर्ण शेयरधनी महानुभावहरूको उपस्थितिका लागि अनुरोध गर्दै यो सूचना प्रकाशित गरिएको छ।

१. साधारण सभा हुने मिति, स्थान र समय :

मिति : २०७६ पौष २५ गते शुक्रबार
स्थान : नेपाल ए.पि.एफ क्लब, हलचोक, काठमाडौं
समय : बिहान ११:०० बजे

२. छलफलका विषयहरू :

क. सामान्य प्रस्तावहरू :

- आ.व. २०७५/७६ को सञ्चालक समितिको वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने।
- लेखापरीक्षकको प्रतिवेदन सहितको २०७६ आषाढ मसान्तको वासलात, सोही मितिमा समाप्त आ.व. २०७५/७६ को नाफा/नोक्सान हिसाब तथा नगद प्रवाह विवरण र सोही अवधिको वित्तीय विवरणसँग सम्बन्धित अनुसूचीहरू छलफल गरी पारित गर्ने।
- सञ्चालक समितिबाट प्रस्तावित हालको चुक्ता पूँजीको १० प्रतिशतका दरले हुन आउने रु.९८,११,१४,८००/- (अक्षरूपी अन्ठानब्बे करोड एघार लाख चौध हजार आठ सय) नगद लाभांश (लाभांश कर समेत) वितरण गर्न स्वीकृती प्रदान गर्ने।
- कम्पनी ऐन, २०६३ को दफा १११ अनुसार आ.व. २०७६/७७ को लागि लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने।

ख. विशेष प्रस्तावहरू :

- बैंकको अधिकृत पूँजी रु.१० अर्बबाट वृद्धि गरी रु.१५ अर्ब कायम गर्ने र सोही बमोजिम प्रबन्धपत्रको सम्बन्धित दफामा संशोधन गर्ने।
- सञ्चालक समितिबाट प्रस्तावित हालको चुक्ता पूँजीको १५ प्रतिशतका दरले हुन आउने रु.१,४७,१६,७२,२००/- (अक्षरूपी एक अर्ब सत्तारुपति करोड सोढा लाख बहत्तर हजार दुई सय) बोनस शेयर वितरण गर्न स्वीकृति प्रदान गर्ने र बोनस शेयर वितरणबाट बैंकको साविक जारी तथा चुक्ता पूँजीमा वृद्धि गरी रु.११,२८,२८,२०,२००/- (अक्षरूपी एघार अर्ब अठ्ठाइस करोड अठ्ठाइस लाख बीस हजार दुई सय) कायम गर्ने र सोही बमोजिम प्रबन्धपत्र तथा नियमावलीको सम्बन्धित दफामा संशोधन गर्ने।
- सञ्चालकको बैठक भत्ता लगायतका सुविधामा वृद्धि गर्न नियमावलीको नियम २९ (१) को (ख), (ग) र (घ) मा संशोधन गर्ने।
- बैंकको प्रबन्धपत्र/नियमावलीको प्रस्तावित संशोधनमा नियमनकारी निकायहरूबाट कुनै फेरबदलको सुझाव प्राप्त भएमा सो बमोजिम आवश्यक फेरबदल गर्न सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने।

सञ्चालक समितिको आज्ञाले
केशव प्रसाद भण्डारी
कम्पनी सचिव

साधारण सभा सम्बन्धी सामान्य जानकारी

१. साधारण सभा प्रयोजनको निमित्त मिति २०७६/९/१३ गते शेयरधनी दर्ता पुस्तिका बन्द (Book Close) गरिनेछ । नेपाल स्टक एक्चेन्ज लिमिटेडमा मिति २०७६/९/१० गतेसम्म कारोवार भई नियमानुसार शेयर नामसारी भएका शेयरधनीहरू मात्र साधारण सभामा भाग लिन तथा आर्थिक वर्ष २०७५/७६ को बोनस शेयर तथा नगद लाभांश पाउन योग्य हुने छन् ।
२. सभामा भागलिन इच्छुक शेयरधनी महानुभावहरूले शेयर प्रमाणपत्र वा हितग्राही (DMAT) खाता खोलिएको प्रमाण तथा परिचय खुल्ने कुनै प्रमाण (जस्तै नागरिकताको प्रमाणपत्र वा अन्य कुनै फोटो सहितको परिचयपत्र) अनिवार्य रूपमा साथमा लिई आउनु हुन अनुरोध छ ।
३. सभामा भाग लिने प्रत्येक शेयरधनी महानुभावहरूले सभा स्थलमा रहेको हाजिरी पुस्तिकामा दस्तखत गर्नु पर्नेछ । हाजिरी पुस्तिका बिहान ९.३० बजे देखि खुल्ला रहनेछ ।
४. सभामा भाग लिनको लागि आफ्नो प्रतिनिधी (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले आफ्नो सम्पूर्ण शेयरको एउटै प्रतिनिधी हुने गरी प्रचलित कम्पनी कानूनले तोकेको ढाँचामा प्रतिनिधीपत्र (प्रोक्सी) फारम भरी सभा शुरु हुनुभन्दा कम्तीमा ७२ घण्टा अगाडि अर्थात मिति २०७६/९/२२ का दिन बिहान ११ बजेभित्र बैंकको शेयर रजिष्ट्रारको कार्यालय श्री सिभिल क्यापिटल मार्केट लिमिटेड, सिटिसी मल, सुन्धारा काठमाडौँमा दर्ता गरिसक्नु पर्नेछ । बैंकका शेयरधनीहरूलाई मात्र प्रोक्सी नियुक्त गर्न सकिनेछ । एकभन्दा बढी व्यक्तिलाई शेयर विभाजन गरी वा अन्य कुनै किसिमबाट छुट्ट्याएर दिइएको प्रोक्सी बदर हुनेछ ।
५. सभामा भाग लिनको लागि प्रतिनिधी (प्रोक्सी) नियुक्त गरिसकेपछि प्रतिनिधी फेरवदल गर्न चाहेमा यस अघि दिएको प्रतिनिधी (प्रोक्सी) बदर गरी यो प्रतिनिधी (प्रोक्सी) लाई मान्यता दिइयोस् भन्ने छुट्टै पत्र सहित प्रोक्सी फारम सभा शुरु हुनुभन्दा कम्तीमा ४८ घण्टा अगाडी अर्थात मिति २०७६/९/२३ का दिन बिहान ११ बजेभित्र कम्पनीको शेयर रजिष्ट्रारको कार्यालय सिभिल क्यापिटल मार्केट लिमिटेड, सिटिसी मल, सुन्धारा काठमाडौँमा प्राप्त हुने गरी दर्ता गराएको अवस्थामा अधिल्लो प्रतिनिधिलाई स्वतः बदर भएको मानी पछिल्लो प्रतिनिधी (प्रोक्सी) लाई मान्यता दिइनेछ ।
६. प्रतिनिधी नियुक्त गरी सकेको शेयरधनी आफैं सभामा उपस्थित भई हाजिरी पुस्तिकामा दस्तखत गरेमा निजले दिएको प्रतिनिधी (प्रोक्सी) स्वतः बदर हुनेछ ।
७. संयुक्त रूपमा शेयर ग्रहण गर्ने शेयरधनीहरूको हकमा शेयर लगत किताबमा पहिले नाम उल्लेख भएको व्यक्ति वा सर्वसम्मत नियुक्त प्रतिनिधीले मात्र सभामा भाग लिन पाउने छन् ।
८. नाबालक तथा मानसिक सन्तुलन ठीक नरहेको शेयरधनीको तर्फबाट शेयर लगत दर्ता किताबमा संरक्षकको रूपमा नाम दर्ता भएको व्यक्तिले सभामा भाग लिन तथा प्रतिनिधी नियुक्त गर्न सक्ने छन् ।
९. संगठित संस्थाका शेयरधनी भएमा त्यस्तो संगठित संस्थाको तर्फबाट बैंकको साधारण सभामा उपस्थित हुनको लागि मनोनित व्यक्तिले शेयरधनी संस्थाको आधिकारिक पत्रका साथ प्रोक्सी फारममा संस्थाको छाप र आधिकारिक व्यक्तिको दस्तखत भएको कागजात पेश गर्नु पर्नेछ ।
१०. दफा ४ र ५ मा उल्लिखित दिन कुनै सार्वजनिक बिदा पर्न गएमा पनि सो दफाहरूमा उल्लेखित प्रयोजनको निमित्त कार्यालय कक्ष खुल्ला रहनेछ ।
११. शेयरधनी महानुभावहरूको जानकारीका लागि बैंकको संक्षिप्त आर्थिक विवरण यसै सूचना साथ प्रकाशित गरिएको छ ।
१२. साधारण सभा सम्बन्धमा थप जानकारी आवश्यक परेमा कार्यालय समयभित्र बैंकको केन्द्रिय कार्यालय, सञ्चालक समिति सचिवालयमा सम्पर्क राख्न समेत अनुरोध गरिन्छ ।

नेपाल बैंक लिमिटेडको आ.व. २०७५/७६ को संक्षिप्त आर्थिक विवरण
कम्पनी ऐन २०६३ को दफा ८४(४) प्रयोजनको निमित्त प्रकाशित विवरण

(संक्षिप्त आर्थिक विवरण बैंकको वार्षिक आर्थिक विवरण र सञ्चालक समितिको प्रतिवेदनको संक्षिप्त विवरणको रूपमा रहेको छ ।)

शेयरधनी महानुभावहरु ,

नेपाल बैंक लिमिटेडको ६० औं वार्षिक साधारण सभाको प्रयोजनार्थ आ.व. २०७५/७६ को बैंकको वासलात, नाफा/नोक्सान हिसाब, अन्य विस्तृत आम्दानीको नगद प्रवाह विवरण लगायत बैंकको समग्र कारोवारको सिंहावलोकन निम्नानुसार रहेको व्यहोरा यस संक्षिप्त वार्षिक आर्थिक विवरण मार्फत जानकारी गराउँदछौ ।

क) विगत वर्षको बैंकको कारोवारको सिंहावलोकन

आ. व. २०७५/७६ मा FPO बाँडफाँड भएसँगै बैंकको चुक्ता पूँजी रु.१ अर्ब ७६ करोड ८५ लाखले वृद्धि भई रु.९ अर्ब ८१ करोड ११ लाख रहेको छ भने शेयर प्रिमियम रु.३ अर्ब १८ करोड ३ लाखले वृद्धि भई रु.३ अर्ब २६ करोड २८ लाख रहेको छ । यस आ.व. मा Actuarial Loss कम भएकोले नेपाल राष्ट्र बैंकको निर्देशन बमोजिम रु. १ अर्ब २८ करोड नियमनकारी कोष (Regulatory Reserve) बाट सञ्चित मुनाफामा सारिएको कारण सञ्चित मुनाफा बढेको छ भने जगेडा तथा कोषमा ह्रास आएको छ । समीक्षा वर्षमा निक्षेप १८.४८ प्रतिशतले, कर्जा २०.२१ प्रतिशतले र लगानी १.१० प्रतिशतले वृद्धि भएको छ । पूँजीकोषको अनुपात कुल जोखिम भारित सम्पत्तिको ५.५३ प्रतिशतले बढेर १६.८० प्रतिशत पुगेको छ भने निष्कृत कर्जा ०.७३ प्रतिशतले घटेर २.६४ प्रतिशत रहेको छ ।

(रकम रु. लाखमा)

विवरण	आ.व. २०७४/७५	आ.व. २०७५/७६	वृद्धि/(कमी)	
			रकम	प्रतिशत
शेयर पूँजी	80,427	98,111	17,685	21.99%
शेयर प्रिमियम	825	32,628	31,803	3855.33%
सञ्चित मुनाफा	(4,372)	28,957	33,329	762.34%
जगेडा तथा कोषहरु	152,337	133,117	(19,220)	-12.62%
निक्षेप	998,314	1,182,753	184,439	18.48%
लगानी	162,478	164,257	1,780	1.10%
कर्जा	796,325	957,249	160,924	20.21%

गत आर्थिक वर्षको तुलनामा यस आर्थिक वर्षमा व्याज आम्दानी जम्मा १२.४२ प्रतिशतले वृद्धि भएकोमा व्याज खर्च भने ४७.३१ प्रतिशतले बढेको कारण खुद व्याज आम्दानीमा ३.१० प्रतिशतले ह्रास आएको छ । कूल सञ्चालन आम्दानी २.३२ प्रतिशतले वृद्धि भएको छ । त्यसै गरी सञ्चालन मुनाफा गत आर्थिक वर्षमा रु.४ अर्ब ८४ करोड ८८ लाख रहेकोमा यस आर्थिक वर्षमा रु. ४ अर्ब ५१ करोड भएको छ । आयकर अघिको नाफा गत आ.व.को तुलनामा ६.४७ प्रतिशतले घटेको छ । गत आ.व.मा ३ अर्ब २१ करोड ५७ लाख खुद मुनाफा गरेकोमा यस बैंकले यस आ.व.मा २ अर्ब ५९ करोड ६७ लाख खुद मुनाफा कमाएको छ । विशेष गरी स्थगन कर खर्चमा भएको वृद्धिका कारणबाट समेत खुद मुनाफामा ह्रास देखिएको हो ।

(रकम रु. लाखमा)

विवरण	आ.व. २०७४/७५	आ.व. २०७५/७६	वृद्धि/(कमी)	
			रकम	प्रतिशत
खुद व्याज आम्दानी	63,877	61,895	(1,982)	-3.10%
कूल सञ्चालन आम्दानी	75,615	77,367	1,752	2.32%
सञ्चालन मुनाफा	48,488	45,100	(3,387)	-6.99%
कर्मचारी बोनस व्यवस्था	3,944	2,306	(1,639)	-41.54%
आयकर अघिको नाफा	49,305	46,117	(3,188)	-6.47%
आयकर व्यवस्था	17,148	20,149	3,001	17.50%
बोनस तथा कर पछिको खुद मुनाफा	32,157	25,967	(6,189)	-19.25%

ख) लेखापरीक्षकको मन्तव्य

बैंकको आ. व. २०७५/७६ को वासलात, नाफा-नोक्सानको हिसाब तथा सोही अवधिको एकीकृत नगद प्रवाह विवरण लगायतका वित्तीय विवरणहरुमा लेखापरीक्षकबाट नेपाल राष्ट्र बैंकद्वारा जारी निर्देशन तथा सर्वमान्य लेखाका सिद्धान्त अनुसार यथार्थ परक रहेको राय सहितको प्रतिवेदन निम्नानुसार रहेको छ ।

M Tiwari & Associates
Chartered Accountants

KIRTIPUR MUNICIPALITY -1
TYANLA, P.O. Box 12136
KATHMANDU, NEPAL
Tel: 4331060 Mob:9861583579

PYC & ASSOCIATES
Chartered Accountants

G.P.O. Box 12437, Opp. Kumari Bank,
Putalisadak, Kathmandu,
Phone: +9771 4444009, +97714416222,
Fax: +97714436537 Email:
pyc@ntc.net.np

JJB JOSHI & BHANDARY

Koshi Compound
Dillibazar, Kathmandu
Phone: +977-1-4419364, 4423550
Fax: +977-1-4413038
Email: jb@jb.com.np

INDEPENDENT AUDITOR'S REPORT
To the Shareholders of
Nepal Bank Limited

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Nepal Bank Limited, which comprise the statement of financial position as at Ashadh 31, 2076 (corresponding to July 16, 2019), statement of profit & loss, statement of other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies.

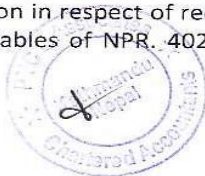
In our opinion, the accompanying financial statements with the notes attached and emphasis of matter mentioned below (except for the effect of these on financial statements) present fairly, in all material respect, the financial position of the Bank as at Ashad 31, 2076 (July 16, 2019) and its financial performance, the statement of other comprehensive income, the statement of changes in equity and the statement of cash flow statement for the year then ended in accordance with the Nepal Financial Reporting Standards (NFRSs).

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 on the Financial Statements section of our report. We are independent of the bank in accordance with the ICAN's Handbook of The Code of Ethics for Professional Accountants together with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAN's Handbook of The Code of Ethics for Professional Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for opinion.

Emphasis of Matter

1. As included in note 4.16 of financial statements on Ashadh 31, 2076, total unreconciled inter branch balance is NPR. 1,687.19 million (Debit). But, as per the records of Inter Branch Transaction Department, cumulative unreconciled balance is NPR. 1,724.05 million (Credit). Therefore, there is difference of NPR. 3,411.24 million between the balance amount as shown in the financial statements and those shown by Inter Branch Transaction Department. In the absence of timely reconciliation and ageing schedule of outstanding balances, we were unable to determine the resultant effects in the Statement of Financial Position and such long pending unreconciled balances pose to threats for fraud (Material Misstatement) which remains undetected.
2. The bank has not obtained confirmation in respect of receivables of government transactions of NPR. 7403.85 million, Pension Receivables of NPR. 402.85 million, Reimbursable from RBB of



we could not confirm the existence and right over amount without the reconciliation and confirmation from the parties.

3. As mentioned in Other of Other Assets of the bank under Note 4.16, the bank holds a total of NPR. 4.045 million of suspense accounts which are unreconciled and unidentified amounts. In the absence of information regarding these items during the period of audit and we could not confirm the existence and right over amount disclosed.
4. Remittance payable net of NPR 94.11 million included in Other Assets under Note 4.16 & other liabilities under Note 4.23. In the absence of details, we could not confirm the existence and obligation over amount disclosed.
5. The Bank has not carried out physical verification of fixed assets of Head Office and Branch Offices. Book value of Property and Equipment as on Ashad 31, 2076 is NPR. 11,828.22 million. The Bank has calculated and charged depreciation on Fixed assets based on the method specified in Schedule 2 of Income Tax Act, 2058. Calculation of depreciation based on such method is not in accordance with NAS 16, "Property, Plant and Equipment and amount as per NAS 16 could not be quantified in absence of policy.
6. The Bank has not created provision for the payment of incremental pension in line with NAS 37 "Provision, Contingent Liabilities and Contingent assets". The Supreme Court of Nepal had made the decision dated 2074-10-21 to provide pension on incremental salary to the retired employees availing the 7 years lump sum facility as per employee policy. Based on the incremental pension to be provided due to increase in salary, the bank has a liability to pay total amount of NPR.102.46 million. However, the bank has calculated its liability by adjusting the opportunity cost on 7 year lump sum payment made during the time of retirement thus creating only a liability of NPR. 9.89 million on its part.
7. Retained Earning includes special reserve of NPR. 1,197.87 million restricted, by Nepal Rastra Bank, for distribution as dividend to shareholders as well as bonus to bank employees.

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 that preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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




Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with NSA's will always detect a material misstatement when it exists.

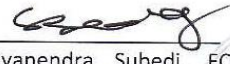
Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. Further responsibilities of the auditor have been mentioned in Appendix-1.

Report on Other Legal and Regulatory Requirement

- We have obtained information and explanations asked for, which, to the best of our knowledge and belief, were necessary for the purpose of our audit.
- In our opinion, statement of financial position, statement of profit & loss, other comprehensive income, changes in equity and cash flows, have been prepared in accordance with the requirements of the Companies Act, 2063, BAFIA 2073 and are in agreement with the books of account maintained by the Bank including relevant records relating to preparation of the aforesaid financial statements have been kept so far as it appears from our examination of those books and record of the Bank.
- To the best of our information and according to explanation given to us and so far appeared from our examination of the books of account of the Bank, we have not come across cases where Board of Directors or any employees of the Bank have acted contrary to the provisions of law relating to the accounts, or committed any misappropriation or caused loss or damage to the bank and violated any directives of Nepal Rastra Bank or acted in a manner to jeopardize the interest and security of the Bank, its depositors and investors.
- The operation of the Bank is within its jurisdiction.


Murali Dhar Tiwari, FCA
Proprietor
M. Tiwari & Associates
Chartered Accountants
UDIN :191120CA00645gxzn


Yuddha Raj Oli, FCA
Partner
PYC & Associates
Chartered Accountants
191120CA00185LJskr


Gyanendra Subedi, FCA
Partner
Joshi & Bhandary
Chartered Accountants
191120CA00482UWwQF

Date: 2076.08.04

Place: Kathmandu

Appendix - 1

As a part of audit in accordance of NSAs, we exercised professional judgment and maintain professional skepticism throughout the audit. We also:

- Identified and assessed the risk of material misstatement of the financial statement whether due to fraud or error, designed and performed audit procedures responsive to those risks, and obtained audit evidence that is sufficient and appropriate to provide an opinion. The risk of not detecting a material misstatement resulting from fraud is higher than one resulting from error, as fraud may involve collusion, forgery, intentional omission, misrepresentation, or the override of internal control.
- Obtained 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 internal control.
- Concluded an appropriateness of management use of going concern basis of accounting and, based in audit evidence obtained, whether a material uncertainty exists related to events or condition that may cast significant doubt on the bank ability to continue as going concern. If we concluded that a material uncertainty exists, we were required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosure were inadequate, to modify our opinion. Our conclusions were based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as going concern.
- Evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Evaluated the overall presentation, structure, and content of financial statement including the disclosures, and whether the financial statement represents the underlying transactions and events in a manner that achieves fair presentation.
- Obtained sufficient appropriate audit evidence regarding the financial information of the entities or business activities to express an opinion on the financial statements. We remain solely responsible for our audit opinion.
- We communicated with those charges 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 identified during our audit.
- We also provided those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and communicated with them all relationships and other matter that may reasonably be thought to bear on our independence, and where applicable, related standards.





Statement of Financial Position

As at 31st Ashad 2076 (16 July 2019)

Figures in NPR

	Note	As at 31st Ashad 2076	As at 32nd Ashad 2075
ASSETS			
Cash and cash equivalents	4.1	10,418,969,105	5,780,881,927
Due from Nepal Rastra Bank	4.2	10,178,321,131	6,283,655,201
Placement with Bank and Financial Institutions	4.3	5,427,675,000	2,965,493,254
Derivative Financial Instruments	4.4	5,594,624,000	3,413,128,000
Other Trading Assets	4.5	-	-
Loans and advances to B/FIs	4.6	3,303,280,250	2,739,470,887
Loans and advances to customers	4.7	92,421,637,259	75,556,510,557
Investment securities	4.8	16,425,733,171	16,247,773,730
Current tax assets	4.9	991,499,066	521,831,458
Investment in subsidiaries	4.10	-	-
Investment in associates	4.11	-	-
Investment property	4.12	113,306,614	87,007,182
Property and Equipment	4.13	11,828,221,794	11,638,330,831
Goodwill and Intangible assets	4.14	25,993,659	14,244,254
Deferred Tax Assets	4.15	-	-
Other assets	4.16	14,786,384,911	11,563,028,462
Total Assets		171,515,645,958	136,811,355,742
	Note	As at 31st Ashad 2076	As at 32nd Ashad 2075
Liabilities			
Due to Bank and Financial Institutions	4.17	1,074,497,374	290,652,430
Due to Nepal Rastra Bank	4.18	41,843,286	34,524,946
Derivative Financial Instrument	4.19	5,504,430,000	3,394,500,000
Deposits from customers	4.20	117,200,788,938	99,540,725,763
Borrowings	4.21	950,000,000	109,500,000
Current Tax Liabilities	4.9	-	-
Provisions	4.22	131,438,580	63,277,906
Deferred Tax Liabilities	4.15	3,650,970,495	3,226,453,306
Other liabilities	4.23	13,680,340,769	7,230,072,524
Debt securities issued	4.24	-	-
Subordinated Liabilities	4.25	-	-
Total liabilities		142,234,309,443	113,889,706,875
Equity			
Share Capital	4.26	9,811,148,000	8,042,662,200
Share Premium		3,262,810,756	82,491,502
Retained Earnings		2,895,693,022	(437,190,857)
Reserves	4.27	13,311,684,737	15,233,686,022
Total equity attributable to equity holders		29,281,336,515	22,921,648,867
Non-controlling interest			
Total Equity		29,281,336,515	22,921,648,867
Total Liabilities and Equity		171,515,645,958	136,811,355,742
Contingent Liabilities and commitment	4.28	22,562,843,886	16,283,933,969
Net Assets Value Per share		298.45	285.00

Statement of Profit or Loss
for the year ended 31st Ashad 2076 (16 July 2019)

Figures in NPR

	Note	Year ended 31st Ashad 2076	Year ended 32nd Ashad 2075
Interest income	4.29	10,375,693,239	9,229,436,342
Interest expense	4.30	4,186,150,559	2,841,690,284
Net interest income		6,189,542,679	6,387,746,058
Fees and commission income	4.31	1,039,339,829	983,019,526
Fees and commission expense	4.32	45,362,654	35,428,945
Net fee and commission income		993,977,175	947,590,581
Net interest and commission income		7,183,519,854	7,335,336,639
Net trading income	4.33	342,412,716	207,280,807
Other operating income	4.34	210,783,220	18,892,336
Total operating income		7,736,715,790	7,561,509,783
Impairment charge/(reversal) for loans and other losses	4.35	477,102,823	(86,340,530)
Net operating income		7,259,612,967	7,647,850,312
Operating expense			
Personnel expenses	4.36	2,077,398,273	2,148,830,486
Other Operating expenses	4.37	549,791,982	552,647,779
Depreciation and Amortisation	4.38	122,374,746	97,589,472
Operating Profit		4,510,047,966	4,848,782,576
Non operating Income	4.39	101,607,886	81,894,914
Non operating expense	4.40	-	202,257
Profit before income tax		4,611,655,852	4,930,475,233
Income tax expense	4.41		
Current Tax		1,080,433,282	1,479,489,582
Deferred Tax		934,486,525	235,303,667
Profit for the period		2,596,736,045	3,215,681,985
Profit attributable to:			
Equity holders of the Bank		2,596,736,045	3,215,681,985
Non-controlling interests		-	-
Profit for the period		2,596,736,045	3,215,681,985
Earnings Per Share (EPS)			
Basic EPS		26.99	39.98
Diluted EPS		26.99	39.98



Statement of Other Comprehensive Income

for the year ended 31st Ashad 2076 (16 July 2019)

Figures in NPR

	Note	Year ended 31st Ashad 76	Year ended 32nd Ashad 75
Profit for the year		2,596,736,044.52	3,215,681,984.75
Other Comprehensive Income, net of income tax			
a Items that will not be reclassified to Profit or Loss			
Gains / (Losses) from investment in equity instruments measured at fair value		(372,785,034.60)	(3,059,173,686.68)
Gains / (Losses) on revaluation			
Actuarial Gains / (Losses) on defined benefit plans		(1,327,112,752.00)	(1,970,499,081.00)
Income tax relating to above items		509,969,335.98	1,508,901,830.30
Net other Comprehensive Income that will not be reclassified to Profit or Loss		(1,189,928,450.62)	(3,520,770,937.38)
b Items that are or may be reclassified to Profit or Loss			
Gains (Losses) on cash flow hedge		-	-
Exchange gains (Losses) arising from translationg 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		-	-
Other Comprehensive income for the year, net of income tax		(1,189,928,450.62)	(3,520,770,937.38)
Total Comprehensive income for the year		1,406,807,593.90	(305,088,952.63)
Total Comprehensive income attributable to:			
Equity shareholder of the bank		1,406,807,593.90	(305,088,952.63)
Non controlling interest		-	-
Total Comprehensive income for the period		1,406,807,593.90	(305,088,952.63)



Attributable to equity holders of the Bank

Figures in NPR

Particulars	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained earning	Other reserve	Total	Non-controlling interest	Total equity
Balance at 1 Shrawan 2074	8,042,662,200	132,836,801	3,261,040,645	86,786,914	-	4,895,685,326	7,761,988,650	(2,234,912,861)	1,127,947,685	23,074,035,359		23,074,035,359
Comprehensive income for the year												
Profit for the year								3,215,681,985	-	3,215,681,985		3,215,681,985
Other comprehensive income, net of tax									-	-		-
Gains/(losses) from investment in equity instruments measured at fair value.						(2,141,421,581)			-	(2,141,421,581)		(2,141,421,581)
Gains/(losses) on revaluation							-		-	-		-
Actuarial gains/(losses) on defined benefit plans									(1,379,349,357)	(1,379,349,357)		(1,379,349,357)
Gains/(losses) on cash flow hedges									-	-		-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)									-	-		-
Total Comprehensive income for the year	-	-	-	-	-	(2,141,421,581)	-	3,215,681,985	(1,379,349,357)	(305,088,953)	-	(305,088,953)
Transfer to reserve during the year			643,136,397		2,589,021,283	(650,543,964)		(2,658,771,516)	77,157,800	0		0
Transfer from reserve during the year							(26,281,899)		(1,214,529,636)	-		-
Deferred tax impact of respective reserve						195,163,190	7,884,570	1,240,811,535	-	203,047,759		203,047,759
Transactions with owners, directly recognised in equity												
share issued									-	-		-
Share based payment									-	-		-
Dividends to equity holders									-	-		-
Bonus shares issued									-	-		-
Cash dividend paid									-	-		-
Other		(50,345,299)			-				-	(50,345,299)		(50,345,299)
Total contributions by and distributions	-	(50,345,299)	643,136,397	-	2,589,021,283	(455,380,775)	(18,397,329)	(1,417,959,981)	(1,137,371,836)	152,702,460		152,702,460
Balance at 32 Asadh 2075	8,042,662,200	82,491,502	3,904,177,042	86,786,914	2,589,021,283	2,298,882,970	7,743,591,321	(437,190,857)	(1,388,773,509)	22,921,648,867	-	22,921,648,867
Balance at 1st Shrawan 2075	8,042,662,200	82,491,502	3,904,177,042	86,786,914	2,589,021,283	2,298,882,970	7,743,591,321	(437,190,857)	(1,388,773,509)	22,921,648,867	-	22,921,648,867
Comprehensive income for the year												
Profit for the year								2,596,736,045	-	2,596,736,045		2,596,736,045
Other comprehensive income, net of tax									(928,978,926)	(1,189,928,451)		(1,189,928,451)
Gains/(losses) from investment in equity instruments measured at fair value.						(260,949,524)			-	-		-
Gains/(losses) on revaluation									-	-		-
Actuarial gains/(losses) on defined benefit plans									-	-		-
Gains/(losses) on cash flow hedges									-	-		-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)									-	-		-
Total Comprehensive income for the year	-	-	-	-	-	(260,949,524)	-	2,596,736,045	(928,978,926)	1,406,807,594	-	1,406,807,594
Transfer to reserve during the year			519,347,209					732,072,834	43,729,822	1,295,149,865		1,295,149,865
Transfer from reserve during the year					(1,295,149,865)			4,075,000	-	(1,291,074,865)		(1,291,074,865)
Deferred tax impact of respective reserve									-	-		-
Transactions with owners, directly recognised in equity												
share issued	1,768,485,800	3,180,319,254							-	4,948,805,054		4,948,805,054
Share based payment									-	-		-
Dividends to equity holders									-	-		-
Bonus shares issued									-	-		-
Cash dividend paid									-	-		-
Other					-				-	-		-
Total contributions by and distributions	1,768,485,800	3,180,319,254	519,347,209	-	(1,295,149,865)	-	-	736,147,834	43,729,822	4,952,880,054	-	4,952,880,054
Balance at 31st Asadh 2076	9,811,148,000	3,262,810,756	4,423,524,251	86,786,914	1,293,871,418	2,037,933,446	7,743,591,321	2,895,693,022	(2,274,022,613)	29,281,336,515	-	29,281,336,515



Statement of Cash Flows

for the year ended 31st Ashad 2076 (16 July 2019)

Figures in NPR

Particulars	Year ended 31st Ashad 2076	Year ended 32nd Ashad 2075
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	10,365,819,900	9,139,941,793
Fees and other income received	1,037,910,820	982,898,834
Dividend received		
Receipts from other operating activities	340,609,545	296,300,580
Interest paid	(4,186,150,559)	(2,841,665,084)
Commission and fees paid	(46,112,150)	(76,759,413)
Cash payment to employees	(1,833,532,056)	(2,815,894,626)
Other expense paid	(564,101,983)	(465,375,189)
Operating cash flows before changes in operating assets and liabilities	5,114,443,517	4,219,446,894
(Increase)/Decrease in operating assets		
Due from Nepal Rastra Bank	(3,894,665,929)	7,104,884,644
Placement with Bank and Financial Institutions	(2,462,181,746)	108,527,044
Other trading assets	-	-
Loans and advances to bank and financial institutions	(569,504,407)	(577,682,489)
Loans and advances to customers	(17,336,534,481)	(4,397,100,765)
Other assets	(5,003,585,820)	(4,890,390,007)
Increase/(Decrease) in operating liabilities		
Due to bank and financial institutions	783,844,945	55,266,721
Due to Nepal Rastra Bank	7,318,340	22,029,946
Deposit from customers	17,660,063,175	5,832,097,220
Borrowings	840,500,000	109,500,000
Other liabilities	6,952,669,252	(2,413,762,050)
Net cash flow from operating activities before tax paid	2,092,366,844	5,172,817,159
Income taxes paid	(1,540,000,000)	(1,340,000,000)
Net cash flow from operating activities	552,366,844	3,832,817,159
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of investment securities	(550,744,475)	(3,862,607,971)
Receipts from sale of investment securities	-	481,443,446
Purchase of property and equipment	(323,673,552)	(216,612,281)
Receipt from the sale of property and equipment	5,041,939	
Acquisition of intangible assets	(17,577,135)	(1,536,625)
Receipt from the sale of intangible assets		
Purchase of investment properties	(33,346,600)	
Receipt from the sale of investment properties	53,715,539	48,172,616
Interest received		
Dividend received	3,499,564	9,831,821
Net cash used in investing activities	(863,084,721)	(3,541,308,993)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt from issue of debt securities		
Repayment of debt securities		
Receipts from issue of subordinated liabilities		
Repayment of subordinated liability		
Receipts from issue of shares	4,948,805,054	-
Dividends paid		
Interest paid		
Other receipt/payment		
Net cash from financing activities	4,948,805,054	-
Net increase (decrease) in cash and cash equivalents	4,638,087,178	291,508,166
Cash and cash equivalents at beginning of the period	5,780,881,927	5,489,373,760
Effect of exchange rate fluctuations on cash and cash equivalents held		
Cash and cash equivalents at the end of the period	10,418,969,105	5,780,881,927