Nepal Bank Limited

नेपाल राष्ट्र बैकबाट 'क' वर्गको इजाजतपत्र प्राप्त संस्थ



Audited Financial Statements For Fiscal Year 2072/73 (2015/16)

CA. Yagya Raj Bhatta Bhatta & Company Chartered Accountants New Baneshwor, Kathmandu, Nepal CA. Bhaskar Singh Lala B.S. Lala & Company Chartered Accountants Radhakrishna Marg, Kathmandu Nepal

REPORT OF THE INDEPENDENT AUDITORS' TO THE SHAREHOLDERS OF NEPAL BANK LIMITED

1. We have audited the accompanying financial statements of Nepal Bank Limited, which comprise the Balance Sheet as at Ashad 31, 2073 (July 15, 2016), and the profit and Loss account, Statement of Changes in Equity and Cash Flow Statement for the year then ended, and a Summary of Significant Accounting Policies and other explanatory notes.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation and fair presentation of these Financial Statements in accordance with Nepal Financial Reporting Standards. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and presentation of financial statements that are free from material misstatement, whether due to fraud or error, selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Nepal Standards on Auditing. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on our professional judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments; we consider the internal control relevant to the Bank's preparation and fair presentation of the financial statements 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. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

Basis for Disclaimer Opinion

The Institute of Chartered Accountants of Nepal (ICAN) changed the applicable financial reporting framework for the Banks to Nepal Financial Reporting Standards (NFRS) from Nepal Accounting Standards effective from the financial year 2072/73 (2015/2016). However, the bank has prepared accompanying financial statements as per Directives issued by Nepal Rastra Bank.

The cumulative effect of not preparing financial statements in compliance with Nepal Financial Reporting Standards is uncertain and could be material and persuasive.

CA. Yagya Raj Bhatta Bhatta & Company Chartered Accountants New Baneshwor, Kathmandu, Nepal CA. Bhaskar Singh Lala B.S. Lala & Company Chartered Accountants Radhakrishna Marg, Kathmandu Nepal

4. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence for the cumulative effect of not preparing financial statements in compliance with Nepal Financial Reporting Standard to provide a basis for an audit opinion. Accordingly, we do not express an opinion on the financial statements.

Report on Other Legal and regulatory Requirements

- 5. On the basis of our examination, we would like to further report that:
 - i. We have obtained all the information and explanations, which were considered necessary for the purpose for our audit.
 - ii. The Balance Sheet, Profit and Loss Account, Cash Flow Statement and attached Schedule dealt with by this report are prepared as per Directives of Nepal Rastra Bank and are in agreement with the books of account maintained by the Bank.
 - iii. The operations of the Bank were within its jurisdiction and the Bank has been functioning as per the directives of Nepal Rastra Bank.
 - iv. During our examination of the books of account of the Bank, we have not come across the cases where the Board of Directors or any member thereof or any representative or any office holder or any employee of the Bank has acted contrary to the provisions of law or caused loss or damage to the Bank or acted in a manner to jeopardize the interest and security of the Bank, its depositors and shareholders.
 - v. In our opinion, so far as it appeared from our examination of the book, the Bank has maintained adequate capital funds and adequate provisions for possible impairment of assets in accordance with the directives of Nepal Rastra Bank.
 - vi. There is balance of Nrs 3,569,943,523 pertaining to un-reconciled Inter-branch accounts under Other Liabilities.
 - vii. The Bank has written-off loans/bills amounting to NRs. 1,252,935 during the FY 2072/73 (2015/16).
 - viii. The returns received from branches of the Bank, though the statements are independently not audited, were adequate for the purpose of our audit, and
 - ix. We have not come across any fraudulence in the accounts, based on our sample examination of the books.

CA. Yagya Raj Bhatta Bhatta& Company Chartered Accountants

CA. Bhaskar Singh Lala B.S. Lala& Company Chartered Accountants

Place: Kathmandu Date: Poush 28, 2073

\bigcirc Nepal Bank limited **Balance Sheet** As at July 15, 2016 (Aashad 31, 2073)

Capital and Liabilities	Schdules	Current Year Rs.	Previous Year Rs.
1 Share Capital	4.1	6,465,001,800	6,465,001,800
2 Reserve and Surplus	4.2	248,912,557	(2,634,065,608)
3 Debenture and Bonds	4.3	-	-
4 Loan (Borrowings) to be paid	4.4	-	-
5 Deposits	4.5	89,410,018,773	77,998,775,919
6 Bills Payable	4.6	36,007,238	78,136,330
7 Proposed Dividend		-	-
8 Income Tax Liabilities		-	
9 Other Liabilities	4.7	7,319,593,689	6,303,237,523
	Total	103,479,534,057	88,211,085,964
Assets	Schdules	Current Year Rs.	Previous Year Rs.
1 Cash Balance	4.8	3,469,542,019	3,312,652,012
2 Balance with NRB	4.9	10,919,796,322	4,692,172,069
3 Balance with Bank and Financial Institutions	4.10	1,225,043,507	1,006,481,926
4 Money at Call and Short Notice	4.11	1 000 000 000	250,000,004
	4.11	4,900,000,000	250,008,904
5 Investment	4.11	4,900,000,000 12,843,441,784	250,008,904 16,902,242,686
5 Investment 6 Loan,Advances and Bills Purchased			, ,
	4.12	12,843,441,784	16,902,242,686
6 Loan, Advances and Bills Purchased	4.12 4.13	12,843,441,784 61,250,072,485	16,902,242,686 50,970,857,910
6 Loan,Advances and Bills Purchased7 Fixed Assets	4.12 4.13 4.14	12,843,441,784 61,250,072,485	16,902,242,686 50,970,857,910
 6 Loan,Advances and Bills Purchased 7 Fixed Assets 8 Non-Banking Asstes 	4.12 4.13 4.14 4.15	12,843,441,784 61,250,072,485 437,137,948 - 8,434,499,992	16,902,242,686 50,970,857,910 417,822,124

Contingent Liabilities	Schdule 4.17	Statement of Operational Risk	Schdules 4.30(D)
Declaration of Directors	Schdule 4.29	Statement of Market Risk	Schdule 4.30(E)
Capital Adequacy Table	Schdule 4.30(A1)	Principal Indicators	Schdule 4.31
Credit Risk	Schdule 4.30(B)	Principal Accounting Policies	Schdule 4.32
Eligible Credit Risk Mitigants	Schdule 4.30(C)	Notes to Accounts	Schdule 4.33

Schdules 4.1 to 4.17 and 4.32 & 4.33 form integral parts of Balance Sheet. Date : 2073/09/28

Kathmandu.

Board of Directors

		Doard of Dire			
sd/-	sd/-				
Durgaraj Regmi	Devendra Prasad Shah	Janardhan Sharma Acharya	Chairman sd/-	sd/-	sd/-
Deputy Chief Executive Officer	Chief Executive Officer			CA Bhaskar Singh Lala	CA Yagya Raj Bhatta.
				B.S. Lala & Co.	Bhatta & Co.
		Dr. Dambar Bahadur Bhandari	Member sd/-	Chartered Accountants	Chartered Accountants
sd/-	sd/-	Laxman Aryal	Member sd/-		
Shiva Ram Mishra	Arun Kumar Bajracharya				
Officiating Chief Manager	Acting Deputy General Manager				
		Surendra Bahadur Singh	Member sd/-		
		Nischal Pradhan	Member sd/-		
		Umakanta Silwal	Member sd/-		
		Dipendra Bikram Thapa	Member sd/-		

As per Our Report on Even Date



Profit and Loss Account

For the period from 1st Shrawan 2072 to 31st Ashad 2073 (17th July 2015 to 15th July 2016)

Particulars	Schdules	Current Year Rs.	Previous Year Rs.
1 Interest Income	4.18	6,263,549,474	5,121,685,058
2 Interest Expenses	4.19	1,658,477,928	1,810,664,720
Net Interest Income		4,605,071,546	3,311,020,338
3 Commission and Discount	4.20	283,142,607	267,149,640
4 Other Operating Income	4.21	406,517,070	287,632,973
5 Exchange Fluctuation Income	4.22	34,592,450	
Total Operating Income		5,329,323,673	3,865,802,951
6 Staff Expenses	4.23	2,224,553,422	2,416,745,342
7 Other Operating Expenses	4.24	648,553,179	593,347,630
8 Exchange Fluctuation Loss	4.22		14,989,458
Operating Profit before provision for possible losses		2,456,217,072	840,720,521
9 Provision for Possible Losses	4.25	509,002,216	454,061,081
Operating Profit		1,947,214,856	386,659,440
10 Non-Operating Income (Loss)	4.26	1,739,562,604	613,044,304
11 Loan Loss Provision Written Back	4.27	711,203,277	307,885,992
Profit/Loss from Regular Operations		4,397,980,737	1,307,589,736
12 Profit/Loss from Extra-Ordinary Activities	4.28	112,498,869	61,905,022
Net Profit after considering all activities		4,510,479,606	1,369,494,758
13 Provision for staff Bonus		369,760,042	73,189,838
14 Income Tax Provision			
a. Current Year		1,275,184,939	313,769,813
b. Upto Previous Year		-	480,965,558
c. Current Year Deferred Tax (Income)/ Expenses		(17,443,540)	17,721,029
Net Profit/Loss		2,882,978,165	483,848,520

Schdules 4.18 to 4.28 form integral part of this profit and Loss Account.

As per Our Report on Even Date

Date : 2073/09/28 Kathmandu.

	XV	Bo	ard of Directo	ors		
sd/-	sd/-					
Durgaraj Regmi	Devendra Prasad Shah	Janardhan Sharma Acharya	Chairman	sd/-	CA Bhaskar Singh Lala	CA Yagya Raj Bhatta.
Deputy Chief Executive Officer	Chief Executive Officer				B.S. Lala & Co.	Bhatta & Co.
		Dr. Dambar Bahadur Bhandari	Member	sd/-	Chartered Accountants	Chartered Accountants
		DI. Dainoai Danadui Bilandari	Wiember	su/-		
		Laxman Aryal	Member	sd/-		
sd/-	sd/-	,				
Shiva Ram Mishra	Arun Kumar Bajracharya					
Officiating Chief Manager	Acting Deputy General Manager	Surendra Bahadur Singh	Member	sd/-		
		N. 1 1D 11	M. L	- 1/		
		Nischal Pradhan	Member	sd/-		
		Umakanta Silwal	Member	sd/-		
		Dipendra Bikram Thapa	Member	sd/-		

Nepal Bank Limited PROFIT AND LOSS APPROPRIATION ACCOUNT For the period from 1st Shrawan 2072 to 31st Ashad 2073 (17th July 2015 to 15th July 2016)

I	Particulars	Schdules	Current Year Rs.	Previous Year Rs.
Income				
1 Accumulated Profit Upto Last Year			-	-
2 Current Year's Profit			2,882,978,165	483,848,520
3 Exchange Fluctuation Fund			-	-
	Total		2,882,978,165	483,848,520
Expenses				
1 Accumulated Loss upto Last Year			6,139,236,810	6,329,099,544
2 Current Year's Loss				-
3 General Reserve Fund			576,595,633	96,769,704
4 Contingent Reserve				-
5 Institutional Development Fund			- X	-
6 Dividend Equalization Fund				-
7 Employee Related Reserves				-
8 Proposed Dividend			-	-
9 Proposed Bonus Share				-
10 Special Reserve Fund			643,346,784	213,601,891
11 Exchange Fluctuation Fund			-	
12 Capital Redemption Reserve Fund			-	-
13 Capital Adjustment Fund			-	-
14 Deferred Tax Reserve Fund			17,443,540	(17,721,029)
15 Investment Adjustment Fund			16,448,663	1,335,220
	Total		7,393,071,430	6,623,085,330
16 Accumulated Profit/(Loss)			(4,510,093,265)	(6,139,236,810)

Date : 2073/09/28 Kathmandu.

	~ C \\	Bo	ard of Directo	ors		
sd/-	sd/-				sd/-	sd/-
Durgaraj Regmi	Devendra Prasad Shah	Janardhan Sharma Acharya	Chairman	sd/-	CA Bhaskar Singh Lala	CA Yagya Raj Bhatta.
Deputy Chief Executive Officer	Chief Executive Officer				B.S. Lala & Co.	Bhatta & Co.
					Chartered Accountants	Chartered Accountants
		Dr. Dambar Bahadur Bhandari	Member	sd/-		
sd/-	sd/-	Laxman Aryal	Member	sd/-		
Shiva Ram Mishra	Arun Kumar Bajracharya					
Officiating Chief Manager	Acting Deputy General Manager	Course day Dalay day Circh	N 1			
		Surendra Bahadur Singh	Member	sd/-		
		Nischal Pradhan	Member	sd/-		
		Umakanta Silwal	Member	od/		
		Ulliakallia Silwal	Member	sd/-		
		Dipendra Bikram Thapa	Member	sd/-		

As per Our Report on Even Date

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Nepal Bank Limited Cash Flow Statement for the period from 1st Shrawan 2072 to 31st Ashad 2073 (17th July 2015 to 15th July 2016)

		for the period from 1st Shrawan 2072 to 31st Ashad 2073 (17th July 2015 to 2 Particulars	Current Year Rs.	Previous Year Rs.
A.	CASH FLOW	FROM OPERATING ACTIVITIES	6,722,891,616	2,506,796,737
	1	Cash Receipts	8,857,681,758	6,442,984,636
	1.1	Interest Income	6,257,605,910	5,126,759,024
	1.2	Commission and Discount Income	283,142,607	267,149,640
	1.3	Income from Foreign Exchange Transaction	63,746,632	50,470,320
	1.4	Recovery of Loan written off	112,498,869	61,905,022
	1.5	Other Income	2,140,687,740	936,700,630
	2	Cash Payments	(6,199,788,614)	(5,174,601,980)
	2.1	Interest Expenses	(1,758,474,735)	(1,848,996,323)
	2.2	Staff Expenses	(2,594,313,464)	(2,489,935,180)
	2.3	Office Overhead Expenses	(1,847,000,415)	(835,670,477)
	2.4	Income Tax Paid		1
	2.5	Other Expenses	-	
	Cash Flow bet	fore Changes in working Capital	2,657,893,144	1,268,382,656
	(Increase)/Dec	crease of Current Assets	(8,476,754,067)	(8,589,084,956)
	1	(Increase)/Decrease in Money at Call and Short Notice	(4,649,991,096)	(250,008,904)
	2	(Increase)/Decrease in Other Short-Term Investment	4,062,853,902	5,761,862,977
	3	(Increase)/Decrease in Loans and Bills Purchased	(10,137,352,318)	(12,170,090,472)
	4	(Increase)/Decrease in Other Assets	2,247,735,445	(1,930,848,557)
	Increase/(Dec	rease) of Current Liabilities	12,541,752,539	9,827,499,037
	1	Increase/(Decrease) in Deposit Liabilities	11,411,242,854	8,661,166,223
	2	Increase/(Decrease) in Certificate of Deposits	-	-
	3	Increase/(Decrease) in Short-Term Borrowings	-	-
	4	Increase/(Decrease in Other Liabilities	1,130,509,685	1,166,332,814
B.	CASH FLOW	FROM INVESTING ACTIVITIES	(90,661,593)	(89,588,454)
	1	Decrease/(Increase) in Long-Term Investments		
	2	Decrease/(Increase) in Fixed Assets	(96,053,527)	(99,764,610)
	3	Interest Income from Long-term Investments		
	4	Dividend Income	5,391,934	10,176,156
	5	Others	-	-
C.		FROM FINANCING ACTIVITIES	-	
	1	Increase/(Decrease) in Long-Term Borrowings (Bond, debentures etc.)	-	
	2	Increase/(Decrease) in Share Capital	-	
	3	Increase/(Decrease) in Other Liabilities		
	4	Increase/(Decrease) in Refinance/Facilities received from NRB	-	-
	5	Increase/(Decrease) in Share Permium		
D.		rom change in exchange rate in Cash and Bank Balance	(29,154,182)	(65,459,778)
E.		's Cash Flow from All activities	6,603,075,841	2,351,748,505
F.	1 0	and Bank Balance	9,011,306,007	6,659,557,502
G.	Closing Cash	and Bank Balances	15,614,381,848	9,011,306,007

Date : 2073/09/28

Kathmandu.

Board of Directors

sd/-	sd/-				sd/-	sd/-
Durgaraj Regmi	Devendra Prasad Shah	Janardhan Sharma Acharya	Chairman	sd/-	CA Bhaskar Singh Lala	CA Yagya Raj Bhatta.
Deputy Chief Executive	Chief Executive Officer				B.S. Lala & Co.	Bhatta & Co.
Officer		Dr. Dambar Bahadur Bhandar	ri Member	sd/-	Chartered Accountants	Chartered Accountants
		Laxman Aryal	Member	sd/-		
sd/-	sd/-	Surendra Bahadur Singh	Member	sd/-		
Shiva Ram Mishra	Arun Kumar Bajracharya					
Officiating Chief Manager	Acting Deputy General Manager	Nischal Pradhan	Member	sd/-		
		Umakanta Silwal	Member	sd/-		
		Dipendra Bikram Thapa	Member	sd/-		

		. (Statement of	Statement of Changes in Equity	u quity				
			7/07 1 1	(01/0107) 0//7/07 1.1					
Particulars	Share Capital Rs	Accumulated Profit/(Loss)	General Reserve Fund Re	Capital Reserve Fund Rs	Share premium R s	Exchange Fluctuation R s	Deferred Tax Reserve Reserve	Other Reserves and Fund R e	Total Amount R s
Balance as on Shrawan 01.2072	6.465.001.800	(6.139.236.810)	2.060.866.260	259.735.644	90.551.535	86.786.914	65.223.555	942.007.294	3.830.936.192
Adjustments:									
a. This Year's Profit	-	1,629,143,545		ı			ı		1,629,143,545
b. Transfer from this year's profit	1		576,595,633		•		·		576,595,633
c. Transfer from Ravaluation profit	1								
d. Adjustments in Staff Bonus	1		•						
e. Deferred Tax Reserve	1						17,443,540		17,443,540
f. Grant against Loan Waiver	1								
g. Investment Adjustment Fund	1							16,448,663	16,448,663
h. Special Reserve Fund					1	1	ı	643,346,784	643,346,784
Balance as on Ashad 31, 2073	6,465,001,800	(4,510,093,265)	2,637,461,893	259,735,644	90,551,535	86,786,914	82,667,095	1,601,802,741	6,713,914,357
Date : 2073/09/28 Kathmandu.				Roard of Directors	irectors				
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Durgaraj Regmi	Devendra Prasad Shah		Janardhan Sharma Acharya	a Acharya	Chairman	-/ps		CA Bhaskar Singh Lala D S T ala & Ca	CA Yagya Raj Bhatta. Dhatta & Ca
Deputy Chiel Executive Officer	Chiel Executive Ollicer		Dr. Dambar Bahadur Bhandari	dur Bhandari	Member	-/ps		D.S. Lata & CO. Chartered Accountants	Date & CO. Chartered Accountants
			Laxman Aryal		Member	-/ps			
sd/-	sd/-		Surendra Bahadur Singh		Member	-/ps			
Officiating Chief Manager	Arun Kumar Bajracnarya Acting Deputy General Manager		Nischal Pradhan		Member	-/þs			
			Umakanta Silwal		Member	-/ps	5		
			Dipendra Bikram Thapa	Thapa	Member	-/ps			

Nepal Bank Limited Statement of Changes in Equity FY 2072/73 (2015/16)



As at Ashad 31, 2073 (July 15, 2016)

	,	Schdule 4.1
Particulars	Current Year Rs.	Previous Year Rs.
1. Share Capital		
1.1 Authorized Capital	10,000,000,000	10,000,000,000
a. 100,000,000 Equity share of Rs. 100/- each	10,000,000,000	10,000,000,000
b Non-redeemable Preferencee Share of Rs each		
c Redeemable Preference Shares of Rs each		
1.2 Issued Capital	6,499,478,200	6,499,478,200
a. 64,994,782 Equity shares of Rs. 100/- each	6,499,478,200	6,499,478,200
bNon-redeemable Preference Shares of Rs each		
c Redeemable preference Shares of Rs each		
1.3 Paid up Capital	6,465,001,800	6,465,001,800
a. 64,650,018 Equity share of Rs. 100/- each	6,465,001,800	6,465,001,800
(Including Bonus Share 1,421,745 of Rs. 100/- each)		
bNon-redeemable Preference Shares of Rs each		
c Redeemable preference Shares of Rs each		
1.4 Proposed Bonus Share	-	
1.5 Calls in Advance	-	-
1.6 Total (1.3+1.4+1.5)	6,465,001,800	6,465,001,800

Deutionloug	Curr	ent Year Rs.	Previous Year Rs.		
Particulars	Percentage	Share Capital	Share Capital	Percentage	
1 Local Ownership	%	6,465,001,800	6,465,001,800	%	
1.1 Government of Nepal	62.55	4,043,604,500	4,043,604,500	62.55	
1.2 "A" Class Licensed Institution			-		
1.3 Other Licensed Institution	0.00	-	15,000	0.00	
1.4 Other Entities	5.00	323,643,700	413,012,100	6.39	
1.5 Individual (General Public)	32.45	2,097,753,600	2,008,370,200	31.06	
1.6 Others (General Public)					
2 Foreign Ownership		-	-		
Total	100	6,465,001,800	6,465,001,800	100	

Details of Individual/Group/Firm/Company of Nepal Bank Limited holding 0.5% or more share Capital

Name of Shareholders	No. of Shares	Percentage	Amount
1. Government of Nepal	40,436,045	62.55	4,043,604,500
2. Life Insurance Co. (Nepal) Ltd.	938,012	1.45	93,801,200
3. Noonkaran Agrawal	1,086,958	1.68	108,695,800
4. Shankar Lal Agrawal	682,301	0.62	68,230,100
5.Premprakash Khetan	341,761	0.53	34,176,100
6. Premlata Khetan	341,761	0.53	34,176,100
7. Anju Khetan	341,708	0.53	34,170,800
Total	44,168,546	67.89	4,416,854,600

Nepal Bank Limited Reserve and Funds

As at Ashad 31, 2073 (July 15, 2016)

Schdule 4.2 Particulars **Current Year Rs. Previous Year Rs.** General Reserve Fund 2,637,461,893 1 2,060,866,260 2 **Capital Reserve Fund** 259,735,644 259,735,644 3 Capital Redemption Reserve 4 Capital Adjustment Fund 380,382,600 380,382,600 5 Other Reserve and Fund 717,399,784 1,394,638,771 5.1 Contingency Reserve 2,763,349 2,763,349 3,300,000 5.2 Institution Development Fund 3,300,000 7,485,526 5.3 Dividend Equalization Fund 7,485,526 5.4 Special Reserve Fund 529,146,869 1,172,493,653 5.5 Assets Revaluation Fund 82,667,095 65,223,555 5.6 Deferred Tax Reserve 5.7 Other Free reserve 5.8 Investment Adjustment Reserve 35,377,613 18,928,950 5.9 Share Premium 90,551,535 90,551,535 Accumulated Profit/ Loss (4,510,093,265) (6,139,236,810) 6 7 **Exchange Fluctuation Fund** 86,786,914 86,786,914 248,912,557 (2,634,065,608)**Total**

Nepal Bank Limited Debenture and Bond

As at Ashad 31, 2073 (July 15, 2016)

		Schdule 4.3
Particulars	Current Year Rs.	Previous Year Rs.
1 		2
2 2 	X	\mathcal{O}
3	\mathbf{X}	
Total (1+2+3)		-



Nepal Bank Limited Loans (Borrowings) to be paid

As at Ashad 31, 2073 (July 15, 2016)

)	Schdule 4.4
		Particulars	Current Year Rs.	Previous Year Rs.
A)	Local			
	1	Government of Nepal	-	-
	2	Nepal Rastra Bank	-	-
	3	Repo Obligation	-	-
	4	Inter Bank and Financial Institutions	-	-
	5	Other Corporate Bodies	-	-
	6	Others	-	-
		Total	-	-
B)	Foreign			
	1	Banks	-	-
	2	Others	-	-
		Total	-	-
		Grand Total (A+B)	-	-

(D) Nepal Bank Limited

Deposits As at Ashad 31, 2073 (July 15, 2016)

Schdule 4.5

	Particulars	Current Year Rs.	Schule 4.5 Previous Year Rs.
1		Current year Ks.	Previous year Ks.
1	Non-Interest bearing Accounts	21 205 445 025	15 ((0.200 (15
a)	Current Account	21,205,445,927	17,669,309,615
1	Local Currency	21,063,437,728	17,524,880,617
	Government of Nepal	471,845,262	497,853,363
1.2		2,344,834,644	1,992,100,658
	Other Licensed Institutions	1,095,423,432	2,760,062,457
	Other Corporate Bodies	14,536,411,030	7,321,484,293
1.5	Individual	1,748,019,845	3,241,256,424
1.6	Others	866,903,515	1,712,123,422
2	Foreign Currency	142,008,199	144,428,998
2.1	Government of Nepal		-
2.2	"A" Class Licensed Institutions		-
2.3	Other Licensed Institutions		
2.4	Other Corporate Bodies	8,111,379	136,833,291
2.5	Individuals	133,896,820	
2.6	Others	-	7,595,707
b)	Margin Deposits	346,506,136	173,985,245
1	Employee Guarantee	-	2,302,710
2	Guarantee Margin	330,616,771	50,254,925
3	Letter of Credit (LC) Margin	15,889,365	121,427,610
c)	Other	576,879,230	709,076,983
1	Local Currency	576,879,230	709,076,983
1.10	Financial Institutions	8,000,000	800,334
1.20	Other Corporate Bodies	112,315,831	189,077,801
1.30	Individuals	456,563,399	519,198,848
2	Foreign Currency	-	-
2.10	Financial Institutions	-	-
2.20	Other Corporate Bodies	-	-
	Individuals	-	-
Total of N	on-Interest bearing Accounts (1)	22,128,831,293	18,552,371,843

Nepal Bank Limited

Deposits

As at Ashad 31, 2073 (July 15, 2016)

Schdule 4.5

	Particulars	Current Year Rs.	Previous Year Rs.
2	Interest Bearing Accounts		Trevious rear rus.
2 a)	Saving Deposits	50,893,759,151	40,681,610,065
1	Local Currency	50,880,470,990	40,668,551,515
1.1	Organized Institutions	165,737,904	2,599,349,378
1.2	Individuals	44,799,868,233	33,831,299,076
1.3	Others	5,914,864,853	4,237,903,061
2	Foreign Currency	13,288,161	13,058,550
2.1	Organized Institutions	-	11,685,019
2.2	Individuals	13,288,161	
2.3	Others	· · · ·	1,373,531
b)	Fixed Deposit	11,731,210,126	11,286,210,943
1	Local Currency	11,645,502,124	11,181,401,943
1.1	Organized Institutions	3,743,186,061	3,169,758,472
1.2	Individuals	7,872,584,100	7,719,127,600
1.3	Others	29,731,963	292,515,871
2	Foreign Currency	85,708,002	104,809,000
2.1	Organized Institutions	V	-
2.2	Individuals	85,600,000	104,809,000
2.3	Others	108,002	-
c)	Call Deposit	4,656,218,203	5,858,055,769
1	Local Currency	4,656,218,203	5,858,055,769
1.1	"A" Class Licensed Institutions		-
1.2	Other Licensed Institutions	33,621,230	
	Other Corporate Bodies	4,078,864,441	5,831,406,779
1.4	Individuals	216,482,201	24,486,157
1.5	Others	327,250,331	2,162,833
2	Foreign Currency	-	-
2.1	"A" Class Licensed Institutions	-	-
		-	-
	Other Corporate Bodies	-	-
	Individuals	-	-
	Others	-	-
d)	Certificate of Deposit	-	1,620,527,299
1	Organized Institutions	-	1,525,100,729
2	Individuals	-	2,864,848
3	Others	-	92,561,722
Total o	of Interest Bearing deposits (2)	67,281,187,480	59,446,404,076
	Total Deposit (1+2)	89,410,018,773	77,998,775,919

Nepal Bank Limited Bills Payable As at Ashad 31, 2073 (July 15, 2016)

		Schdule 4.6
Particulars	Current Year Rs.	Previous Year Rs.
1 Local Currency	26,390,419	50,962,702
2 Foreign Currency	9,616,819	27,173,628
Total	36,007,238	78,136,330



Nepal Bank Limited Other Liabilities As at Ashad 31, 2073 (July 15, 2016)

		$\langle \rangle$	Schdule 4.7
Particulars		Current Year Rs.	Previous Year Rs.
1 Pension and Gratuty Fund			-
2 Employee Provident Fund		-	-
3 Employee Welfare Fund			-
4 Provision for staff Bonus		454,810,544	85,057,551
5 Interest Payable on Deposits		25,105,507	125,102,314
6 Interest Payable on Borrowings		15,183,209	15,183,209
7 Unearned Discount & Commission	\sim	5,829,382	2,408,905
8 Sundry Creditors		3,020,468,137	5,604,913,807
9 Branch Reconciliation		3,569,943,523	-
10 Deferred Tax Liability		-	-
11 Dividend Payable		2,000,831	2,001,138
12 Others		226,252,556	468,570,599
Deferred Income	1,138,371		1,517,828
Staff Medical Fund	55,372,401		58,149,730
Provision for Leave Encashment	288,400,896		245,093,207
Provision for other Losses	166,089,019		166,089,019
Rastriya Banijya Bank Transaction	(284,748,131)		(2,279,185)
Total		7,319,593,689	6,303,237,523



Nepal Bank Limited **Cash Balance**

As at Ashad 31, 2073 (July 15, 2016)

		Schdule 4.8
Particulars	Current Year Rs.	Previous Year Rs.
1 Local Currency (Including Coins)	3,432,813,328	3,240,617,355
2 Forign Currency	36,728,691	72,034,657
Total	3,469,542,019	3,312,652,012

						Schulle 4.9
Particulars	I and Cumun ar	Fc	Foreign Currency in Rs.	ls.	Total Rs.	Dusting Van De
	LOCAI CULTERCY	I.C.	Convertible F.C.	Total		Frevious rear KS.
1 Nepal Rastra Bank	10,919,796,322	•	•	•	10,919,796,322	4,692,172,069
a) Current Account	-		-	1		4,661,888,242
b) Other Account	10,919,796,322	-			10,919,796,322	30,283,827
Total Balance as per the confirmation received from Nepal Rastra Bank is Rs. 8,894,801,044.00	firmation received f	rom Nepal Rastr	a Bank is Rs. 8,894.	801,044.00		
			0			
		Nepal	Nepal Bank Limited			
		Balance with Ba As at Ashad 3	Balance with Bank/Financial Institutions As at Ashad 31, 2073 (July 15, 2016)	itions 16)		
						Schdule 4.10
Doution loue	I and Cumunary	Fc	Foreign Currency in Rs.	ls.	Total Rs.	Ductions Voca De
I al uculal s		I.C.	Convertible F.C.	Total		TICVIUUS I CALINS.
1 Local Licensed Institutions	430,710,708		34,988,223	34,988,223	465,698,931	211,063,465
a) Current Account b) Other Account	430,710,708 -		34,988,223	34,988,223	465,698,931 -	211,063,465
2 Foreign Banks		276,978,946	482,365,630	759,344,576	759,344,576	795,418,461
		276,978,946	482,365,630	759,344,576	759,344,576	795,418,461
b) Other Account						
Total Amount	430,710,708	276,978,946	517,353,853	794,332,799	1,225,043,507	1,006,481,926



Nepal Bank Limited Balance with Nepal Rastra Bank As at Ashad 31, 2073 (July 15, 2016)



Nepal Bank limited

Money at call and Short Notice

As at Ashad 31, 2073 (July 15, 2016)

Schdule 4.11

			Senaule IIII
Partic	culars	Current Year Rs.	Previous Year Rs.
1 Local Currency		4,900,000,000	250,008,904
2 Foreign Currency			-
	Total	4,900,000,000	250,008,904



Nepal Bank limited Investments As at Ashad 31, 2073 (July 15, 2016)

	$\boldsymbol{\wedge}$			Schdule 4.12
Particulars		Purpose	Current Year Rs.	Previous Year Rs.
	Trading	Other	Current rear Rs.	TTEVIOUS TEAT NS.
1 Nepal Government Treasury Bills		7,859,983,198	7,859,983,198	11,959,873,200
2 Nepal Government Saving Bonds		-	-	-
3 Nepal Government Other Securities		2,261,225,000	2,261,225,000	4,193,607,000
4 Nepal Rastra Bank Bonds		2,626,075,000	2,626,075,000	-
5 Foreign Bonds		-	-	-
6 Local Licensed Institutions		-	-	-
7 Foreign Bank		-	-	557,425,000
8 Shares of Other Body Corporates		129,694,086	129,694,086	228,925,986
9 Bonds and Debentures of Body Corporates		-	-	-
10 Other Investments			-	-
Total Investm	ent -	12,876,977,284	12,876,977,284	16,939,831,186
Provision on Investme	ents	33,535,500	33,535,500	37,588,500
Net Investme	ents -	12,843,441,784	12,843,441,784	16,902,242,686



		no ut nonuu o	1, 2075 (July 13, 2			S	chdule 4.12.1
	Particulars	Cost Price	Latest market Price (a)	Current Market Price (b)	(This year Profit/(Loss) (a-b)	Previous Year Profit/(Loss)	Remarks
1	Nepal Government Treasury Bills						
2	Nepal Government Saving Bonds						
3	Nepal Government Other Securities						
4	Nepal Rastra Bank Bonds						
5	Foreign Bonds						
6	Shares of Domestic licensed Institutions						
7	Debentures and Bonds of Domestic Licensed Institutions						
8	Shares, Debentures and Bonds of Corporate Bodies						
9	Investment/Placement in Foreign Banks						
10	Interbank Lending						
11	Other Investments						
	Total Investment						

\bigcirc Nepal Bank limited Investment Held to Maturity As at Ashad 31, 2073 (July 15, 2016)

	As at Ashau 5	1, 2075 (July 15, 2	.010)		s	chdule 4.12.2
Particulars	Cost Price (a)	Accumulated Loss till now (b)	This year's loss amount (c)	This Year Profit/(Loss) Amount (a-b-c)	Previous Year Profit/(Loss) Amount	Remarks
1 Nepal Bank Treasury Bills	7,859,983,198					
2 Nepal Government Saving Bonds	-					
3 Nepal Government Other Securities	2,261,225,000					
4 Nepal Rastra Bank Bonds	2,626,075,000					
5 Foreign Bonds	-					
6 Shares of Domestic Licensed Institutions						
7 Bonds and Debenture of Domestic Licensed Institutions						
8 Shares, Debentures and Bonds of Body Corporate	-					
9 Investment/Placement in Foreign Banks	-					
10 Other Investments						
Total Investments	12,747,283,198					



					S	chdule 4.12.3
Particulars	Cost Price	Latest Market Price (a)	Current Market Price (b)	This Year Profit/(Loss) (a-b)	Previous Year Profit/(Loss)	Remarks
1 Nepal Bank Treasury Bills						
2 Nepal Government Saving Bonds						
3 Nepal Government Other Securities						
4 Nepal Rastra Bank Bonds						
5 Foreign Bonds						
6 Shares of Domestic Licensed Institutions						
7 Bonds and Debenture of Domestic Licensed Institutions						
8 Shares, Debentures and Bonds of Body Corporate	129,694,086	4,026,423,128	9,717,510,144			
9 Investment/Placement in Foreign Banks						
10 Other Investments						
Total Investments	129,694,086	4,026,423,128	9,717,510,144			

\odot Nepal Bank limited Investments As at July 15, 2016 (Aashad 31, 2073)

						Schdule 4.12(A
	Particulars	Cost Price Rs.	Market Price Per Share	Market Value	Provisions	Previous Year Rs.
Investme	ent in Shares					
1.1	Rastriya Beema Sansthan	707,186	14,800	3,728,268,000		707,1
	2,51,910 Ordinary shares (Including 245,910 bonus Share Also) of Rs. 100 each fully paid					
1.2	*Deposit Insurance & Credit Guarantee Corporation Pvt. Ltd. 110,161 Ordinary Shares (Including 90,161 Bonus Shares also) of Rs. 100 each fully paid	2,000,000		2,000,000	2,000,000	2,000,0
1.3	*Nepal Oil Corporation Ltd.	150,000		150,000	150,000	150,0
	2,250 Ordinary Shares (Including 750 Bonus Shares also) of Rs. 100 each fully paid					
1.4	*National Productivity and Economic Development Centre	500,000		500,000	500,000	500,0
	5,000 Ordinary Shares of Rs. 100 each fully paid					
1.5	Nepal Rural Development Bank 30,000 shares of Eastern Rural Development Bank at swap Ratio (2.0016 : 100), 30,000 shares of Central Rural Development bank at swap Ration (2.3273 : 100), 33,000 shares of Western Rural Development Bank at swap ration (275.4848 : 100 plus 4950 shares received after declaring swap ration) and 61,250 shares of Mid- Western Rural Development Bank at swap ration (151.52717 : 100) merged and incorporate into Nepal Rural Development bank Limited and received 190105 no of shares having Share Certificate no 267750 to 457854	18,125,000	1,080	205,637,400	18,125,000	18,125,0
1.6	Citizen Investment Trust 539919 Ordinary Shares (Including 504369 Bonus Share Also) of Rs. 100 each fully paid (Including Rs. 40 each for capitalization)	2,133,000	5,145	2,777,883,255		2,133,0
1.7	Rural Micro Finance Development Centre (RMDC)	29,355,000	1,388	407,447,400		29,355,
1.7	2,93,550 Ordinary Shares of Rs. 100 fully Paid	27,555,000	1,500	+07,++7,+00		27,555,
1.8	Deprose Development Bank Limited	9,726,700	3,320	455,208,520		9,726,7
1.0	2,22,210 Ordinary Shares (Including 1,24,853 bonus Shares also) of Rs. 100 each fully paid	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	3,320			,,,=0,
1.9	* Gorakhkali Rubber Udhyog Ltd. ®	12,000,000	-	-	12,000,000	12,000,
	1,60,000 Oridinary Shares of Rs. 100 each (Rs. 75 paid Up)					
1.10	Sana Kisan Development Bank	19,123,100	2,499	477,886,269		12,141,
	1,91,231 Ordinary Shares (Including 18,213 Bonus Share Also) of Rs. 100 each fully paid					
1.11	*Sajha Swastha Sewa Sahakari Sanstha Limited 11 Ordinary Shares (Including 6 Bonus Share Also) of Rs. 100 each	500		500	500	
	fully paid					
1.12	Nepal Insurance Company Ltd. 4,31,412 Ordinary Shares (Including 1,20,806 bonus share also) of Pa. 100 such followerd	31,060,600	1,235	1,657,715,800		67,274,
1.13	 Rs. 100 each fully paid * Credit Information Centre Ltd. 13,724 Ordinary Shares (Including 10,194 also) of Rs. 100 each fully 	353,000		353,000	-	353,
	paid					
1.14	Taragaun Regency Hotel Ltd.	-				70,000,
	*Nepal Clearing House	2,500,000		2,500,000		2,500,
1.15	25,000 Shares of Rs. 100 each fully paid	2,300,000		2,300,000	-	2,300,
1.16		1,200,000		1,200,000	_	1,200,
1.10	12,000 Ordinary Shares of Rs. 100 each fully paid	1,200,000		1,200,000		1,200,
1.17	*ICRA Nepal Ltd.	760,000		760,000	760,000	760,0
	7,600 Ordinary Shares of Rs. 100 fully paid	,		,	,	,
	Total Investment	129,694,086		9,717,510,144	33,535,500	228,925,
	n for Losses					
2.1	Up to previous year Provision				37,588,500	37,588,
2.2	Addition/Write back during the year Total Provision				(4,053,000)	27 200
	Total Provision				33,535,500	37,588,5

* Institutions and companies that has not declared and distributed dividend for more than last three years.

Market Value of listed shares are determined as per the closing transaction value but for those transaction are not operated for a long period of time, cent percent provision has been made Note : Book Value has been considered as market value for non listed shares

			Classification of Loa As a	Nepal B ns, Advance t Ashad 31,	Nepal Bank Limited Classification of Loans, Advances & Bills Purchased and Provisioning As at Ashad 31, 2073 (July 15, 2016)	d Provisioning				Schdula / 13
			Loans and Advances			Bill Pu	Bill Purchased and Discounted	unted		CT-+ 2mmu20
Particulars		Domestic							CD.	Decision Veed Do
	rived	Sector .	Other	Foreign	Total	Domestic	Foreign	Total	Current Year Ks.	Frevious Year Ks.
	Insured	Un-insured								
1 Performing Loan	37,204,392,268	2,985,351	24,329,008,811	•	61,536,386,430	3,698,574	5,870,426	9,569,000	61,545,955,430	51,262,308,724
1.1 Pass Loan	33,815,474,687	2,625,500	23,396,674,325		57,214,774,512	3,698,574	5,870,426	9,569,000	57,224,343,512	44,181,238,308
1.2 Watch List	3,388,917,581	359,851	932,334,486		4,321,611,918	-			4,321,611,918	7,081,070,416
2 Non Performing Loan	19,258,036	14,962,037	1,936,200,067	•	1,970,420,140	6,325,986	1,785,699	8,111,685	1,978,531,825	2,126,079,148
2.1 Restructured/Reschduled	-							•	-	•
2.2 Substadard		·	410,106,260		410,106,260				410,106,260	282,198,674
2.3 Doubtful	•		284,227,545		284,227,545	'	ı	ı	284,227,545	160,612,139
2.4 Bad	19,258,036	14,962,037	1,241,866,262		1,276,086,335	6,325,986	1,785,699	8,111,685	1,284,198,020	1,683,268,335
(A) Total Loan	37,223,650,304	17,947,388	26,265,208,878	•	63,506,806,570	10,024,560	7,656,125	17,680,685	63,524,487,255	53,388,387,872
3 Loan Loss Provision										
3.1 Pass	338,623,247	26,255	233,966,743	•	572,616,245	36,986	58,704	95,690	572,711,935	441,784,480
3.2 Watch List	135,556,703	14,394	37,293,379		172,864,476				172,864,477	141,621,409
3.3 Restructured/Reschduled		•			•	•			•	•
3.4 Substadard	I	•	102,526,565	•	102,526,565	'	•	ı	102,526,565	70,549,669
3.5 Doubtful			142,113,773		142,113,773				142,113,773	80,306,070
3.6 Bad	19,258,036	14,962,037	1,241,866,262	-	1,276,086,335	6,325,986	1,785,699	8,111,685	1,284,198,020	1,683,268,334
(B) Total Provision	493,437,986	15,002,686	1,757,766,722		2,266,207,394	6,362,972	1,844,403	8,207,375	2,274,414,770	2,417,529,962
4 Provision upto Previous Year										
	3,236,650	16,980	437,227,462	•	440,481,092	1,269,445	33,943	1,303,388	441,784,480	391,902,571
4.2 Watch List	5,317,944	4,797	136,298,667		141,621,408	•			141,621,408	5,578,125
4.3 Restructured/Reschdulled				•		•		•		
4.4 Substadard			70,549,669		70,549,669	-			70,549,669	75,184,229
4.5 Doubtful			80,306,070		80,306,070	·			80,306,070	53,836,424
4.6 Bad	22,921,923	17,392,483	1,637,181,823		1,677,496,229	5,374,269	397,836	5,772,105	1,683,268,334	1,656,195,220
(C) Total Previous Year Provision	31,476,517	17,414,260	2,361,563,691		2,410,454,468	6,643,714	431,779	7,075,493	2,417,529,961	2,182,696,569
(D) Previous Years' Provision written back	8,479,178	4,691,072	636,160,546	•	649,330,796	280,742	-	280,742	649,611,538	219,227,688
(E) This Years' Additional Provision	110,789,391	3,368,485	394,663,382	•	508,821,258	(1,269,317)	1,450,275	180,958	509,002,216	454,061,081
Net Adjustment for this year	102,310,213	(1, 322, 587)	(241, 497, 164)		(140, 509, 538)	(1,550,059)	1,450,275	(99,784)	(140,609,322)	234,833,393
Net Loan (A-B)	36,730,212,318	2,944,702	24,507,442,156	•	61,240,599,176	3,661,588	5,811,722	9,473,310	61,250,072,485	50,970,857,910

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Nepal Bank Limited

Loan, Advances and Bills Purchased - Security Wise

As at Ashad 31, 2073 (July 15, 2016)

		,	Schdule 4.13(A)
	Particulars	Current Year Rs	Previous Year Rs.
(A) Sec	ured	63,524,487,254	53,388,387,872
1	Collateral of Movable/ Immemovable Assets	61,856,095,273	47,843,911,524
2	Guarantee of Local Licensed Institutions	676,271	763,376,790
3	Government Guarantee	37,298,396	368,513,893
4	Internationally Rated Bank Guarantee	-	
5	on Security of Export Documents	756,239	39,885,239
6	On Security of Fixed Deposit Receipts	177,751,013	221,728,110
	(a) on security of own Fixed Deposit Receipts	173,141,079	221,602,450
	(b) On Security of Fixed Deposit Receipts of Other Licensed Institutions	4,609,934	125,660
7	On Security of Government Bonds	2,251,500	2,849,896
8	Counter Guarantee	-	-
9	Personal Guarantee	-	-
10	Other Securities	1,449,658,562	4,148,122,420
(B) Uns	secured	-	-
	Total	63,524,487,254	53,388,387,872

Nepal Bank Limited Fixed Assets As at Ashad 31, 2073 (July 15, 2016)

Schdule 4.14

Dauttaulous			Assets			Current Veen De	Dustions Vasu De
r ar uculars	Building	Vehicles	Machinery	Office Equipment	Others	CULTEILL LEAF NS	Frevious rear KS
1 At Cost							
(a) Upto Previous Year	234,361,331	147,854,466	276,497	588,871,966	15,333,886	986,698,146	882,537,788
(b) Additions during this year	8,591,002	23,350,570		87,207,419	3,372,914	122,521,905	105,059,563
(c) Revaluation/Written Back this Year							
(d) Sale during this year	(1, 113, 064)	(1, 392, 952)		(16, 829, 650)	(429, 939)	(19,765,605)	(899, 205)
(e) Write off during this year							
Total (a+b+c+d+e) at cost :	241,839,269	169,812,084	276,497	659,249,735	18,276,861	1,089,454,446	986,698,146
2 Depreciation :							
(a) Upto Previous Year	75,899,819	100,084,164	273,741	413,782,652	5,562,668	595,603,044	524,156,078
(b) For this Year	8,334,257	10,931,166	2,756	55,751,206	1,718,318	76,737,703	71,446,966
(c) Depreciation on Revaluation/written back							
(d) Depreciation - Adjusted/Written back							•
Total Depreciation	84,234,076	111,015,330	276,497	469,533,858	7,280,986	672,340,747	595,603,044
3 Book Value (WDV)* (1-2)	157,605,193	58,796,754	•	189,715,877	10,995,875	417,113,699	391,095,102
4 Land	13,839,113					13,839,113	21,362,377
5 Capital Construction (Pending Capitalization)	6,185,136					6,185,136	5,364,645
6 Leasehold Assets	•					•	•
Total (3+4+5+6)	177,629,442	58,796,754		189,715,877	10,995,875	437,137,948	417,822,124
* Writen Down Value							

Nepal Bank Limited Non Banking Assets As at Ashad 31, 2073 (July 15, 2016)

	1				-	Schdule 4.15
Name of Borrower or Party	Date of Acceptance as	Total Non	Pi	rovision	Net Non	Previous Year Rs
	Non Banking Assets	Banking Assets	Percentage	Amount Rs.	Banking	
Mahamai Furnitures	063-03-30	-	100%	-	-	87,500.00
M. Januka Traders	063-03-30	-	100%	-	-	87,500.00
Narayani Noodles Udhyog	062-08-07	-	100%	-	-	407,379.43
Vishal Metal Udhyog	062-08-21	-	100%	-	-	422,939.88
Hemraj Mahato	063-02-15	-	100%	-	-	500,000.00
Tatha Khadgya Bhandar (Pro. Tara)	063.03.20	-	100%	-	-	518,200.08
Raj Grill Shuttar and Krishi Aau.	063-03-21	-	100%	-		921,823.42
Singh Rice Mill	062-10-20	-	100%	-	-	1,045,755.14
Katel Body Builders (pro. Basudev Katel)	062-04-32	-	100%	-		1,063,468.07
Rama Restaurent and Bar	063-9-27	-	100%		-	1,547,698.55
Tea Makers Pvt. Ltd.	0633-12	-	100%		-	2,104,764.72
Janakpur Cold Stores	063-2-25	-	100%		· ·	4,000,000.00
Vansidhar Industries	062-11-21	-	100%		-	17,192,000.00
Bajrang Takij Pvt. Ltd.	064-3-7	-	100%		-	26,386,774.91
Manakamana Enterprises	062-06-20	62,500.00	100%	62,500.00	-	62,500.00
C.J. Hardware	063-03-10	75,000.00	100%	75,000.00	-	75,000.00
Bir Bahadur Thapa	054-04-23	99,218.00	100%	99,218.00	-	99,218.00
Shreeram Traders	062-11-12	108,000.00	100%	108,000.00	-	108,000.00
Gyan Bahadur Tamang	045-01-23	109.000.00	100%	109.000.00	-	109.000.00
Krishna Bahadur Dhital	060-01-25	125,000.00	100%	125,000.00	-	125,000.00
Kumar Cycle Group	063-03-26	125,000.00	100%	125,000.00	-	125,000.00
Kul Chandra Upadhya	061-09-25	140,134.29	100%	140,134.29	-	140,134.29
Yedunath Gautam	063-6-9	145,412.10	100%	145,412.10	-	145,412.10
Rastriya Chamal Pitho Udhyog	063-2-18	200,000.00	100%	200,000.00	-	200,000.00
S Laboratory	063-04-18	200,000.00	100%	200,000.00	-	200,000.00
Assha Itta Udhyog	063-02-09	263.100.00	100%	263.100.00	-	263,100.00
Eliza Grill Udhyog	062-04-16	300,000.00	100%	300,000.00	-	300,000.00
Aashiya Trading Concern	067-05-22	320,215.00	100%	320,215.00	-	320,215.00
Kanchan Computer ledger	064-11-14	330,000.00	100%	330,000.00	-	330,000.00
United Suppliers Traders (Pro. Govinda	051-10-23	334,283.70	100%	334,283.70	-	334,283.70
Yedunath Gautam	057-05-22	450,000.00	100%	450,000.00	-	450,000.00
Ganga Jamuna Sellar Rice Udhyog	063-03-29	499,750.00	100%	499,750.00	_	499,750.00
Adhikari Cement Sa: Udhyog	062-08-07	607,190.93	100%	607,190.93	_	607,190.93
Rudra Bahadur Katuwal	063-03-15	640.000.00	100%	640.000.00	_	640.000.00
K. and K. Appereals	063-02-22	650,000.00	100%	650,000.00		650,000.00
Suwal Traders	062-06-20	670,312.50	100%	670,312.50	_	670,312.50
Gandaki Fancy Udhyog (Pro. Rajeshlal	063-03-15	671,390.26	100%	671,390.26	-	671,390.26
S.K. Stationery	063-4-11	700,000.00	100%	700,000.00	-	700,000.00
Amala Allumunium Udhyog	063-01-31	700,000.00	100%	700,000.00	-	703,125.00
Gopi nath Traders	063-03-22	726,752.80	100%	726,752.80	-	726,752.80
Himanchal Plant Sa; Mill	062-07-08	720,732.80	100%	750,000.00	-	750,000.00
Dhan Durga Traders	069-3-31	730,000.00	100%	730,000.00	-	779,132.43
Dhan Durga Traders	009-3-31	119,152.45	100%	119,132.43	-	//9,152.43

Nepal Bank Limited Non Banking Assets As at Ashad 31, 2073 (July 15, 2016)

	115 40 11514	u 31, 2073 (Jui	<i>j</i> 10, 2010 <i>)</i>			Schdule 4.15
Name of Borrower or Party	Date of Acceptance as	Total Non	Pr	ovision	Net Non	Previous Year Rs
	Non Banking Assets	Banking Assets	Percentage	Amount Rs.	Banking	
B.D. traders	062-12-13	781,500.00	100%	781,500.00	-	781,500.00
Milan Furniture	063-02-11	800,000.00	100%	800,000.00	-	800,000.00
A to Z Hardware Centre (Pro. Bhakta	063-03-28	818,750.00	100%	818,750.00	-	818,750.00
Gopal Charity Trust	062-11-26	880,404.23	100%	880,404.23	-	880,404.23
Shree Traders	067-03-24	970,000.00	100%	970,000.00		970,000.00
Jaykali Paper Works	063-03-16	1,041,084.00	100%	1,041,084.00	-	1,041,084.00
Golden Furniture Udhyog	062-11-26	1,050,000.00	100%	1,050,000.00	-	1,050,000.00
Pasai Sellar Mill	068-8-22	1,120,000.00	100%	1,120,000.00	-	1,120,000.00
Guras Oil Sellar Mill (Pro. Shyam	049-08-14	1,236,950.47	100%	1,236,950.47	-	1,236,950.47
Gupta Brothers and Mill	064-6-3	1,241,456.22	100%	1,241,456.22		1,241,456.22
Hari Das Furniture Udhyog (Pro. Hari	062-06-03	1,436,025.00	100%	1,436,025.00	-	1,436,025.00
New Micro Centre (Pro Man Bahadur						
Khadka)	062-08-21	1,446,500.00	100%	1,446,500.00	-	1,446,500.00
Sunrise Chiya Udhyog	061-12-04	1,500,000.00	100%	1,500,000.00	-	1,500,000.00
Bhadrakali Kastha Udhyog	063-03-19	1,531,250.00	100%	1,531,250.00		1,531,250.00
Bindabasini Rice Mill	063-4-18	1,555,708.91	100%	1,555,708.91		1,555,708.91
Chakrabati Carper Udhyog	063-03-02	1,559,375.00	100%	1,559,375.00	-	1,559,375.00
Yangmati Enterprises (pro. Dhan Pal Rai)	063-07-12	1,664,165.33	100%	1,664,165.33	-	1,664,165.33
Kalika Oil Mill (Pro. Narayani Malla)	062-12-14	1,664,350.75	100%	1,664,350.75	-	1,664,350.75
Merry Gold Electricals	062-07-25	2,271,462.93	100%	2,271,462.93	-	2,271,462.93
Krishna Prasad Pant	063-02-09	2,773,000.00	100%	2,773,000.00	-	2,773,000.00
Aathrai Garments	064-3-19	2,850,000.00	100%	2,850,000.00	-	2,850,000.00
Ganga Prasad jaisi (Malika Chamal	063-12-02	3,494,000.00	100%	3,494,000.00	-	3,494,000.00
Jayakali Biscuit & Co. (Pro. Subodh	063-03-14	3,535,160.00	100%	3,535,160.00	-	3,535,160.00
Madan Bikram Nemang(Pathibhara	061-08-09	3,982,750.00	100%	3,982,750.00	-	3,982,750.00
Kumar Cycle Group	061-06-26	2,500,000.00	100%	2,500,000.00	-	2,500,000.00
Jumle Carpet & Omsai	063-03-08	5,042,498.92	100%	5,042,498.92	-	5,042,498.92
Samsung Enterprises	067-03-03	5,750,000.00	100%	5,750,000.00	-	5,750,000.00
Kumar Cycle Group	062-09-26	5,035,000.00	100%	5,035,000.00	-	5,035,000.00
Sivalaya Metal Ind. Pvt. Ltd.	063-03-18	10,374,216.74	100%	10,374,216.74	-	10,374,216.74
Sivalaya Metal Ind. Pvt. Ltd.(Pro. Bipul	065-10-30	19,188,910.00	100%	19,188,910.00	-	19,188,910.00
Narayani Vegetable Oil	063-03-14	27,839,804.81	100%	27,839,804.81	-	27,839,804.81
Balkrishna Maske	071-03-17	2,200,000.00	100%	2,200,000.00	-	2,200,000.00
Jhufal Distillery Pvt. Ltd.	071-03-09	13,513,374.25	100%	13,513,374.25	-	13,513,374.25
Total Amount		143,432,215		143,432,215	-	199,718,019
Less : Provisions						199,718,019
Previous Year Net Non Banking Assets				-		-



Nepal Bank Limited Other Assets As at Ashad 31, 2073 (July 15, 2016)

		115 at 115hau 01, 2	075 (July 15, 2010)		
					Schdule 4.16
	Particulars			Current Year Rs	Previous Year Rs.
1	Stationery Stock			28,097,859	23,531,795
2	Interest Receivable on Investment			47,147,485	41,203,921
3	Accrued Interest on Loan		4,029,528,007	-	3,862,413,170
	Less : Interest Suspense Amount		(4,029,528,007)		(3,862,413,170)
4	Commission Receivable			-	-
5	Sundry Debtors		1,074,429,907	985,533,280	524,763,860
	Less : Provisions		(88,896,627)		(54,697,627)
6	Staff Loan and Advances		1,627,529,290	1,614,528,660	1,571,048,626
	Less : Provisions		(13,000,630)		(13,000,630)
7	Prepayments			4,913,659	4,933,833
8	Cash in Transit			-	571,357,156
9	Other Transit Items(Including cheques)			-	
10	Draft Paid without Advise		670,835,866	636,335,866	986,091,771
	Less : Provisions		(34,500,000)		(68,699,000)
11	Expenses not written off			19,858,186	16,150,549
12	Branch Adjustment Account				5,519,769,156
13	Deferred Tax Assets			82,667,094	65,223,554
14	Others			5,015,417,903	1,471,171,369
	Reimbursement (Pension) Receivable		2,278,888,155		(327,884,140)
	Government Securities - Principal & In	erest	13,816,366		4,563,278
	Advance Tax	2,726,058,898	674,400,329		727,015,776
	Less : Provision for Income Tax	(2,051,658,569)			-
	Other Assets	2,059,578,079	2,048,313,053		1,067,476,455
	Less : Provisions	(11,265,026)			-
	Tot	al		8,434,499,992	10,658,848,333



Nepal Bank Limited Other Assets (Additional Statement) As at Ashad 31, 2073 (July 15, 2016)

	As at Asha	d 31, 2073 (July 15, 2	2016)		
				Scl	hdule 4.16 (A)
		Current	Year Rs		Duovious
Particulars	Upto 1 Year	1 to 3 Years	More than 3 Years	Total	Previous Year Rs
1 Accrued Interest on Loan	1,726,964,364	57,965,413	2,244,598,230	4,029,528,007	3,862,413,170
2 Draft Paid without Advise	380,429,995	61,034,524	229,371,347	670,835,866	986,091,771
3 Branch Adjustment Account	-	-	-	-	-
4 Local and Foreign Agency Accounts	-	-	-	-	-

Nepal Bank Limited Contingent Liabilities

As at Ashad 31, 2073 (July 15, 2016)

			Schdule 4.17
	Particulars	Current Year Rs	Previous Year Rs
1	Claims on Institution but not accepted by the Institution	106,531,334	145,875,346
2	Letter of Credits (Full Amount)	3,072,658,248	2,269,354,461
	(a) Less than 6 months maturity	531,825,452	2,252,217,814
	(b) More than 6 Months Maturity	2,540,832,796	17,136,647
3	Rediscounted Bills	-	- / /
4	Unmatured Guarantee/Bonds	1,880,705,810	1,440,554,101
	(a) Bid Bonds	539,101,158	541,393,272
	(b) Performance Bonds	1,239,246,680	551,847,393
	(c) Other Guarantee/Bonds	102,357,972	347,313,436
5	Unpaid Shares in Investment		-
6	Forward Exchange Contract Liabilities	-	-
7	Bills under Collections	42,913,883	65,333,256
8	Acceptance & Endorsements	25,590,328	16,258,265
9	Underwriting Commitments	-	-
10		-	-
11	Guarantees issued against Counter Guarantee of Internationally Rated Banks	250,941,116	-
12	Advance payment Guarantee	281,814,428	139,644,709
13	Financial Guarantee	-	-
14	Contingent Liabilities on Income Tax	475,650,630	1,033,954,469
15	Others	-	-
	Total	6,136,805,777	5,110,974,607

Nepal Bank Limited

Interest Income

For the period from 1st Shrawan 2072 to 31st Ashad 2073 (17th July 2015 to 15th July 2016)

				Schdules 4.18
		Particulars	Current Year Rs	Previous Year Rs
a)	Or	Loan, Advances and Overdraft	6,063,536,379	4,941,205,232
	1	Loan and Advances	5,490,015,911	4,635,782,517
	2	Overdraft	573,520,467	305,422,715
b)	Or	1 Investment	191,613,872	175,206,327
	1	Nepal Government Securities	190,790,798	157,535,152
		(a) Treasury Bills	103,249,384	85,059,816
		(b) Development Bonds	87,541,414	72,475,336
		(c) National Saving Certificates	-	-
	2	Foreign Securities	823,075	16,270,311
		(a) Interest on Investment on Foreign Bank	823,075	16,270,311
		(b) Interest on Investment on Commercial Paper		-
	3	Nepal Rastra Bank Bonds		-
	4	Debentures and Bonds	-	1,400,864
		(a) Bank/Financial Institutions	-	-
		(b) Other Institutions	-	1,400,864
	5	Interest on Inter Bank Lending	<u> </u>	-
c)	Or	Agency Balances	154,626	146,396
	1	Local Bank/Financial Institutions	-	-
	2	Foreign Banks	154,626	146,396
d)	Or	Money at Call and Short Notice	139,142	5,103,103
	1	Local Bank/Financial Institutions	139,142	3,773,776
	2	Foreign Banks	-	1,329,327
e)	Ot	hers	8,105,455	24,000
	1	Certificate of Deposits	-	-
	2	Inter-Bank/Financial Institutional Loan	8,105,455	-
	3	Others	-	24,000
		Total	6,263,549,474	5,121,685,058

O Nepal Bank Limited

Interest Expenses

For the period from 1st Shrawan 2072 to 31st Ashad 2073 (17th July 2015 to 15th July 2016)

Schdule 4.19

			Schdule 4.19
	Particulars	Current Year Rs	Previous Year Rs
A	On Deposit Liabilities	1,654,364,910	1,806,349,134
	1 Fixed Deposits	574,364,645	649,529,708
	1.1 Local Currency	573,286,115	647,120,495
	1.2 Foreign Currency	1,078,530	409,213
	2 Saving Deposits	1,060,539,225	1,156,819,286
	1.1 Local Currency	1,060,468,331	1,156,769,506
	1.2 Foreign Currency	70,894	49,780
	3 Call Deposits	19,461,040	140
	1.1 Local Currency	19,461,040	140
	1.2 Foreign Currency	-	-
	4 Certificate of Deposits	· · · ·	-
B	On Borrowings	144,329	-
	1 Debentures and Bonds	-	-
	2 Loan from Nepal rastra Bank	-	-
	3 Inter Bank/Financial Institutions Borrowing	144,329	-
	4 Other Organized Institutions	-	-
	5 Other Loan (Foreign Currency)	-	-
С	Others	3,968,689	4,315,586
	1 Staff Medical Fund	3,043,373	3,353,857
	2 Other Interest Expenses	925,316	961,729
	Total	1,658,477,928	1,810,664,720

Nepal Bank Limited

Commission & Discounts

For the period from 1st Shrawan 2072 to 31st Ashad 2073 (17th July 2015 to 15th July 2016)

				Schdule 4.20
		Particulars	Current Year Rs	Previous Year Rs
Α	Bill	s Purchased & Discount	-	1,270
	1	Local	-	1,270
	2	Foreign	-	-
В	Cor	nmission	244,046,317	233,040,216
	1	Letter of Credits	10,765,644	16,007,132
	2	Guarantees	29,996,582	30,492,928
	3	Collection Fee	2,444,260	3,240,851
	4	Remittance Fee	53,562,161	45,556,567
	5	Credit Cards		-
	6	Share Underwriting/ Issues	-	-
	7	Government Transactions	147,277,670	137,742,738
	8	Agency Commission	-	-
	9	Exchange Fee		-
С	Oth	iers	39,096,290	34,108,154
		Total	283,142,607	267,149,640

Nepal Bank Limited

Other Operating Incomes

For the period from 1st Shrawan 2072 to 31st Ashad 2073 (17th July 2015 to 15th July 2016)

	X		Schdule 4.21
	Particulars	Current Year Rs	Previous Year Rs
1	Rental of Safe Deposits Vault	18,802,801	17,927,631
2	Issue and Renewal of Credit Cards	-	-
3	Issue and Renewal of ATM Cards	-	-
4	Telex/T.T	4,999,160	5,104,083
5	Service Charges	133,928,698	121,977,194
6	Renewal Fees	19,098,153	11,687,387
7	Others	229,688,258	130,936,678
	Total	406,517,070	287,632,973

Nepal Bank Limited Exchange Fluctuation Gain/Loss

For the period from 1st Shrawan 2072 to 31st Ashad 2073 (17th July 2015 to 15th July 2016)

			Schdule 4.22
	Particulars	Current Year Rs	Previous Year Rs
a)	Revaluation Gain/(Loss) from Foreign Exchange Rate	(29,154,182)	(65,459,778)
b)	Gain from Foreign Exchange Transaction(Except Exchange Fee)	63,746,632	50,470,320
	Total Income/(Loss)	34,592,450	(14,989,458)

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Nepal Bank Limited

Employee Expenses

			Schdule 4.23
	Particulars	Current Year Rs	Previous Year Rs
1	Salary	612,379,174	667,929,497
2	Allowances	328,031,264	287,323,022
3	Contribution to Provident Fund	138,034,957	136,259,979
4	Training Expenses	8,621,688	6,689,696
5	Uniform	21,564,000	18,175,315
6	Medical	78,830,964	82,417,191
7	Insurance	2,470,638	451,440
8	Pension and Gratuity Provision and Paid	894,483,816	1,162,430,928
9	Others	140,136,921	55,068,274
	Total	2,224,553,422	2,416,745,342

O Nepal Bank Limited

Other Operating Expenses

r	For the period from 1st Shrawan 2072 to 31st Ashad 2073 (17th July 2015 to 15th July 2016) Schdule 4.24			
	Particulars		Current Year Rs	Previous Year Rs
1	House Rent		48,629,014	41,292,790
2	Light, Electricity & Water		17,831,539	32,722,572
3	Repair and Maintenance		16,250,838	19,469,404
	a) Buildings	5,317,378	-)	3,043,892
	b) Vehicles	3,561,114		4,287,943
	c) Others	7,372,346		12,137,569
4	Insurance		28,087,789	33,993,291
5	Postage, Telex, Telephone, Fax		34,546,649	24,373,350
6	Office Equipment, Furniture and Repair		3,690,274	2,728,467
7	Travelling Allowances and Expenses		42,852,468	47,422,848
8	Stationery and Printing		26,002,902	21,693,972
9	Books & Periodicals		2,425,654	1,925,043
10	Advertisements		7,545,593	10,792,676
11	Legal Expenses		2,035,026	980,805
12	Donations		-	2,054,500
13	Expenses Relating to Board of Directors		4,473,335	4,012,105
	a) Meeting Fees	3,610,590		2,940,802
	b) Other Expenses	862,745		1,071,303
14	Annual General Meeting Expenses		637,912	-
15	Expenses Relating to Audit		3,322,878	3,341,493
	a) Audit Fee	1,695,000		1,695,000
	b) Other Expenses	1,627,878		1,646,493
16	Commission on Remittances		3,388,951	3,893,750
17	Depreciation on Fixed Assets		77,352,985	71,446,966
18	Amortization of Preliminary Expenses		-	-
19	Share Issue Expenses		-	-
20	Reimbursement of Technical Service Fee		-	-
21	Entertainment		6,515,286	4,668,770
22	Written off Expenses		9,696,372	9,322,685
23	Security Expenses		106,715,536	101,062,482
24	Credit Guarantee Premium		36,333,955	32,789,154
25	Commission & Discount		28,206,633	26,312,051
26	Others		142,011,590	97,048,456
		Total	648,553,177	593,347,630



Provision for Possible Losses

For the period from 1st Shrawan 2072 to 31st Ashad 2073 (17th July 2015 to 15th July 2016)

Schdule 4.25

				Sendule 1120
	Particulars		Current Year Rs	Previous Year Rs
1 Increase in Loan	Loss Provision		509,002,216	454,061,081
2 Increase in Provi	sion for Loss on Investment		-	-
3 Provision agains	t Non-Banking Assets		-	-
4 Provision agains	t Other Assets		• -	-
		Total	509,002,216	454,061,081



Nepal Bank Limited

Non-Operating Income/(Loss)

		Schdule 4.26
Particulars	Current Year Rs	Previous Year Rs
1 Profit/(Loss) on sale of Investment	563,142,083	-
2 Profit/(Loss) on sale of Assets	1,171,028,587	505,363,322
3 Dividend	5,391,934	10,176,156
4 Subsidies received from Nepal Rastra Bank	-	-
a) Reimbursement of Losses of Specified Branches	-	-
b) Interest Subsidy	-	-
c) Exchange Counter	-	-
5 Others	-	97,504,826
Net Non-Operating Income/(Loss)	1,739,562,604	613,044,304

Nepal Bank Limited Loss Provision Written Back

For the period from 1st Shrawan 2072 to 31st Ashad 2073 (17th July 2015 to 15th July 2016)

Sch	dule	4.27
DUI	uuit	T • <i>L</i> /

Particulars		Current Year Rs	Previous Year Rs
1 Loan Loss provision written back		650,864,473	219,227,688
2 Provision against Non-Banking Assets written back		56,285,804	42,458,795
3 Investment Provision Written Back		4,053,000	-
4 Provision against Other Assets Written Back		-	46,199,509
	Total	711,203,277	307,885,992



Profit/(Loss) from Extra-Ordinary Activities

			Schdule 4.28
Particulars		Current Year Rs	Previous Year Rs
1 Recovery of Writeen off Loan		112,498,869	61,905,022
2 Voluntary Retirement Scheme Expenses		-	-
3 Write off of Non-Recoverable Loan (28A) 1,2	52,935	-	-
Less : Provision of Written off Loan (1,2		-	-
4 Other Expenses/Income		-	-
	Total	112,498,869	61,905,022



		-				-	Schdule 4.28(A)
S.No.	Types of Loan	Written off Amount	Types of Security and Amount	Basis of Collateral Valuation	Loan Approval Authority/Designation	Initiations made for recovery of Loan	Remarks
1	Working Capital Loan						
2	Project Loan						
3	Fixed Capital Loan						
4	Personal Loan						
5	Other Loan (Bills Only)	1,252,935					
	Total Loan	1,252,935	-	-	-	-	-

ectors/Chief Last Year's balance Current Year's recovery trive Principal Interest Principal Interest	ectors/Chief Last Year's balance Current Year's recovery This Year Itive Principal Interest Additions Ve Ve Interest Principal Itive Interest Principal Ve Interest Principal Itive Interest Principal	Last Year's balance Current Year's recovery This Year Principal Interest Additions Principal Interest Additions			-					Schdule 4.29
trive Principal Interest Additions Principal ve ve ve ve ve ve ve ve ve ve ve ve	Itive Principal Interest Principal Ve Interest Principal Interest Ve Interest Principal Interest Interest Principal Interest Interest Principal	Itive Principal Interest Additions Principal	Promoters/Directors/Chief	Last Year's balan		rrent Yea	r's recovery	This Year	Balance	as of Ashad End
<u>ve</u> 101	Tot	Tot	Executive			incipal	Interest	Additions	Principal	Interest
Tot	Iot		A) <u>Directors</u> 1							
			2							
Lot	Tot	T.	D) <u>CIIICI EACCUUVE</u> 1							
Tot	T.	Tot	2 C) Promoters							
Tot	T.	Ti) <u>1</u> 1							
1.01	Tot	I Ot	D) Employee							
Tot	Lot	T	1							
			E) Shareholders		Ì					
			1			0	X			
				- 11			<u> </u>	•	ı	

 Nepal Bank Limited

 Statement of Loan and Advances extended to Directors/Chief Executive/Promoters/Employee and Shareholders

The statement of amount, included under total amount of Bills Purchased and Discounted, Loan, Advances, Overdraft provided to the Directors, As at July 15, 2016 (Aashad 31, 2073)

\bigcirc Nepal Bank Limited Capital Adequacy Table As at July 15, 2016 (Aashad 31, 2073)

As at July 15, 2016 (Aashad 31, 2073)		Schdule 4.30(A1)
1 Diele Weichted Anoste	Cumont Voor De	Rs in '000 Previous Year Rs
1 Risk Weighted Assets a Credit Risk	Current Year Rs 62,769,870	49,753,345
	5,439,700	49,733,343
b Operational Risk c Market Risk	, ,	
	270,410	559,800
<u>Adjustment Under Pillar II</u> Adjustment 20(a fith a given wight access for not disclosing adapted in formation according to (A(a))		
Add : 3% of the risk weight assets for not disclosing adequate information according to 6.4 (a) (1	.0) I	-
Add : Percent of total deposit for inadequate liquid property	(9.470.090	-
Total Risk Weighted Assets after Pillar II adjustment Add : Adjustment made by supervisor	68,479,980	54,992,965
<i>1% of net Interest Income (Provision for asset liability management)</i>	22,110	20.226
	33,110	28,236
4% of total Income (Provision for Operational Risk Management)	1,655,424	1,435,482
4% of Risk Weighted Assets (Provision for Total Risk Management)	2,739,199	2,199,719
Total Risk Weighted Assets after Adjustment made by Supervisor	72,907,713	58,656,402
1.2 Capital Fund	7,439,635	4,398,193
Core Capital (Tier 1)	6,571,894	3,709,071
1 Paid up Equity Share Capital	6,465,002	6,465,002
2 Irredeemable Non-Cumulative Preference Shares	-	-
3 Share Premium	90,552	90,552
4 Proposed Bonus Shares	-	-
5 Statutory General Reserve	2,637,462	2,060,866
6 Retained Earnings/(Loss) upto Previous Fiscal year	(4,510,093)	(6,139,237)
7 Current Year Profit/(Loss)	-	-
8 Capital Redemption Reserve Fund	-	-
9 Capital Adjustment Reserve Fund	380,383	380,383
10 Dividend Equalization Reserve	7,486	7,486
11 Bonds Payment Fund	-	-
12 Capital Reserve Fund (Reimbusement against loan waived)	259,736	259,736
Other Free Reserve (Including Special Reserve Fund Other	,	,
¹³ Fund, Deferred Tax Reserve Fund)	1,261,224	600,434
Deduction :	3 - 3	
1 Goodwill	-	_
2 Fictitious Assets	(19,858)	(16,151)
3 Investment in Equity in Licensed Institutions	-	-
4 Investment in Equity of Institutions having Financial Interest	-	-
5 Investment in Equity of Institutions in excess of Limits	-	-
6 Investments arising out of underwriting commitments	-	-
7 Reciprocal crossholdings	-	-
8 Other Deductions	_	-
Adjustment Under Pillar II		
Less : Shortfall in Provisions according to 6.4 (a) (1)	_	_
Less : Loans and Facilities extended to Related Parties and restricted Lending under 6.4 (a) (2)	_	_
Suppimentary Capital (Tier 2)	867,741	689,122
1 Cumulative and/or Redeemable Preference Share	-	
2 Unsecured Sub Ordinated Term debt	-	-
3 Hybrid Capital Instruments	-	-
4 General Loan Loss Provisions	745,576	583,406
5 Exchange Equalization Reserve	86,787	86,787
6 Investment Adjustment Reserve	35,378	18,929
7 Assets Revaluation Reserve	-	-
8 Other Reserve/ Provision on Loss of Investment'	-	-
1.3 Capital Adequacy Ratio	Current Year	Previous Year
Core Capital (Tier 1)/ Total Risk Weighted Assets	9.01%	6.32%
Capital Fund (Tier 1 and Tier 2)/ Total Risk Weighted Assets	10.20%	7.50%

	As at Risk W	Nepal Bank Limited Nepal Bank Limited As at July 15, 2016 (Aashad 31, 2073) Risk Weighted Exposure for Credit Risk	nited ad 31, 2073) for Credit Risk				0.	Schdule 4.30(B) Be ia. 900
			Ashad End 2073	2073			Previor	ious Year
Credit Amount	Book Value	Specific provisions	Eligible CRM	Net Amount	Risk Weight %	Risk Weighted Amount	Net Amount	Risk Weighted
A. Balance Sheet Exposures	a	q	c	d=a-b-c	e e	f=d*e		Amount
Cash Balance	3,469,542			3,469,542	%0		3,312,652	
Balance with Nepal Rastra Bank	10,954,785			10,954,785	%0		4,692,172	
Gold Invectment in NanaJaca Covernment Securities				-	0%0		16 152 400	
All other claims on Government of Nenal (Pension Receivable)	2 278 888			7 278 888	%0 //		10,122,460	
Investment in Nepal Rastra Bank Securities					%0			
				-	0%0			
					0%0			
Claims on Foreign Government and Central Bank (ECA Rating 2)					20%		1	
Claims on Foreign Government and Central Bank (ECA Rating 3) Claims on Foreion Government and Central Bank (FCA Rating 4-6)					50%			
Claims on Foreign Government and Central Bank (ECA Rating 7)					150%			
	1			,	%0	,		,
Claims on Other Multilateral Development Banks					100%			
Claims on Public Sector Entity (ECA Rating 0-1)	•				20%			
Claims on Public Sector Entity (ECA Rating 2)					50%			
Claims on Fuolic Sector Entity (ECA Rating 7-0) Claims on Public Sector Entity (ECA Rating 7)					150%			
Claims on Domestic banks that meet capital Adequacy Requirement	6,976,508		430,411.00	6,546,097	20%	1,309,219	838,503	167,701
Claime au Domonio hanke that do not most conital advances manimum					1.000/			
Claims on Domestic banks that up not meet capital adequacy requirements Claims on Foreign Banks (FCA Rating 0-1)	472 590		472 590		20%			
Claims on Foreign Banks (ECA Rating 2)	2,084		2,084		50%			
Claims on Foreign Banks (ECA Rating 3-6)	276,979		276,979		100%	•		
Claims on Foreign Banks (ECA Rating 7)	-				150%			
Claims on Foreign Banks incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement				1	20%			,
Claims on Domestic Corporates	22,656,619			22,656,619	100%	22,656,619	13,460,362	13,460,362
Claims on Foreign Corporates (ECA Rating 0-1)	r				20%			r
Claims on Foreign Corporates (ECA Rating 2)					50%			
Claims on Foreign Corporates (ECA Rating 3-6) Claims on Foreign Cornorates (ECA Rating 7)					150%			
	27,085,804		8,357,794.00	18,728,010	75%	14,046,008	18,316,445	13,737,334
Claims fulfilling all criterion of regulatory retail except granularity				1	100%		1,542,107	1,542,107
Claims secured by residential properties	4,465,227			4,465,227	%09 	2,679,136	4,577,093	2,746,256
Claims not runy secured by Residential Properties Claims Secured by Residential Dronerties (Overdue)	- 207 949			- 207 949	100%		- 113 578	- 112 578
Claims Secured by Commercial Real Estate	251.341			251.341	100%	251.341	829.681	859.681
Past due Claims (Except for claims secured by residential Properties)	3,891,126			3,891,126	150%	5,836,689		
High Risk Claims	3,302,942	1528838.358	-	1,774,104	150%	2,661,156	3,005,597	4,508,396
Investment in Equity and Capital Instruments of the Institutions Listed in Stock Exchange	129,694	33536		96,158	100%	96,158	191,338	191,338
Investment in Equity and Capital Instruments of the institutions not Listed in Stock Exchange	,				150%			,
Staff Loan Secured by Residential Preperties	820,075			820,075	60%	492,045	621,257	372,754
nent Secu	47,139			47,139	0%0		36,527	,
Cash in Transit and Other Cash Properties in Process of Collection						-		22,854
Outer Assets Total	115,280,494	6,785,328	9,539,858	98,955,308	100%	60,257,285	77,128,758	47,5,145,940

	As at Risk We	Nepal Bank Limited Nepal Bank Limited As at July 15, 2016 (Asshad 31, 2073) Risk Weighted Exposure for Credit Risk	nited ad 31, 2073) or Credit Risk				2	-hdule 4.30(B)
			Ashad End 2073	1 2073			Previou	Previous Year
B. Off Balance Sheet Exposures	Book Value	Specific provisions	Eligible CRM	Net Amount	Risk Weight %	Risk Weighted Amount	Net Amount	Risk Weighted
	в	q	3	d=a-b-c	e	f≡d*e		Amount
Revocable Commitments					%0			
Bills Under Collection	50,577			50,577	%0		65,333	I
Forward Exchange Contract Liabilities					10%			
LC Commitments with Original Maturity Up to 6 Months	010 010		2000	2000	000	101 04	001 11	007 21
Domestic Counterparty Foreign Countermarty (FCA Rating (L1)	222,939		22,063	200,876	20%	38 167	770.795	15,420
Foleigh Counterparty (ECA Naturig 9-1) Esertian Countements (ECA Dating 3)	C6/,117		20,900	702,001	20/07	01.00	1/1,193	104,107
Foreign Counterparty (ECA Rating 2) Foreign Countermarty (FCA Rating 2-6)	1 231 551		121 879	1 1 1 09 672	20%	1 109 672	401,926 830 523	830,503
Foreign Counterparty (ECA Rating 7)	* > >(* > =(*				150%			
LC commitments with original Maturity more than 6 Months								
Domestic Counterparty					50%			
Foreign Counterparty ECA Rating 0-1)					20%			
Foreign Counterparty ECA Rating 2)					50%			
Foreign Counterparty ECA Rating 3-6)	52,726		5,218	47,508	100%	47,508	16,286	16,286
Foreign Counterparty ECA Rating 7)					150%			I
Bid Bond, Performance Bond and Counter Guarantee	000.000				000		000 000 1	011 011
Domestic counterparty	1,219,349		120,014	0,122,/82	%0C	595,0%C	1,038,938	519,409
Foreign Counterparty (ECA Nature 9-1)					0/07			
roteign Counterparty (ECA Rating 2) Eoraion Countermarty (ECA Rating 3.6)					20/00			
Foreion Countermarty (FCA Rating 7)					150%			
Underwriting commitments					50%			
Lending of Bank's Securities or Posting of Securities as Collateral				1	100%			
Loan Under Repurchase Agreements				•	100%			
Advance Payment Guarantee	285,490		28,253	257,237	100%	257,237	132,709	132,709
Financial Guarantee	7,971		789	7,182	100%	7,182	428	428
Acceptances and Endorsements	25,564		-	25,564	100%	25,564	16,258	16,258
Unpaid portion of Partly paid shares and securities			•		100%		1	
Irrevocable Credit Commitments (Short Jerm)			-	,	20%			,
Other Contingent Liabilities	316.318			316.318	100%	316.318	493.189	493.189
Contingent Liabilities of Claim on Guarantee for Payment				-	200%			1
		-	346,506	3,547,291		2,512,585	3,903,487	2,409,405
Total Credit Risk	119,174,291	6,785,328	9,886,364	102,502,599		62,769,870	81,032,245	49,753,345
Adjustment Under Pillar II								
Add : 10% of the loan and facilities in excess of Single Obligator Limits under 6.4 (a) (3)								
Add : 1% of the contract(sale) value in case of the sale of credit with recourse under 6.4 (a) (4)								
Total Credit Risk (After adjustment under Pillar II)	119,174,291	6,785,328	9,886,364	102,502,599		62,769,870	81,032,245	49,753,345
Note : Due to lack of required information, all LC Commitments has been shown under ECA Rating 3-6								

Cartonic function Books											
Item Item <th< th=""><th>Credit Exposure</th><th>Deposits with Bank</th><th>Deposits with other banks/FI</th><th>Gold</th><th>Govt.& NRB Securities</th><th>G'tee of Govt. of Nepal</th><th>Sec/G'tee of Other Sovereigns</th><th>G'tee of domestic banks</th><th>Guarantee of Multilateral Development Banks</th><th>Sec/G'tee of Foreign Banks</th><th>Total</th></th<>	Credit Exposure	Deposits with Bank	Deposits with other banks/FI	Gold	Govt.& NRB Securities	G'tee of Govt. of Nepal	Sec/G'tee of Other Sovereigns	G'tee of domestic banks	Guarantee of Multilateral Development Banks	Sec/G'tee of Foreign Banks	Total
Iteration Iteration <t< th=""><th></th><th>а</th><th>þ</th><th>c</th><th>p</th><th>e</th><th>f</th><th>6</th><th>h</th><th>i</th><th></th></t<>		а	þ	c	p	e	f	6	h	i	
Pit Neutral Hank Pit Neutral Hank <td>Balance Sheet Exposures</td> <td></td>	Balance Sheet Exposures										
Indext black Index <th< td=""><td>sh Balance</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	sh Balance										
Pulse Government Securities Pulse Government Securities <t< td=""><td>lance with Nepal Rastra Bank</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	lance with Nepal Rastra Bank										
Application Appl											
State of the state of	estment in Nepalese Government Securities										
Material material and carried barrely (Cr. Raing 5.) all concentration and Central Ban, (Cr. Raing 5.) all concentration and Central Ban, (Cr. Raing 5.) all concentration and Central Ban, (Cr. Raing 5.) and Cr. Raing 5.) Seator Bany (Cr. A Raing 5.) Seator Bank (Cr. A Raing 5.) Seato	claims on Government of Nepal										
Market Constraints and Contrast Bank (CCA Range (L)) Constraints and Contrast Bank (CCA Range (L)) Constraints and Contrast Bank (CCA Range (L)) Constraints and Contrast Bank (CCA Range (L)) Constraints and Contrast Bank (CCA Range (L)) Constraints and Contrast Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Statist Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Statist Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Statist Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Bank (CCA Range (L)) Constraints Bank (CCA Range (L)) Bank (C	estment in Nepal Rastra Bank securities										
model and the state of the	ciaims on Nepal Rastra Bank										
Constraint of Constituent and	inns on Foreign Government and Central Bank (ECA Nating 0-1) ime on Earsian Government and Central Bank (ECA Dating 2)										
$\label{eq:constraints} \begin{tabular}{ c c c c c c c c c c c c c c c c c c c$	tuins on Foteign Government and Central Bank (ECA Rating 2) tims on Foreign Government and Central Bank (ECA Rating 3)										
m Construction I Bank (EC/N Range 7) m Construction I Bank (EC/N Range 7) m Affatter1 Diversityment Banks m Construction I Bank (EC/N Range 7) M Affatter1 Diversityment Banks m Construction I Bank (EC/N Range 7) M Affatter1 Diversityment Banks m Construction I Bank (EC/N Range 7) Sector Family (EC/N Range 7) m Construction I Bank (EC/N Range 7) Sector Family (EC/N Range 7) m Construction I Bank (EC/N Range 7) Sector Family (EC/N Range 7) m Construction I Bank (EC/N Range 7) Sector Family (EC/N Range 7) m Construction I Bank (EC/N Range 7) Sector Family (EC/N Range 7) m Construction I Bank (EC/N Range 7) Dimension I EC/N Range 7) m Construction I Bank (EC/N Range 7) Dimension I EC/N Range 7) m Construction I Bank (EC/N Range 7) Dimension I EC/N Range 7) m Construction I Bank (EC/N Range 7) Dimension I EC/N Range 7) m Construction I Bank (EC/N Range 7) Dimension I EC/N Range 7) m Construction I Bank (EC/N Range 7) Dimension I EC/N Range 7) m Construction I Bank (EC/N Range 7) Dimension I EC/N Range 7) m Construction I Bank (EC/N Range 7) Dimension I EC/N Range 7) m Construction I Bank (EC/N Range 7) Dimension I EC/N Range 7) m Construction I Bank (EC/N Range 7) Dimension I EC/N Range 7) m Construction I Bank (EC/N Range 7) Dim Bank	uins on Foreion Government and Central Bank (FCA Ratin o 4-6)										
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Sector Entity (C. Nating 3.6) Image	ims on Public Sector Entity (ECA Rating 2)										
Sector Entity (EC, Manng 7) Sector Manng 70	ims on Public Sector Entity (ECA Rating 3-6)										•
site hanks titer are capital Adequacy Requirements Damates (ErtA Rating 2-) 2 2004 and Banks (ErCA Rating 2-) 2 2004 and Banks (ErCA Rating 2-) 2 2004 and Banks (ErCA Rating 2-) 2 2004 and Capital Instruments and Capital Instruments of the Institutions not Listed in and and Capital Instruments of the Institutions not Listed in and and capital Institutions not Listed in and and capital Institutions not Listed in and and capital Institutions not Listed in and and and capital Institutions not Listed in and capital Institutions not Listed in and and and and and and and and and and	ims on Public Sector Entity (ECA Rating 7)										
Demension (but on on meet capital adequacy requirements) 77.300 17.30	ims on Domestic banks that meet capital Adequacy Requirement										
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Bindles (ECA Rating 2) $2,084$ $2,084$ $2,084$ $2,084$ $2,084$ $2,084$ $2,093$ <t< td=""><td>ms on Foreign Banks (ECA Rating 0-1)</td><td>472,590</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>472,590</td></t<>	ms on Foreign Banks (ECA Rating 0-1)	472,590									472,590
m Banks (ECA Rating 3-6) 276,979 276,979 1 1 1 m Banks (ECA Rating 3-6) 276,979 276,979 1 1 1 m Banks incorporated in SAARC region operating with a componenting with a componentie (ECA Rating 2) 1 1 1 1 m Corporates (ECA Rating 0-1) 1 1 1 1 1 1 m Corporates (ECA Rating 2) 1 1 1 1 1 1 m Corporates (ECA Rating 2) 1 1 1 1 1 1 m Corporates (ECA Rating 2) 1 1 1 1 1 1 m Corporates (ECA Rating 2) 1 1 1 1 1 1 m Corporates (ECA Rating 2) 1 1 1 1 1 1 m Corporates (ECA Rating 7) 1 1 1 1 1 1 m Corporates (ECA Rating 7) 1 1 1 1 1 1 m Corporates (ECA Rating 7) 1 1 1 1 1 1 m Corporates (ECA Rating 7) 1 1 1 1 1 1 m Corporates (ECA Rating 7) 1 1 1 1 <	ms on Foreign Banks (ECA Rating 2)	2,084									2,084
m Banks (EC A Rating 7) - <td>ms on Foreign Banks (ECA Rating 3-6)</td> <td>276,979</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>276,979</td>	ms on Foreign Banks (ECA Rating 3-6)	276,979									276,979
and Banks incorporate of SAARC region operating with a combination operating with a component of SAARC region operating a component of SCA Rating 0-1) -											'
we unstrespective regulatory regulatory explant requirement	g with										
Suc Corporates (EX Rating 2)Sint Corporates (EX Rating 2)Sint Corporates (EX Rating 2)Sint 2 Sint	er of 1% above their respective regulatory capital requirement	'									
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$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	ims on Foreign Corporates (ECA Raing 0-1)	,									'
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	mis on Foreign Corporates (ECA Naurig 2) ms on Foreign Comparates (ECA Dating 2.6)	'									
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	ins on Foreign Corporates (ECA Rating 5-0)										
I Portfolio (Overdue) 171,895 5,856.09 8.081,970.74 742.50 97,330.00 1	ulatory Retail Portfolio (Not Overdue)	,	Ī								
1 Portfolio (Fulfill all other conditions except Granularity) -	ulatory Retail Portfolio (Overdue)	171,895	5,856.09	8,081,970.74	742.50	97,330.00					8,357,794
y residential properties . </td <td>ulatory Retail Portfolio (Fulfill all other conditions except Granularity)</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>i</td>	ulatory Retail Portfolio (Fulfill all other conditions except Granularity)										i
secured by Residential Properties by Residential Properties by Commercial Real Exists (Overdue) by Commercial Real Exists (Overdue) (Except for claims secured by residential Properties) c (Except for claims secured by	ims secured by residential properties										
by Generatial Properties (Overdue) -	ims not fully secured by Residential Properties	-									-
by Commercial Real Estate -<	ims Secured by Residential Properties (Overdue)										
(Except for claims secured by residential Properties)	ims Secured by Commercial Real Estate										
s juity and Capital Instruments of the Institutions Listed in juity and Capital Instruments of the institutions not Listed	Except for claims secured by residential Properti										i
uity and Capital Instruments of the Institutions Listed in luity and Capital Instruments of the institutions not Listed			1								
luity and Capital Instruments of the institutions not Listed	quity and Capital Instruments of the Institutions L										
er Assets	luity and Capital Instruments of the institutions not Listed										
	er Assets										

Nepal Bank Limited As at July 15, 2016 (Asshad 31, 2073) IGBLE CREDIT RISK MITIGATION (C

	ELI	GIBLE CR	EDIT RISK	ELIGIBLE CREDIT RISK MITIGATION (CRM)	N (CRM)					
									Sch	Schdule 4.30(C) Rs in '000
Credit Exposure	Deposits with Bank	Deposits with other banks/FI	Gold	Govt.& NRB Securities	G'tee of Govt. of Nepal	Sec/G'tee of Other Sovereigns	G'tee of domestic banks banks	Guarantee of Multilateral Development Banks	Sec/G'tee of Foreign Banks	Total
Off Balance Sheet Transaction										
Revocable Commitments										
Bills Under Collection										
Forward Exchange Contract Liabilities										
LC Commitments with Original Maturity Up to 6 Months										
Domestic Counterparty	22,063.00									22,063
Foreign Counterparty (ECA Rating 0-1)	20,960.00									20,960
Foreign Counterparty (ECA Rating 2)	20,730.00									20,730
Foreign Counterparty (ECA Rating 3-6)	121,879.00									121,879
Foreign Counterparty (ECA Rating 7)										
LC commitments with original Maturity more than 6 Months										
Foreign Counterparty ECA Raung 0-1)		Ī								'
Foreign Counterparty ECA Kating 2)										•
Foreign Counterparty ECA Rating 3-6)	5,218									5,218
Foreign Counterparty ECA Rating 7)										
Bid Bond, Performance Bond and Counter Guarantee										
Domestic counterparty	126,614									126,614
Foreign Counterparty (ECA Rating 0-1)										
Foreign Counterparty (ECA Rating 2)										
Foreign Counterparty (ECA Rating 3-6)										-
Foreign Counterparty (ECA Rating 7)							-			
Unpaid Guarantee Claims										-
Underwriting commitments										1
Lending of Bank's Securities or Posting of Securities as Collateral										1
Loan Under Repurchase Agreements							-			
Advance Payment Guarantee	28,253									28,253
Financial Guarantee	789									789
Acceptances and Endorsements										-
Unpaid portion of Partly paid shares and securities							-			
Irrevocable Credit Commitments (Short Term)										-
Irrevocable Credit Commitments (Long Term)										1
Claims on Foreign Banks incorporated in SAARC region operating with a										
buffer of 1% above their respective regulatory capital requirement										
Other Contingent Liabilities										
Total	346,506		•				-			346,506
Total Credit Risk	1,270,054	5,856	8,081,971	743	97,330	T	•			9,455,953

Nepal Bank Limited As at July 15, 2016 (Aashad 31, 2073) ELIGIBLE CREDIT RISK MITTIGATION (CRM)

Nepal Bank Limited As at July 15, 2016 (Aashad 31, 2073) Operational Risk

Schdule 4.30(D) Rs. In '000

De d'e le m	Years b	oefore Ashad	31,2073	
Particulars	Year 1	Year 2	Year 3	Previous Year
Net Interest Income	2,525,371	2,823,582	3,311,016	
Commission and Discount	263,016	238,341	267,150	
Other Operating Income	259,641	252,249	287,633	
Exchange Fluctuation Income	58,165	42,333	-	
Additional Interest Suspense Account of this year	45,940	232,201	272,762	
Total Income (A)	3,152,133	3,588,706	4,138,561	
Specified Percentage (Alfa) (B)	15%	15%	15%	
Total Income as per Specified Percentage {C=(A*B)	472,820	538,306	620,784	
Capital requirement for Operational Risk (D) = Average of (C)			543,970	467,982
Risk Weight (Reciprocal of Capital Requirement) (E)		5	10	10
Risk weight amount for Operational Risk $(F) = (D) * (E)$			5,439,700	4,679,820
Adjustments Under Pillar II				
Gross income for all the Last 3 Years as per 6.4(i) (8) if negative				
Total Credit and Investment (net of Specific Provision)				
Capital Required for Operational Risks				
Risk Weight (Reciprocal of capital requirement of 10 %) (G)				
Risk weight amount for Operational Risk $(H) = (F)+(G)$			5,439,700	4,679,820
Add : 4% of Total Income (Adjustments made by supervisor due to weak operational risk)			1,655,424	1,435,482
Risk weighted amount for Operational Risk			7,095,124	6,115,302

Nepal Bank Limited As at July 15, 2016 (Aashad 31, 2073) Market Risk

Schdule 4.30 (E) Rs. In '000

			2073 Ashad End		Delevent Net Onen Desition
S.No.	Particulars	Net Open Position of Foreign Currency (FCY)	Net Open Position of Foreign Currency (NC)	Relevant Net Open Position of Foreign Currency (NC)	Relevant Net Open Position of Foreign Currency (NC) as on 2072 Ashad End
1	Indian Currency	186,378	298,204	298,204	181,814
2	US Dollar	1,477	158,076	158,076	688,876
3	Pound Sterling	35	4,965	4,965	38,056
4	Euro	220	26,098	26,098	22,345
5	SFR	-	-		-
6	Japanease Yen	23,326	24,492	24,492	75,778
7	Singapore Dollar	160	12,657	12,657	11,292
8	Australian Dollar	46	3,708	3,708	8,718
9	Canadian Dollar	147	12,045	12,045	41,459
10	Swiss Frank	5	576	576	51,255
11					
12					
Total	Open Position (A)			540,821	1,119,593
Fixed	Percentage (B)			5%	5%
Capita	al Charge for Mar	ket Risk (C) = (A)* (I	3)	27,041	55,980
		l of Capital Requirem		10	10
Risk V	Veight amount for	market Risk (E) = (C	(D) * (D)	270,410	559,800

Nepal Bank Limited Principal Indicators

		-					Schdule 4.31
SN	Particulars	Indicators	FY 2068/69	FY 2069/70	FY 2070/71	FY 2071/72	FY 2072/73
1	Percentage of Net Profit/Gross Income	%	3.58	13.00	10.91	7.33	30.54
2	Earning Per Share	Rs.	46.36	198.53	18.08	7.48	44.59
3	Market Value per Share	Rs.	-	171.00	459.00	305.00	470.00
4	Price Earning Ratio	Ratio	-	0.86	25.39	40.78	10.54
5	Dividend (Including Bonus) on Share Capital	%	-	-	-	-	-
6	Payment of Cash Dividend on Share Capital	%	-	-	-	-	-
7	Interest Income/ Loan & Advances	%	13.64	12.52	12.16	9.59	9.86
8	Staff Expenses/Total Operating Expenses	%	42.28	41.67	47.12	50.13	49.09
9	Interest Expenses on Total Deposit and Borrowing	%	3.77	3.39	3.16	2.32	1.85
10	Exchange Fluctuation Income/ Total Income	%	1.21	1.00	0.64		0.37
11	Staff Bonus/ Total Staff Expenses	%	0.83	-	-	3.03	16.62
12	Net Profit/ Loan & Advances	%	0.59	2.00	1.74	0.91	4.54
13	Net Profit/ Total Assets	Ratio	0.30	1.07	0.92	0.55	2.79
14	Total Credit / Deposits	%	52.98	60.10	59.45	68.45	71.05
15	Total Operating Expenses / Total Assets	%	7.68	6.57	6.79	5.47	4.38
16	Adequacy of Capital Fund on Risk weighted Assets	%					
	a) Core Capital	%	(5.82)	(0.59)	3.92	6.32	9.01
	b) Supplimentary Capital	%	-	-	0.63	1.17	1.19
	C) Total Capital Fund	%	(5.82)	(0.59)	4.55	7.49	10.20
17	*Liquidity (CRR)	%	25.09	22.53	9.60	11.55	17.46
18	Non Performing Loan/ Total Loan	%	5.58	5.24	5.12	3.98	3.11
19	Base Rate	%	-	-	8.07	7.21	6.13
20	Weighted Average Interest Rate Spread	Ratio	7.05	7.32	5.64	5.18	4.96
21	Book Net-Worth	Rs.	(1,130)	(932)	21	59	104
22	Total Shares	No.	3,803,826	3,803,826	39,655,236	64,650,018	64,650,018
23	Total Staff	No.	2,819	2,786	2,618	2,623	2,356

* Liquidity (CRR) has been calculated on the basis of year end balance of cash, bank and deposit liabilities



Forming Part of Financial Statements for the FY 2072/73 (2015/16)

Significant Accounting Policies

Schedule - 4.32

1. Introduction

Nepal Bank Limited is the first commercial bank of Nepal which was established in Kartik 30, 1994 (BS). It is a limited liability company for the shareholder of Nepal Bank Limited registered with Office of Company Registrar under company Act, 2063 which has obtained "A" Class license to carry out the banking transactions from Nepal Rastra Bank under Bank and Financial Institution Act, 2063. The registered office of the bank is located at Dharmapath, Newroad, Kathmandu.

2. Financial Statements

The attached financial statements have been approved by board of directors on Poush 28, 2073.

3. Financial Statements Frameworks and Presentations

Financial Statements of the bank have been prepared as per the directives and specified frameworks issued by Nepal Rastra Bank. As per Nepal Financial Reporting Standard (NFRS), the listed commercial banks have to maintain accounts and prepare the financial statements mandatorily in conformity with NFRS from FY 2072/73 (2015/16) which has not complied by the bank.

4. Financial Statements Reporting

Financial statements are reported in Nepalese rupees and are rounded off to nearest rupees.

5. Significant Accounting Policies followed by Bank

The significant policies followed by the bank are as follows. Except otherwise mentioned, these policies have been consistently complied with.

6. Major Activities

As per the provision of Bank and Financial Institution Act, 2063, the bank has carried out all the activities being carried out by commercial bank and has provided Finance, Trade and Remittance including other financial services. Such services are operated in conformity with prevailing laws and directives issued by Nepal Rastra Bank.

7. Conformity of Rules

Except otherwise stated, the financial statements have been prepared in conformity with Bank and Financial Institution Act, 2063, Directives issued by Nepal Rastra Bank and Company Act, 2063.

8. Basis of Accounting

The accompanying financial statements have been prepared on historical cost convention. The financial statements have been prepared in accordance with prevailing banking practices. However, such financial statements are not prepared in conformity with Nepal Financial Reporting Standards.

During the course of preparation of financial statements or complying with various accounting policies, the management shall use its judgment and make prudent accounting estimates. Except otherwise stated, Financial Statements have been prepared on accrual basis. The financial statements have been prepared and presented in the formats specified in the directives of Nepal Rastra Bank.

9. Income Recognition

a. Interest Income

Interest on loans & advances has been recognized on cash basis as per the directives of Nepal Rastra Bank which is not in accordance with Nepal Accounting Standard 18 "Revenue". In accordance with the provision of such standard interest shall recognize on accrual basis. As per the directives issued by Nepal Rastra Bank, all interest accrued during the fiscal year and the interest recovered within 15 days from the end of the fiscal year shall be considered for Interest Income however the income has not been recognized for the interest recovered within 1stShrawan to 15thShrawan.

Interest on Investment has been accounted for on accrual basis.

b. Other Income

Discount and Commission, Service Fee, Rental of safe deposits vault has been accounted for on cash basis.

c. Non Operational Income

Income from extra ordinary activities like Sale of Investment, sale of Fixed Assets etc. has been accounted for on cash basis.

10. Dividend Income

Dividend Income has been accounted for as and when the right to receive is established.

11. Expenses Recognition

Interest Expenses on Deposit liabilities have been accounted for on accrual basis.

Except Insurance premium expenses and payment of staff's pensions from branch, all other expenses incurred by bank have been accounted for on accrual basis.

12. Foreign Exchange Fluctuation Adjustment Policy

- a. Foreign transaction carried out during the fiscal year has been accounted for with the exchange rate as on the date of transaction. Foreign Currency Assets and Liabilities held at the end of fiscal year have been converted at "BUYING RATE" prevailing on that date. The bank has followed the policy to transfer 25% of Gains arising on account of fluctuation in exchange rates to Exchange fluctuation Fund through Profit and Loss Account as required by Bank and Financial Institution Act, 2063.
- b. Gains or losses arising from foreign exchange transactions have been shown in Profit and Loss Account.
- c. An impact of prohibition imposed by Indian Government to carry out the transaction of IC 500 or 1000 has not been shown in the financial statements due to lack of directives from Nepal Rastra Bank.
- d.
- i. Due to loss arising on account of foreign exchange fluctuation by Rs. 29,154,182, no amount has been transferred to Exchange Fluctuation Fund.
- ii. Bank has earned income of Rs. 63,746,632 from foreign exchange transaction.

13. Policy related to Reserve and Surplus

- a. As per the directives of Nepal Rasta Bank, 20% of Net profit earned during the year has been transferred to General Reserve.
- b. As per the directives of Nepal Rastra Bank, remaining balance on profit from Sale of Assets made during the fiscal year has been transferred to Special Reserve Fund after making provision for income tax and transferring to General Reserve.

14. Interest on Deposit

For any Interest Bearing Account, Interest on fixed deposit has been paid on time basis and for any other deposits on daily balance basis.

15. Provision for Staff Bonus

As per Bonus Act, 2030, 8% of profit before provision of Income tax but after bonus has been provided to the employees.

16. Fixed Assets and Depreciation

Fixed Assets are tangible assets which are held for use in the production or for supply of goods and services, for rental to others, or for administrative purpose and are expected to be used during more than one accounting period. The cost incurred on fixed assets shall be recognized as assets when it is probable that future economic benefits associated with the assets will flow to the bank and the cost of items can be measured reliably. Any cost directly attributable to bringing the assets to the conditions necessary for it to be capable of operating the assets, establishment cost for site preparation, the cost of dismantling and removing the fixed assets are recognized as the part of Fixed Assets. Also the cost incurred in connection with construction and works in progress are included in the cost of Assets.

The expenditure incurred subsequently on fixed assets that qualifies for recognition as an assets are recognized as an assets otherwise such expenditures are recognized as "Repairs and Maintenance "through profit and loss account. The book value of the assets are written off during the disposal of assets or when the conditions arise that use of such assets will not bring any future economic benefits. The assets are accounted for after deduction of accumulated depreciation amount on the book value of the Fixed Assets. The cost of fixed assets having useful life for more than one year whose value is Rs. 2000 or fewer amounts are not capitalized and have been depreciated fully in the year of use of such assets.

Depreciation Expenses are the allocation of cost of the assets on systematic basis over its useful life. Each asset which can be recognized as a separate group is depreciated separately. The depreciation expenses incurred during the financial year are accounted for in the profit and loss account except for the expenses includible in the cost of fixed assets. Depreciation of assets begins when it is available for use or when it is in the locations and conditions necessary for it to be capable of operating in the manner intended by the management. Depreciation of an assets ceases when the cost is written off at the time of disposal.

Bank has accounted for and presented the details of fixed assets and depreciation expenses as follows.

- a. The fixed assets of the bank have been accounted for on historical cost concept.
- b. Depreciation has been provided on Reducing Balance method at the rates specified in Income Tax Act, 2058 which is not in accordance with Nepal Accounting Standard 16.

- c. If the residual value after providing the depreciation comes down to Rs. 2000 or less, such amount has been written off as depreciation expenses.
- d. Fixed Assets costing up to Rs. 2000 has been fully charged as expenses in the year of purchase instead of capitalization.
- e. As per the directives of Nepal Rastra Bank remaining balance on profit from sale of assets made during the year has been transferred to Special Reserve Fund after making provision for income tax and transferring to General Reserve.

17. Non-Capitalized Assets

Payment of Rs. 6,185,136 made for construction of commercial complex and others which are under progress have been accounted for Capital Work in progress.

18. Stationery

Stationery stocks are goods and materials maintained at bank which is used while providing services. The costs of such stocks are written off if it is fully damaged or partially or fully not in usable condition. It is recorded on actual cost and is charged to revenue at the time of consumption.

19. Investment

a. <u>Held to Maturity</u>

The bank has the policy to value Investments held for "Long Term Holding Motive" on amortized cost basis. Amortized cost is calculated by deducting impairments from cost price and has the policy to charge for such loss to profit and loss account in the year in which such impairment is occurred.

b. <u>Held for Trading</u>

Investments held for profit motive in short term price fluctuation are marked to market on daily basis and it is the policy to charge for any gain/ loss on such fluctuation into Profit and Loss Account.

c. Available for Sale

All Investments, other than Investments held to maturity and Investments held for trading are categorized into Investments available for sale.

The bank has the policy to earmark up to 2% of such investment into Investment Adjustment Reserve which is counted while calculating Supplementary or Tier 2 Capital.

The investments which are listed in the stock exchange have been carried at lower of cost or market value. Requisite provisioning has been made where market value is less than the cost price.

The investments which are classified under this category but not listed in the stock exchange have been carried at cost. As per the directives of Nepal Rastra Bank, 100% provisioning has been made on such investments.

20. Non-Banking Assets

Where the amount of valued asset is more than the outstanding amount of Principal and its interest, then Non-Banking Assets is valued equivalent to the sum of Principal and Interest thereon. Similarly, if the value of assets is less than the outstanding amount of Principal and its interest, then the Non-Banking Asset is valued up to market value of such assets and bank has the policy to adjust such value against the interest receivable at first and remaining value to the principal amount. The balance of interest and/or principal is written off and charged to profit and loss account as per Write off Regulation of the bank.

100% provision has been made on Non-Banking Assets as per the policy of the bank.

21. Loan, Advances and Bills Purchased

These loan and advances including bills purchased are direct loans disbursed to the customers which are classified as per the directives of Nepal Rastra Bank. These loans, Advances and Bills Purchased have been presented in the Balance Sheet at net of provisions.

To reduce the underlying risk in loans and investment of Bank, bank has the policy to classify such loans, advances and Bills Purchased as per the directives of Nepal Rastra Bank and provisions are made up to 1 to 100 percent accordingly.

Non-Performing Loans, Advances and Bills Purchased which are paid after Balance Sheet date but before date of approval of financial statements by Management Committee has been reclassified into Performing Loan and provision at the rate of 1 Percent has been made.

22. Loan Write Off

Bank has adopted the policy to write off the loans and advances having continuous claims on such loans and advances if "The Loans and Advances are overdue for more than 5 Years or 100% provision has been made on such loans" or if the bank has an opinion that loan will not be recovered.

Bank has the policy to recognize as income for any principal and/or Interest recovered out of write off loans at the year of receipt.

23. Employee Retirement Benefits

a. Provision for Payment of Retirement Benefits

For Retirement Benefit Liability arising on account of retirement gain of Bank's employee as per Employee Bylaws 2068 (with Amendment), the bank has the policy to transfer the actual amount paid during this year to the approved retirement fund on the basis of past years' Actuarial Valuation.

Certain Amount will be fixed for retirement benefit fund and immediate payment will be made to the employee equal to eligible amount up to the interest earned from that fund, however if the interest earned to that fund is not sufficient to serve all eligible amount then 50% of the amount will be paid immediately at the time of retirement and remaining half amount will be paid in chronological order from the date of issue of Credit Note.

b. Employee Gratuity Provision

For Gratuity Liability arising on account of retirement gain of bank's employee as per Employee Bylaws 2068 (With Amendment), Bank has the policy to transfer the actual amount paid during this year to the approved retirement fund on the basis of Past Years' Actuarial Valuation.

c. <u>Pension provision of Working Employees</u>

As per Employee Bylaws 2068 (With Amendment), any Pension Liability arising for any working employee who were appointed before 2050 Falgun 02 (BS) the bank has the policy to transfer the actual amount paid during this year to the approved retirement fund on the basis of Past Years' Actuarial Valuation.

d. Provision/Payment of Pension of Retired Employees

On the basis of past years' Actuarial Valuation, payment made to retired employee against pension liability has been transferred to the approved retirement fund.

e. <u>Leave Encashment</u>

Bank has the policy to recognize the payment made against employee leave on accrual basis after ascertaining the actual amount as per Employee Bylaws 2068 (With Amendment).

24. Employee Housing Fund

Bank has provided housing loan to its employee as per Employee Bylaws and considering the practices followed by other similar financial institutions, the bank has not made separate provision of Employee Housing Fund as per Labor Act 2048.

25. Provision for Income Tax

Bank has the policy to make provision on Income tax liability as per Income Tax Act 2058, Income Tax regulation 2059 with amendment made from time to time.

26. Deferred Tax

As per Nepal Accounting Standard 12, "Income Tax", Deferred Tax has been accounted for on the basis of Assets and Liabilities. Deferred tax has been accounted with an objective for keeping records of any future tax liability and Assets arising from any temporary difference between the amount of asset and liabilities in financial statements and their tax base. To measure the deferred tax asset and liability, estimate has been made for the tax rate which is made applicable by the act in the year when the temporary difference will be adjusted or existing tax rate. Further, deferred tax asset has been recognized with an estimate of generating adequate taxable income in future and adjustment to be made with that taxable income.

27. Provisions, Contingent Assets and Contingent Liabilities

As per Nepal Accounting Standard, 37, Provisions, Contingent Liabilities and Contingent Assets, Bank should make provision equal to the amount estimate for any present obligation arising from past events the settlement of which is expected to result in an outflow from the bank. But no provision is required to make for any obligation arising from past events, the settlement of which is not expected to result in an outflow from the bank. If the present or future obligations arise but the possibility of outflow of resources are very low then the information for such contingent liabilities are provided in the financial statements. No information has been provided in Notes to account for any Contingent Assets however, if any economic benefits arise on contingent assets, then income is recognized in the year in which it arises.

28. Previous Years' Figure

Previous Years' figures have been regrouped or rearranged, wherever necessary.



Forming Part of Financial Statements for the FY 2072/73 (2015/16)

Notes to Account

Schedule - 4.33

1. Details of Ordinary Shares

The bank has paid up capital of Rs, 6,465,001,800 in Fiscal Year 2072/73. The details are presented below.

	Details of Share Ownership	Current	Year Rs.
		Percentage	Share Capital
1.	Local Ownership	%	6,465,001,800
1.1	Government of Nepal	62.55	4,043,604,500
1.2	"A" Class Licensed Institution	0.00	-
1.3	Other Licensed Institutions	0.00	-
1.4	Other Entities	5.00	323,643,700
1.5	Individual (General Public)	32.45	2,097,753,600
1.6	Individual (General Public)		
2.	Foreign Ownership		-
	Total	100	6,465,001,800

Nepal Rastra Bank had issued the circular for "A" class licensed institutions to increase minimum paid up capital to Rs. 800 crore up to 2074 Ashad end (Mid July 2017). Bank has already submitted the capital plan to Nepal Rastra Bank to increase the paid up capital by issue of Rs 1,534,998 thousand through right Shares.

2. General Reserve Fund

As per section 44 of Banks & Financial Institutions Act, 2063 the bank has transferred 20% of net profit of current year amounting to NPR 576,595,633 to General Reserve. At the end of the current year, the closing balance in General Reserve Fund is NPR 2,637,461,893.

3. Changes in Other Reserve Funds

As per the circular no Ba.Bi.Ni.Bi/Bi.R.1/NBL/16/068/69 dated 2068/07/30 from Nepal Rastra Bank, NPR 643,347 thousand has been transferred to Special Reserve Fund after making provision for income tax and transferring to General Reserve from the profit of NPR 1,148,833 thousand arising from sale of assets made during the fiscal year. The detail has been presented in Schedule 4.2.

4. Capital Reserve Fund and Share Premium

There has no change in Capital Reserve Fund and Share Premium.

5. Exchange Fluctuation Reserve

Due to loss arising on account of fluctuation on foreign exchange rates during the fiscal year by Rs. 29,154,182, no amount has been transferred to Exchange Fluctuation Reserve.

6. Provision for Staff Bonus

As per Bonus Act, 2030, 8% of net profit (after provision of bonus) has been made in this fiscal year. Bonus has been provided from FY 2072/73, FY 2070/71 and FY 2069/70 amounting to NPR 248,611 thousand, NPR 40,482 thousand and NPR 80,667 thousand respectively totaling to NPR 369,760 thousand. The amount NPR 1,148,833 thousand received as profit from sale of assets and NPR 5,392 received as dividend income has not taken into consideration while calculating the bonus as stated above.

7. Inter Branch Reconciliation

Inter- Branch Reconciliation has been completed up to 2073 Mangsir End and the balance outstanding as at 2073 Mangsir end is as follows.

. <i>O</i> .	2073 Asl	had End
Outstanding Period	Credit Outstanding	Debit Outstanding
Up to 1 Year	48,664,116	60,607,262
From 1 Year to 3 Years	51,236	6,372,885
More than 3 Years	11,331,212	11,612,241
Total	48,218,313	67,656,268

(Rs. Inthousands)

Rs. 3,569,944 thousand pending for reconciliation in inter branch account has been presented in Schedule 4.16 under the head "Other Liabilities".

8. Draft Paid without Notice

The outstanding balance amount in Draft Paid without Notice account as on Asahd end 2073 which will be adjusted subsequently with inter branch account is as follows.

Period	Rs in thousand
Up to 1 Years	380,430
From 1 to 3 Years	61,035
More than 3 Years	229,371
Total	670,836

9. Agency Reconciliation

As per reconciliation status of agency accounts as on Ashad end 2073, the consolidated statement of pending detail is as follows.

(Rs. In thousand))

Outstanding Period	Ledger Ou	itstanding	Statemen	t Outstanding
outstanding renou	Credit	Debit	Credit	Debit
Up to 1 Year	6,888,926	165,556	5,441,200	591,450
From 1 to 3 Years	23,326	749	5,113	119,162
More than 3 Years	53,382	3,860	103,124	50,778
Total	6,965,634	170,165	5,549,437	761,390

10. Changes in Loans and Advances

The statement of disbursement, collection and outstanding balance of Loans and Advances are as follows. This does not include staff loans.

Rs. In thousand

Particulars	Principal Amount
Balance as on Ashad end 2072	53,388,388

Additional loan disbursed during the year	<u>16,452,200</u>
Total	<u>69,840,588</u>
Collection during the year	(6,314,848)
Write off during the year (Bills purchased only)	<u>(1,253)</u>
Total Recovery and Write off	<u>6,316,101</u>
Balance as at Ashad end 2073	63,524,487

Additional loan disbursed and collections are inclusive of renewed loan facilities and bills purchased.

11. Investment

a. Held to Maturity

Following are the details of investments held to maturity.

(Amount in Rs)

Particulars	Cost Price
Treasury Bills of Nepal Government	7,859,983,198
Others bonds on Nepal Government	2,261,225,000
Nepal Rastra Banks' Bonds	2,626,075,000
Total	12,747,283,198

b. Held for Trading

Bank has not made any investment held for trading as on balance sheet date.

c. Available for Sale

Bank has sold the following shares during this year.

Particulars	No. of	Sale Price (in	Cost Price (In	Profit Amount
	Shares	Rs.)	Rs.)	(In Rs.)
Nepal Insurance Co. Ltd	910,868	448,236,579.64	31,220,600.00	417,015,979.64 ⁵³

Taragaun Regency	700,000	167,311,665.26	70,000,000.00	97,311,665.26
Hotel Ltd.				

An investment available for sale has been presented in Schedule 4.12(A). Bank has accounted for the Investment made in 160,000 shares of Gorakhkali Rubber Udhyog Ltd at the cost price of Rs. 75 per share (Closing Market Price is Rs. 38 per share).

12. Provision for Possible Losses

a. Loan Loss Provision

Loan Loss Provision on outstanding Loans & Advances (Including Deprived Sector Loan) including Bills Purchased, as at year-end has made as per the classifications and rates prescribed by Nepal Rastra Bank. Bank has provided loan loss provision at the rate of 1.0008 percent on performing Loans instead of 1 percent.

b. Non-Banking Assets

Bank has Non-Banking Assets equivalent to Rs. 143,432 thousand. Provision amounting to Rs. 56,286 thousand has been transferred from provision on Non-Banking Assets to income against the sale of such Assets during the year and No any Non-Banking Assets are not accepted that's why additional provision has been made during the year. 100 percent provision on Non-Banking Asset has been made.

c. Provision on Liabilities for Accumulated Leave

Payment of Rs. 84,672 thousand for staff's accumulated leave has been recognized as Expenses in FY 2072/73. Additional provision of Rs. 43,308 thousand has been made as the liabilities for accumulated leave at Ashad end 2073 is Rs. 288,401 thousand against Rs. 245,093 thousand at Ashad End 2072. The leave of contract employees would not be accumulated and hence no provision has been made in this regard.

d. Investment Adjustment Fund/Provision for possible loss on Investment

The balance in Investment Adjustment Fund was Rs. 18,929 thousand as at 2072 Ashad end which have been maintained at Rs. 35,378 thousand by adding Rs. 16,449 thousand during FY 2072/73.

As per the directives of Nepal Rastra Bank, Provision for possible loss on investment in shares has made for Rs. 33,536 thousand. 54

13. Loan Written off/Recovery

Bank has not written off any loan during this fiscal year and Principal portions of Rs. 112,499 have been recovered out of written off loans. The statement of outstanding/recovery of write off loan up to this fiscal year are as follows.

Rs.In thousand

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S.N	Particulars	Number of Loans	Principal	Interest	Total
1	Written off loans up to Previous Year 2071/72 (Total)	646	2,840,152	38,229,580	41,069,732
2	Written off loans during this FY 2072/73	-	20	-	-
3	Recovery from written off loans during FY 2072/73	19	112,499	155,925	268,424
4	Outstanding written off Loans during FY 2072/73 (Total)	627	2,727,653	38,073,655	40,801,308

14. Changes in Deposits

The deposit has increased by Rs. 11,411,242 thousand during the current year as compared to the previous year. The details of changes in deposits are as follows.

		<u>R</u>	<u>s. In'000</u>
Types of Deposits	<u>2073/03/31</u>	<u>072/03/31</u>	<u>Change</u>
Non Interest Bearing Accounts			
Current Account	21,205,446	17,669,309	3,536,137
Margin	346,506	173,985	172,521
Other	576,879	709,077	(132,198)
Interest Bearing Accounts			
Saving	50,893,759	40,681,610	10,212,149
Fixed	11,731,210	11,286,211	444,999
Money at Call and Short Notice	4,656,218	5,858,055	(1,201,837) 55

Certificate of Deposits	-	1,620,527	(1,620,527)
Total Deposits	89,410,018	77,998,776	11,411,242

15. Average Interest Spread

The interest spread for this fiscal year has been calculated on the basis of averages of Fiscal Years' Opening and Closing balances of deposits and Loan & Advances are as follows.

Average interest recovered on Loans & Advances and Investmen	t - 11.54 Percent
Average Interest paid on deposits and Loans	- 3.62 Percent
Average Interest Spread	- 4.96 Percent

16. Deferred Expenses (Income)

- a. Out of outstanding write off expenses, write off made during this year of Rs.
 379 thousand has been included in Other Write off Expenses and equivalent amount has been transferred to other income from deferred Revenue.
- **b.** Bank has taken the policy of deferring the premium paid or discount amount at the time of purchase of long-term foreign bonds till the maturity period of the bonds and the proportionate amount of such deferred revenue & expenditure will be adjusted/included in profit and loss account every year. Accordingly, Rs. 4,890 thousand has been written off during this year.

17. Employee Retirement Expenses

Retirement Benefit of Rs. 3, 94,374 thousand paid to retired employee during this fiscal year has been accounted for under Employee Expenses and such amount has been deposited into Retirement Fund.

Gratuity amounting to Rs. 169,098 thousand paid to retired employee during this fiscal year has been accounted for under Employee Expenses which has been deposited into Retirement Fund.

Pension amounting to Rs. 45,015 thousand paid to retired employee and Rs. 285,996 thousand paid to existing Pensioner during the fiscal year has accounted for under Employee Expenses.

18. Income Tax and Provisions

As per Income Tax Act, Rules and Regulations, Rs. 1,275,185 thousand has been provided for Income tax. Income tax return has been submitted to Inland Revenue Office up to FY 2071/72. Income tax assessment has been completed and settled up to FY 2067/68 except for FY 2060/61 and FY 2061/62.

The bank has filed an appeal for Administrative Review due to disagreement in the amended tax assessment made by Inland Revenue Department, Large Taxpayers' Office for fiscal year 2068/69 and FY 2069/70. The bank has filed the appeal to Supreme Court against the decision given by Revenue Tribunal Kathmandu which was filed upon disagreement with the Amended Tax assessment made by Inland Revenue department, Large Taxpayers' Office for FY 2060/61 and FY 2061/62.

Such amount calculated in Amended Tax Assessment by Inland Revenue Department, Large Taxpayers' Office has been accounted for into contingent Liabilities and any liabilities arises, if any, on Final Tax Assessment will be recognize as Expenses in the year of final Assessment.

Particulars	Fiscal Year	Fiscal Year	Fiscal Year
	(2061/62)	(2068/69)	(2069/70)
	(Rs. In Thousands)	(Rs. In Thousands)	(Rs. In
			Thousands)
Tax Amount Declared by Bank		-	-
	((0)		
Tax Amount Fixed by Tax Office			
during Tax Assessment	87,149	53,945	34,557

19. Deferred Tax

As per Nepal Accounting Standard – 12, "Income Tax", Deferred Tax Income arising from temporary difference or loss due to deductible tax has been calculated and recognized as income in Profit and Loss Account. Deferred tax Asset for this year has been presented in Schedule 16. Deferred tax Asset/ (Liability) has been calculated at 30 percent tax rate.

Particulars	Fixed Assets	Outstanding Deferred Expenses for write off	Provision against Leave	Total
Account Base	417,113,699	19,858,186	288,400,896	725,372,781
Tax Base	424,127,972	-	-	424,127,972
Difference	7,014,273	(19,858,186)	288,400,896	275,556,983 57

This Year Deferred Tax Asset	2,104,282	(5,957,456)	86,520,269	82,667,095
Previous Year Deferred Tax Asset	(3,459,243)	(4,845,164)	73,527,962	65,223,555
Deferred Tax Income (Expenses)	5,563,525	(1,112,292)	12,992,307	17,443,540

20. Prior Period Income / Expenses

Prior Period Expenses amounting to Rs. 23,093 thousand has been included in Prior Period Income/Expenses Adjustment Account.

21. Contingent Liabilities

Against the Deferred payment Guarantee issued by Bank, the bank has restrain from honoring the claims amounting to Rs. 106,531 thousand (Equivalent to American Dollar 989,700.23) due to stay order from the court. Thus there is a contingent liability up to that amount for which security is not available. The details of contingent Liabilities have been presented in Schedule 4.17.

22. Table of Liquidity Statement

The liquidity position of the bank at the end of financial year is as follows.

Rs in thousand

Period	Assets	Liabilities	Difference	Cumulative Difference
Up to 3 Month	21,219.88	37,295.56	(16,075.68)	(16,075.68)
From 3 Month to 6 Month	5,019.41	3,352.02	1,667.40	(14,408.28)
From 6 to 9 Month	6,722.23	2,530.82	4,191.41	(10,216.87)
From 9 to 12 Month	5,513.34	2,465.23	3,048.10	(7,168.77)
More than 1 Years	35,393.00	53,528.85	(18,135.85)	(25,304.62)

23. Capital Fund

The statement of capital adequacy is provided in Schedule 30 in the financial statement.

24. Fraction Share

The bank has issued Bonus Share in the ratio 2:3 as per the resolution passed in its 52^{nd} Annual General Meeting held on 2052/06/27 (BS) and included in Share Capital inclusive of 223 bonus shares, which could not be disbursed due to odd

lots. Therefore if the value of these shares are settled by adjustment or otherwise paid in cash, the amount of paid up capital will change accordingly.

25. Related Party Transaction

Since the bank has sold the shares of Nepal Insurance Company Ltd which was subsidiary company up to previous year, there is no related party transaction during this fiscal year.

26. Details of Related Party

Not Available

27. Facilitates provided to the Key Person of the Management

During this fiscal year, the bank has incurred Rs. 3,610 thousand as Board Meeting Allowance and Rs. 832 thousand as meeting expenses. Further, Rs. 3,734 thousand and the vehicle facilities have been provided to Chief Executive Officer of the Bank as remuneration.



Nepal Bank Limited Details of Loan taken by Promoters/Group of Promoters against pledge of Promoter Shares from Other Bank and Financial Institutions As at July 15, 2016 (Aashad 31, 2073)

		A3	at July 15, 2010 (Masi	iau 51, 2075)			
							Schdule 4.34
		Shares under own	ership of Promotor	I	Loan Details		
5. No	Name of Shareholders representing to Promotos/Promotor Group	Total No. of Shares	% on Total Paid up Capital	Name of Bank/Financial Institutions from where loan has taken	Loan Amount (Rs)	No of Shares as Collateral	Remarks
1							
2							
3							
4							
5							

Nepal Bank Limited Comparision of Unaudited and Audited Financial Results As at July 15, 2016 (Aashad 31, 2073)

Schdule 4.35 Rs. In '000

		· · · · ·				Rs. In
S.N	Particulars	As per Unaudited	As per Audited	Varian		Reasons for Variance
		Published	Financials	Amount	%	
1	Total Capital and Liabilities (from 1.1 to 1.7)	108,368,917	105,897,381	2,471,536	2.28	
.1	Paid Up Capital	6,465,002	6,465,002	-	-	
2	Reserve and Surplus	384,716	248,913	135,803	35.30	Effects of belowmention changes
3	Debentures and Bonds	-	-	-	-	
4	Borrowings	-	-	-	-	
5	Deposits (a+b)	89,410,018	89,410,018	-	-	Late received of statements from some rural branch
	a. Local Currency	89,169,122	89,169,014	108	-	Late received of statements from some rural branch
	b. Foreign Currency	240,896	241,004	(108)	(0.04)	Late received of statements from some rural branch
6	Income Tax Liability	-	-		-	
7	Other Liabilities	12,109,182	9,773,448	2,335,734		Heading Reclassification
2	Total Assets (From 2.1 to 2.7)	108,368,920	105,897,380	2,471,540	2.28	
l	Cash and Bank Balance	15,614,245	15,614,382	(137)	-	Heading Reclassification
2	Money at Call and Short Notice	-	4,900,000	(4,900,000)	(100.00)	Heading Reclassification
3	Investments	17,739,389	12,843,442	4,895,947	27.60	
4	Loan and Advances	63,527,264	63,524,487	2,777	0.004	Late received of statements from some rural branch
	A) Real Estate Loan	3,442,659	1,666,530	1,776,129	51.59	
	1. Residential Housing Loan (Except Personal Housing Loan upto Rs. 1 crore)	268,506	111,582	156,924	58.44	
	2. Commercial Building and Residential Apartments Loan	415,774	291,656	124,118	29.85	
	3. Commercial Complex Loan	182,157	336,804	(154,647)	(84.90)	
	4. Other Real Estate Loan (Including Land Purchase and Plotting Loan)	2,576,222	926,488	1,649,734	64.04	
	B) Personal Housing Loan upto 1 Crore	5,101,614	2,595,625	2,505,989	49.12	
	C) Margin Loan	1,645,731	1,299,036	346,695	21.07	
	D) Term Loan	14,551,775	7,787,773	6,764,002	46.48	
	E) Overdraft Loan	26,506,296	16,789,321	9,716,975	36.66	
	F) Others	12,279,189	11,080,012	1,199,177		Late received of statements from some rural branch
5	Fixed Assets	437,113	437,138	(25)		Depreciation adjustment in Fixed Assets, Interbranch Reconciliation
5	Non Banking Assets	143,438	143,432	(23)	(0.01)	Depresation adjustment in Fixed Asses, incordance Reconcination
7	Other Assets	10,907,471	8,434,499	2,472,972	22.67	Heading Reclassification and Interbranch Reconciliation
3	Profit and Loss Account	10,707,171	0,101,177	2,112,712	22.07	
1	Interest Income	6,349,743	6,263,549	86,194	1 36	Income Adjustment
2	Interest Expenses	1,658,478	1,658,478	-	-	nomerujustnen
A.	Net Interest Income (3.1-3.2)	4,691,265	4,605,071	86,194	1.84	
	Fee, Commission and Discount	254,453	283,143	(28,690)		Recongnition of Missed Income
ļ	Other Operating Income	403,943	406,517	(2,574)	` '	Income Adjustment
	Foreign Exchange Gain	105,515	100,017	(2,571)	(0.01)	nome registinen
B.	Total Operating Income (A+3.3+3.4+3.5)	5,349,661	5,294,731	54,930	1.03	
5	Staff Expenses	2,182,252	2,224,553	(42,301)		Expenses Adjustment
7	Other Operating Expenses	633,670	648,553	(14,883)	· · · ·	recognition of Missed Expenses
3	Foreign Exchange Loss	(34,592)	(34,592)	-	()	
C.	Operating Profit before Provisions (B-3.6-3.7)	2,568,331	2,456,217	112,114	4.37	
		356,516	509,002	(152,486)		Heading Reclassification, change in provision amount
	Provision for Possible Losses		207,002			······································
)	Provision for Possible Losses Onerating Profit (C-3.8)	,	1,947,215	264.600	11.96	
9 D.	Operating Profit (C-3.8)	2,211,815	1,947,215 1,739,563	264,600 (4,151)	(0.24)	Heading Reclassification, change in provision amount
9 D. 10	Operating Profit (C-3.8) Non Operating Income/Expenses (Net)	2,211,815 1,735,412	1,739,563	(4,151)	(0.24)	Heading Reclassification, change in provision amount Heading Reclassification, change in provision amount
9 D. 10 11	Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	2,211,815 1,735,412 629,315	1,739,563 711,203	(4,151) (81,888)	(0.24) (13.01)	Heading Reclassification, change in provision amount Heading Reclassification, change in provision amount
9 D. 10 11 E.	Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit from Regular Activitties (D+3.10+3.11)	2,211,815 1,735,412 629,315 4,576,542	1,739,563 711,203 4,397,981	(4,151)	(0.24) (13.01) 3.90	
9 D. 10 11 E. 12	Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit from Regular Activitties (D+3.10+3.11) Extra Ordinary Income/Expenses (Net)	2,211,815 1,735,412 629,315 4,576,542 112,499	1,739,563 711,203 4,397,981 112,499	(4,151) (81,888) 178,561	(0.24) (13.01) 3.90	
9 D. 10 11 E. 12 F.	Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit from Regular Activitties (D+3.10+3.11) Extra Ordinary Income/Expenses (Net) Profit before Bonus and Taxes (E+3.12)	2,211,815 1,735,412 629,315 4,576,542 112,499 4,689,041	1,739,563 711,203 4,397,981 112,499 4,510,480	(4,151) (81,888) 178,561 - 178,561	(0.24) (13.01) 3.90	Heading Reclassification, change in provision amount
.9 D. .10 .11 E. .12 F. .13 .14	Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit from Regular Activitties (D+3.10+3.11) Extra Ordinary Income/Expenses (Net)	2,211,815 1,735,412 629,315 4,576,542 112,499	1,739,563 711,203 4,397,981 112,499	(4,151) (81,888) 178,561	(0.24) (13.01) 3.90 - 3.81	

Nepal Bank Limited Unaudited Financial Results FY 2072/73 (Fourth Quarter)

Schdule 4.36

Ashad 2073) 2072) Ashad 2073) 1 Total Capital and Liabilities (from 1.1 to 1.7) 108,368,293 102,054,600 86,386,89 1.1 Padu up Capital 6,465,002 6,465,002 6,465,002 6,465,002 1.2 Decentions and Bonds - - - - - 1.3 Depariting and Bonds - - - - - 1.4 Depariting and Bonds -					Rs. In '000
1:1 Peak 6.465.002 6.465.002 6.465.002 1:2 peak 0.994.014 (2.591.79 1:3 Deposits (arb) 384,716 (949.041) (2.591.79 1:4 Borrowings - - - - 1:5 Deposits (arb) 89.109.122 82.33.935 77.768.65 1:1 Local Currency 240.996 277.266 288.56 1:6 Incorn Exc (2.1 to 2.7) 1083.68.921 102.054.600 86.536.83 2:1 Toral Ascet (2.1 to 2.7) 1083.68.921 102.054.600 86.536.83 2:2 Money at Call and Shon Notice - - - - 2:3 Money at Call and Shon Notice -	S.NO.	Particulars	Ending (31	Ending (30 Chaitra	Year Quarter Ending (32
1.2 eserve and Surplus 384,716 (949,041) (2,591,79) 1.3 Debrowings - - - 1.4 Borowings - - - 1.5 Deposits (arb) 89,410,019 82,353,935 77,686 1.6 Income Tax Liabilities - - - 1.7 Other Liabilities - - - 2.1 Total Assets (2.1 to 2.7) 108,368,921 102,045,600 86,368,301 2.1 Cash and Bank Balance 15,614,24 12,149,320 5,93,76 2.1 Cash and Bank Balance 15,614,25 21,328 49,520,475 2.1 Cash and Bank Balance - - - - 2.1 Cash and Bank Balance 15,614,265 2,728,64 15,374,54 14,845,51,755 11,939,939,1 16,002,24 2.1 Cash and Bank Balance 15,614,265 2,728,64 45,374,54 14,845,51,755 12,198 42,256 42,198 3,422,655 12,138 49,252,455 42,51,755 12,92,755 42,92,92,755 42,92,92,755 42,92,92,755<			108,368,920	102,054,600	86,386,830
1.3 Detenturs and Bonds -			6,465,002	6,465,002	6,465,002
1.4 Borrowings -		1	384,716	(949,041)	(2,591,791)
1.5 Deposits (r+h) 89,0410,019 82,631,201 77,058,55 a. Local Currency 220,886 277,266 238,56 1.6 Income Tax. Linkhitties 1 13,007,413 45,06,40 2. Toral Assets (21 to 2.7) 108,058,201 102,054,800 86,356,833 2.1 Cond and Bank Balance 15,614,245 12,149,320 3,592,76 2.3 Investments 17,739,289 17,595,391 16,902,244 2.1 Investments 3,442,659 2,728,464 1,547,323 2.4 Lean and Advances 3,442,659 2,728,464 1,547,323 2.1 Residential Apartments Loan 3,442,659 2,728,464 1,547,323 2.0 Commercial Complex Lean 145,773 33,226 400,33,32 0.4 Other Linkhitting Lean upto 1 Core 5,101,814 4,776,308 4,624,65 2.0 Sourcent Loan 12,259,173 12,296,584 10,667,344 B) Overfard Loan 2,656,629 22,40,982 22,391,664 35,51,775 D.17 Grid Loas Account 14,83,438 14,67,30 1199,717 11,43,438			-	-	-
a. Local Currency 89,169,122 28,233,935 77,768,65 b. Foreign Currency 240,896 277,266 238,565 1.6 Income Tax Liabilities - - - 2.7 Other Liabilities 12,109,183 - - 2.8 Money at Call and Short Notice - 750,000 86386,833 2.1 Costa and Baulance 13,573,784 12,209,184 75,95,391 16,902,24 2.4 Investments 63,527,264 52,820,475 53,374,54 7,80,000 2.1 Residential Housing Loan Potosing Lean up to R.1 c 2,859,475 53,374,54 98,20,475 53,374,54 3. Commercial Building and Residential Aparments Loan 2,457,272 1,596,473 69,820,475 53,374,54 3. Commercial Building Land Purchase and Plotting Loan 2,576,222 1,596,473 69,224 12,291,88 69,223 3. Commercial Building Lang Purchase and Plotting Loan 12,2579,183 79,756,584 10,667,74 3. Commercial Building Lang Purchase and Plotting Loan 2,375,725 1,596,797 12,279,854 10,667,74 3. Commercial Building Asestes <t< td=""><td></td><td>5</td><td>-</td><td>-</td><td>-</td></t<>		5	-	-	-
b. Poreign Currency 240,896 277,266 238,56 1.17 Other Liabilities 12,09,183 13,907,438 4506,40 2. Total Assets (2.1 to 2.7) 198,368,201 102,845,400 88,388,838 2.1 Cash and Bank Balance 15,614,245 121,2149,320 7503,767 2.2 Money at Call and Short Notice 17,739,389 17,595,391 15,952,391 2.1 Cash and Bank Balance 3,442,659 2,278,464 1,547,231 2.1 Cash and Bank Balance 3,442,659 2,278,464 1,547,231 2.1 Commercial Evolution Evolution of Evolution and the state cash desidential Apartments Loan 3,424,559 2,21,384 9,820,475 3. Commarcial Comptor Loan 145,731 1,626,223 1,664,735 1,557,751 1,577,73 0,55,765 2,22,91,80 4,62,635 2,259,126 2,239,166 1,664,731 1,662,223 1,664,753 1,626,223 1,664,753 1,626,223 1,664,753 1,279,189 15,291,914 12,478,33 2,596,576 22,299,62 22,291,654 10,667,44 2,506,276 22,49,92 22,391,65 1,664,733 1,647,73	1.5	· · · ·	, ,		
1.6 Income Tax Linklines 1.1.0 1		5	, ,	, ,	
1.7.Other Liabilities 12,109,183 13,007,438 4506,400 2. Total Assets (2.1 to 2.7) 1083,658,921 102,054,600 86,386,83 2.1 Cash and Bank Balance 15,614,245 112,19,320 3,593,76 2.2 Money at Call and Short Notice - - 750,000 2.3 Investments 17,739,389 17,595,391 16,002,24 2.4 Loan and Advances 3,527,7264 59,80,477 53,374,54 2. Commercial Building and Resolutial Agritments Loan 3,442,659 2,728,464 1,547,823 2. Commercial Building and Resolutial Agritments Loan 182,157 33,373 35500 3. Commercial Complex Loan 182,157 13,374,548 692,138 9. Personal Housing Loan upto 1 Crore 5,101,614 4,776,308 4,624,657 C) Ordergin Loan 146,551,775 12,976,844 10,664,73 E) Overdruft Loan 26,506,626 22,420,982 22,301,663 S. Fixed Assets 437,113 413,192 422,839 2.6 10,907,471 11,929,4942 Corresponding Previous 3.7 Proft and Loss Account Thi6 Quarte Previous Quarter <td< td=""><td>1.0</td><td>6</td><td>240,896</td><td>277,266</td><td>238,568</td></td<>	1.0	6	240,896	277,266	238,568
2. Total Assets (2.1 to 2.7) 108,368,921 102,045,000 86,3366,330 2.1 Cash and Bank Balance 15,614,245 12,149,320 3,593,76 2.2 Money at Call and Short Notice 7,739,389 17,739,539 16,902,24 2.3 Investments 13,527,264 59,820,475 53,374,54 A) Real Estate Loan 43,527,264 59,820,475 53,374,54 A) Real Estate Loan 415,774 52,2256 402,03 B) Commercial Duoking Loan upto Rs. 1c 28,506 21,388 98,26 Commercial Duoking Loan (houking Land Purchase and Plotting Loan) 182,577 357,375 355,09 4. Other Real Estate Loan (Including Land Purchase and Plotting Loan) 2,27,222 1,596,478 402,456 D) Term Loan 16,457,715 1,662,731 1,664,748 10,667,344 E) Overdraft Loan 2,27,9189 15,21,914 12,478,33 19,97,714 D) Term Loan 12,279,189 15,221,914 12,478,33 24,799 3 Profit and Loss Account This Quarter Ending (30,201,471 11,929,492			-	-	-
2.1 Cash and Bank Bankce 15,614,245 12,149,320 3,593,760 2.1 Money at Call and Short Notice 17,793,389 17,595,391 16,902,44 2.3 Investments 17,739,389 17,595,391 16,902,44 2.4 Loan and Advances 63,527,264 59,820,475 53,374,54 3.1 Reidential Housing Loan (Except Personal Housing Loan upto Rs. 1c 268,506 221,385 98,22 2. commercial Bunking and Residential Apartments Loan 182,157 353,757 353,00 3. Commercial Complex Loan 12,647,731 1,626,223 1,664,73 0.4 Observer Tal Loan 12,647,873 1,266,223 1,664,73 D) Overfraft Loan 14,551,775 12,976,584 10,667,74 S. Fixed Assets 143,438 146,730 199,771 2.6 Non Banking Assets 143,438 146,730 199,771 2.7 Other Assets 143,438 146,730 199,771 2.7 Other Assets 143,438 146,730 199,771 2.7 Other Assets 13,584,78 1,247,122 1,743,988			, ,		
2.2 Money at Call and Short Notice 750.00 2.3 Investments 17,793.389 17,505.391 16,902.24 2.4 Loar and Advances 63,527.264 59,820,475 53,374,54 2.4 Loar and Advances 63,527.264 59,820,475 53,374,54 2.6 Commercial Building and Residential Joartments Loan 18,577 35,7375 355.09 3.1 Commercial Complex Loan 182,157 35,7375 355.09 3.1 Other Real Estate Loan (Including Land Purchase and Ptotting Loan) 12,576,222 1,566,478 602.15 D.) Term Loan 14,651,715 1,226,623 1,664,730 602.15 D.) Term Loan 14,651,715 1,2276,188 142,499 12,279,189 15,291,914 12,478,33 2.5 Fixed Assets 437,113 413,192 422,99 11,929,492 11,929,492 11,929,492 11,929,492 11,929,492 11,929,492 11,929,492 11,929,492 11,929,492 11,929,492 11,929,492 11,929,492 11,929,492 11,935,33 36,545					
2.3 Investments 17,739,389 17,579,389 16,6902,44 2.4 Loan and Advances 63,527,264 69,820,475 53,374,54 A) Real Estate Loan 3,422,659 2,728,464 1,547,82 2. Commercial Building and Residential Apartments Loan 415,774 532,226 422,30 3. Commercial Complex Loan 182,157 357,522 1,566,478 0,22,15 9. Personal Housing Loan upto 1 Crore 5,101,614 4,776,308 4,624,65 C) Margin Loan 12,657,622 1,664,731 1,664,731 1,664,751 1,276,584 10,667,34 E) Overdraft Loan 26,506,296 22,420,982 22,391,68 15,291,914 12,478,33 C) Non Banking Assets 14,34,348 146,730 19,917 11,192,942 11,143,55 C) Overdraft Loan 26,506,296 22,420,982 11,143,55 11,907,471 11,192,942 11,143,55 C) Overdraft Loss Account This Quarter Previous Quarter Ending (30 Chaitra Vera Quarter Ending (32 3.1 Interest Income (3.1-3.2) 4,691,265 2.207,696 3,316,457 3.2 Interest			15,014,245	12,149,520	
2.4 Loan and Advances 63,527,264 59,820,475 53,374,54 A) Real Estate Loan 3,442,659 2,728,464 1,547,823 1. Residemial Housing Loan (Except Personal Housing Loan upto Rs. 1c 265,506 221,385 98,226 2. Commercial Building and Residenial Apartments Loan 18,774 93,2220 402,33 3. Commercial Complex Loan 182,157 357,375 03500 B) Personal Housing Loan upto 1 Crore 1,101,614 4,776,308 4,624,655 C) Margin Loan 145,517,75 1,266,223 1,666,734 E) Overdraft Loan 26,506,296 22,420,982 22,391,65 5, Fi Others 12,279,189 15,291,914 12,478,33 2,7 Other Assets 143,713 413,192 422,99 2,7 Other Assets 143,713 413,192 422,99 2,7 Other Assets 143,733 119,97,193 1199,71 3,7 Tother Assets 143,438 144,3438 144,3438 144,3438 144,3438 50,604 3346,463 3,7 <td></td> <td>5</td> <td>17 739 389</td> <td>17 595 391</td> <td></td>		5	17 739 389	17 595 391	
A) Real Estate Loan 3.442.659 2.788.464 1.547.82 L Residential Hosing Loan (Except Personal Housing Loan upto Rs. 1c 26.3506 251.385 982.60 2. Commercial Building and Residential Apartments Loan 187.574 532.26 402.30 3. Commercial Complex Loan 187.572 15.96.478 602.15 B) Personal Housing Loan upto 1 Crore 5.101.614 4.776.308 4.624.65 C) Margin Loan 16.65.751 1.265.223 1.664.73 D) Term Loan 1.656.765 22.420.982 22.391.65 F) Others 12.279.189 15.291.914 12.478.33 CA Non Banking Assets 143.43.438 146.730 11.99.971 CA Non Banking Assets 143.43.438 146.730 11.92.94.920 11.143.55 CA Non Banking Assets 1.658.478 1.247.122 1.743.98 A Net Intervest Income 6.349.743 1.548.18 5.000.43.16.457 A Net Intervest Income (3.1-3.2) 4.691.265 2.2007.666 3.316.457 A Net Intervest Inc					
I. Residential Housing Loan (Except Personal Housing Loan upo Rs. 1e 26.89 25.1383 99.26 2. Commercial Building and Residential Apartments Loan 115.774 352.325 402.33 3. Commercial Complex Loan 182.157 357.375 355.09 4. Other Real Estate Loan (Including Land Purchase and Plotting Loan) 2.576.222 1.789.478 602.15 B. Personal Housing Loan up to 1 Crore 5.101.614 4.776.308 4.4224.05 D. Ferm Loan 16.455.771 12.276.584 10.667.34 B. O Personal Housing Loan Sets 12.277.189 15.291.914 12.247.83 2.5 Fixed Assets 437.113 413.192 422.99.92 2.6 Non Banking Assets 10.907.471 11.929.492 11.143.55 2.7 Other Assets 10.907.471 11.929.492 Vara Quarter Ending (32) 3 Perofit and Loss Account This Quarter Pervious Quarter Ending (33) 24.614.8418 5.060.433 3.1 Interest Income (3.1-3.2) 4.691.265 2.907.696 3.316.457 3.4 Other Operating Endome (A1-3.2) 4.					
2 Commercial Building and Residential Apartments Loan 415.774 32.325 402.30 3 Commercial Complex Loan 182.157 357.375 355.00 4 Other Real Estate Loan (Including Land Purchase and Plotting Loan) 2.56.222 1.564.78 642.15 B) Personal Housing Loan upto 1 Crore 5,101.614 4.775.308 4.624.65 C) Margin Loan 1.6645.731 1.662.523 1.664.733 E) Overdraft Loan 22.6506.296 22.420.982 22.2301.65 F) Others 12.279,188 15.291.914 12.478.33 C.6 Non Banking Assets 443.438 146.730 019.97.17 2.7 Other Assets 10.907.471 Previous Quarter Corresponding Previous 3 Profit and Loss Account This Quarter Fending (31 Asthad 2072) 3.1 Interest Income 6.349.743 4.154.818 5.060.43 3.2 Interest Repenses 1.6558.478 1.247.122 1.743.98 3.3 Other Operating Income (3.1-3.2) 4.691.265 2.907.696 3.341.64 </td <td></td> <td>· · · · · · · · · · · · · · · · · · ·</td> <td><i>, ,</i></td> <td></td> <td>98,268</td>		· · · · · · · · · · · · · · · · · · ·	<i>, ,</i>		98,268
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4 Other Real Estatic Lam (including Land Purchase and Plotting Lown) 2.576 222 1.596,478 602.11 B) Personal Housing Loan upto 1 Crore 5,101,614 4,776,308 4,624,65 C) Margin Loan 1.645,731 1.626,223 1.664,73 D) Term Loan 1.4,551,775 1.2,2976,584 10.0667,34 E) Overdraft Loan 2.6,506,296 22,242,082 22,231,65 F) Others 12,279,189 15,291,914 12,478,33 2.5 Fixed Assets 143,433 146,730 199,711 2.7 Other Assets 10,907,471 11,929,492 Corresponding Previous 2.7 Other Assets 1,658,478 1,247,122 1,743,908 3.2 Interest Income 6,349,743 4,154,818 5,060,433 3.2 Interest Income (3,1-3,2) 4,4691,265 2,907,696 3,316,45 3.3 Fee, Commission and Discount 254,453 185,543 275,75 3.4 Fee, Commission and Discount 2,44,525 3,363,405 3,329,060 3.5 Foreign		Ū 1			355,093
C) Margin Loan 1,645,731 1,626,223 1,664,733 D) Term Loan 2,6500,296 22,420,982 22,391,65 F) Overdraft Loan 2,6500,296 22,420,982 22,391,65 F) Others 12,279,189 15,291,914 12,478,33 2.5 Fixed Assets 143,433 146,730 199,711 2.7 Other Assets 10,907,471 11,929,492 11,143,55 3 Profit and Loss Account This Quarter Previous Quarter Corresponding Previous 3.1 Interest Income 5,497,743 4,154,818 5,060,433 3.2 Interest Expenses 1,658,478 1,247,122 1,743,948 3.3 Fee, Commission and Discount 254,453 188,543 257,377 3.4 Other Operating Income 403,943 250,473 361,645 3.8 Foroign Profit before Provisions (B-3,6-3.7) 2,568,331 1,407,884 898,251 3.6 Total Operating Income (A+3,3-4,3,5) 5,384,253 3,363,405 3,920,600 3.8 Provision					692,158
D) Tem Loan 14,551,775 12,976,584 10,667,343 E) Overdraft Loan 26,506,296 22,420,982 22,391,655 F) Others 12,279,189 15,291,914 12,478,33 2.5 Fixed Assets 437,113 413,192 422,99 2.7 Other Assets 110,907,471 11,929,492 11,143,55 3 Profit and Loss Account Fining (31 Contrastructure and		B) Personal Housing Loan upto 1 Crore	5,101,614	4,776,308	4,624,657
E) Overdraft Loan 20,506,296 22,420,982 22,391,65 F) Others 12,279,189 15,291,914 12,478,33 S Fixed Assets 433,113 413,192 422,99 26 Non Banking Assets 143,438 146,730 199,71 27 Other Assets 10,007,471 11,929,492 11,143,55 27 Other Assets 10,007,471 11,929,492 11,143,55 3 Profit and Loss Account This Quarter Previous Quarter Corresponding Previous 3.1 Interest Income 6,349,743 4,154,818 5,060,433 3.2 Interest Income (3.1-3.2) 4,409,265 2.907,096 3,316,453 3.3 Fee, Commission and Discount 254,453 185,343 257,57 3.4 Other Operating Income (A+3,3+3,4+3,5) 5,384,253 3,364,405 3,920,60 3.6 Total Operating Income (A+3,3+3,4+3,5) 5,384,253 3,363,405 3,920,60 3.6 Total Operating Expenses 2,152,902 2,437,22 1,49,88		C) Margin Loan	1,645,731	1,626,223	1,664,734
F) Others 12,279,189 15,291,914 12,478,33 2.5 Fixed Assets 437,113 413,192 422,99 2.6 Non Banking Assets 10,907,471 11,929,492 11,143,55 3 Profit and Loss Account This Quarter Ending (31) Previous Quarter Interest Income Corresponding Previous 3.1 Interest Income 6,349,743 4,154,818 5,060,433 2. Interest Income (3,1-3.2) 4,691,265 2,907,696 3,316,455 3.3 Fee, Commission and Discount 254,453 185,343 257,57 3.4 Other Operating Income 4,33,443,592 19,893 (14,988) 8. Total Operating Income (A+3,3+3,4+3,5) 5,384,253 3,364,065 3,292,600 3.5 Foreign Exchange Gain 34,592 19,893 (14,988) 25,510 8. Total Operating Income (A+3,3+4+3,5) 5,384,253 1,363,405 3,292,600 3.6 Staff Expenses 2,182,352 1,525,902 2,437,22 3.7 Other Operating Income (A+3,3+3,4+3,5)		D) Term Loan	14,551,775	12,976,584	10,667,342
2.5 Fixed Assets 437,113 413,192 422,99 2.6 Non Banking Assets 143,438 146,730 199,713 2.7 Other Assets 10,907,471 11,929,492 11,143,55 3 Profit and Loss Account This Quarter Ending (31 Ashad 2072) Previous Quarter Ashad 2072) Corresponding Previous Year Quarter Ending (32 Ashad 2072) 3.1 Interest Expenses 1,658,478 1,247,122 1,743,98 3.2 Interest Income (3.1-3.2) 4,601,266 2,207,696 3,316,437 3.3 Fee, Commission and Discount 224,453 185,343 257,57 3.4 Other Operating Income 403,943 250,473 361,555 3.5 Foreign Exchange Gain 34,592 19,893 (14,98) 3.6 Staff Expenses 2,182,252 1,525,902 2,437,22 3.7 Other Operating Income (A+3,4+3,4+3.5) 5,384,253 3,63,405 3,920,60. 3.8 Total Operating Income (A+3,4+3,4+3.5) 2,386,331 1,407,884 898,256 3.7 Other Opera		E) Overdraft Loan	26,506,296	22,420,982	22,391,652
2.6 Non Banking Assets 143,438 146,730 199,71: 2.7 Other Assets 10,907,471 11,929,492 11,143,55 3 Profit and Loss Account This Quarter Ending (31 Ashad 2073) 2072) Ashad 2072) Ashad 2072) 3.1 Interest Income 6.349,743 4.154,818 5.060,437 3.2 Interest Income (3.1-3.2) 4.691,265 2.907,696 3.316,457 3.3 Fee, Commission and Discount 254,453 185,343 257,57 3.4 Other Operating Income 403,943 250,473 361,55 3.5 Foreign Exchange Gain 34,592 19,893 (14,983) 8 Total Operating Income (A+3.3+3.4+3.5) 5.384,253 3.363,405 3.920,600 3.6 Staff Expenses 2,182,252 1,525,900 2,437,22 3.7 Other Operating Income (A+3.3+3.4+3.5) 2.586,331 1.407,884 898,255 3.8 Provision for Possible Losses 356,516 186,231 442,620 0.90 perating Profit (C-3.8) 2.211,815 </td <td></td> <td>F) Others</td> <td>12,279,189</td> <td>15,291,914</td> <td>12,478,331</td>		F) Others	12,279,189	15,291,914	12,478,331
2.7 Other Assets 10,907,471 11,929,492 11,143,55 3 Profit and Loss Account This Quarter Ending (31 Ashad 2073) Previous Quarter Ending (30 Chaira) Corresponding Previous Year Quarter Ending (32 Ashad 2073) 3.1 Interest Income 6,349,743 4,154,818 5,060,433 3.1 Interest Expenses 16,58,478 12,47,122 1,743,984 A. Net Interest Income (3.1-3.2) 4,691,265 2,907,696 3,316,457 3.3 Fee, Commission and Discount 224,453 185,343 2257,57 3.4 Other Operating Income 403,943 250,473 361,55 3.5 Foreign Exchange Gain 34,592 19,893 (14,988) B. Total Operating Income (A+3,3+3,4+3,5) 5,384,253 3,363,405 3,920,600 3.6 Staff Expenses 2,182,252 1,525,902 2,437,22 3.7 Other Operating Expenses 2,316,253 1442,623 442,621 3.8 Provision for Provisions (B-3,6-3.7) 2,2568,331 1,407,884 8988,255 3			437,113	413,192	422,998
3 Profit and Loss Account This Quarter Ending (31 (Marked 2073) Previous Quarter Ending (30 (2072) Corresponding Previous Year Quarter Ending (32 (Marked 2073) 3.1 Interest Income 6,349,743 4,154,818 5,060,433 3.2 Interest Expenses 1,658,478 1,247,122 1,743,98 3.3 Fee, Commission and Discount 254,453 185,343 257,57 3.4 Other Operating Income 403,943 250,473 361,555 5.5 Foreign Exchange Gain 34,592 19,893 (14,98) B. Total Operating Income (A+3.3+3.4+3.5) 5,384,253 3,363,405 3,920,60 3.6 Staff Expenses 2,182,252 1,525,902 2,437,22 3.7 Other Operating Profit before Provisions (B-3,6-3,7) 2,568,331 1,407,884 898,257 3.8 Provision for Possible Losses 2,311,815 1,221,653 4455,633 3.9 Non Operating Profit (C-3,8) 2,211,815 1,212,653 4455,633 3.9 Non Operating Profit (C-3,89) 2,211,815 1,221,653 445,6563 <td></td> <td></td> <td></td> <td>,</td> <td>199,718</td>				,	199,718
3 Profit and Loss Account Ending (31 Ashad 2073) Ending (30 2072) Vear Quarter Ending (32 Ashad 2072) 3.1 Interest Income 6,349,743 4,154,818 5,060,43' 3.2 Interest Expenses 1,658,478 1,247,122 1,743,98 A. Net Interest Income (3,1-3.2) 4,691,265 2,907,696 3,316,45 3.3 Fee, Commission and Discount 254,453 185,543 257,57 3.4 Other Operating Income 403,943 250,473 361,55 3.5 Foreign Exchange Gain 34,592 19,893 (14,98) B. Total Operating Income (A+3,3+3,4+3,5) 5,384,253 3,363,405 3,920,60 3.6 Staff Expenses 2,182,252 1,525,902 2,247,22 3.7 Other Operating Expenses 3656,516 186,231 442,621 D. Operating Profit before Provisions (B-3,6-3.7) 2,568,331 1,407,884 898,255 S. Provision for Possible Loss 623,215 182,515 513,20 J. Operating Profit (C-3.8)	2.7	Other Assets	, ,		11,143,551
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3.3 Fee, Commission and Discount 254,453 185,343 257,57 3.4 Other Operating Income 403,943 250,473 361,55 5.5 Foreign Exchange Gain 34,592 19,893 (14,98) 8. Total Operating Income (A+3.3+3.4+3.5) 5.384,253 3.363,405 3.202,600 3.6 Staff Expenses 2,182,252 1,525,902 2,437,22 3.7 Other Operating Expenses 633,670 429,619 585,133 C. Operating Profit before Provisions (B-3.6-3.7) 2,568,331 1,407,884 898,255 3.8 Prosision for Possible Losses 356,516 186,231 442,621 D. Operating Profit (C-3.8) 2,211,815 1,221,653 455,630 3.9 Non Operating Income/Expenses (Net) 1,735,412 782,515 513,200 3.1 Write Back of Provision for Possible Loss 629,315 415,171 380,287 3.11 Extra Ordinary Income/Expenses (Net) 112,499 90,667 61,900 F. Profit before Bonus and Taxes (E+3.12) 4,689,042 2,510,005 1,411,02 3.1	3.1	Interest Income	Ending (31 Ashad 2073) 6,349,743	Ending (30 Chaitra 2072) 4,154,818	Year Quarter Ending (32 Ashad 2072) 5,060,439
3.4 Other Operating Income 403,943 250,473 361,550 3.5 Foreign Exchange Gain 34,592 19,893 (14,989 B. Total Operating Income (A+3.3+3.4+3.5) 53,384,253 33,363,405 3.920,600 3.6 Staff Expenses 2,182,252 1,525,902 2,437,22 3.7 Other Operating Expenses 633,670 429,619 585,133 C. Operating Profit before Provisions (B-3.6-3.7) 2,568,331 1,407,884 898,256 3.8 Provision for Possible Losses 356,516 186,231 442,621 D. Operating Profit (C-3.8) 2,211,815 1,221,653 455,630 3.9 Non Operating Income/Expenses (Net) 1,735,412 782,515 513,200 3.1 Write Back of Provision for Possible Loss 629,315 415,171 380,288 E. Profit from Regular Activities (D+3.10+3.11) 4,576,543 2,419,338 1,349,119 3.11 Extra Ordinary Income/Expenses (Net) 112,499 90,667 61,900 3.12 Provision for Tax 1,288,020 681,329 - 3.12 </td <td>3.1 3.2</td> <td>Interest Income Interest Expenses</td> <td>Ending (31 Ashad 2073) 6,349,743 1,658,478</td> <td>Ending (30 Chaitra 2072) 4,154,818 1,247,122</td> <td>Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980</td>	3.1 3.2	Interest Income Interest Expenses	Ending (31 Ashad 2073) 6,349,743 1,658,478	Ending (30 Chaitra 2072) 4,154,818 1,247,122	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980
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B. Total Operating Income (A+3.3+3.4+3.5) 5,384,253 3,363,405 3,920,603 3.6 Staff Expenses 2,182,252 1,525,902 2,437,22 3.7 Other Operating Expenses 633,670 429,619 585,133 C. Operating Profit before Provisions (B-3.6-3.7) 2,568,331 1,407,884 898,255 3.8 Provision for Possible Losses 356,516 186,231 442,621 D. Operating Profit (C-3.8) 2,211,815 1,221,653 455,630 3.9 Non Operating Income/Expenses (Net) 1,735,412 782,515 513,200 3.10 Write Back of Provision for Possible Loss 629,315 415,171 380,289 8.11 Extra Ordinary Income/Expenses (Net) 112,499 90,667 61,900 9.12 Profit before Bonus and Taxes (E+3.12) 4,689,042 2,510,005 1,411,022 3.12 Provision for Staff Bonus 382,050 185,926 - 3.13 Provision for Tax 1,288,209 681,329 884,900 G. Net Profit/(Loss	3.1 3.2 A. 3.3	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577
3.6 Staff Expenses 2,182,252 1,525,902 2,437,22 3.7 Other Operating Expenses 633,670 429,619 585,132 C. Operating Profit before Provisions (B-3.6-3.7) 2,568,331 1,407,884 898,255 3.8 Provision for Possible Losses 356,516 186,231 442,620 D. Operating Profit (C-3.8) 2,211,815 1,221,653 455,630 3.9 Non Operating Income/Expenses (Net) 1,735,412 782,515 513,20 3.1 Write Back of Provision for Possible Loss 629,315 415,171 380,28 E. Profit from Regular Activitties (D+3.10+3.11) 4,576,543 2,419,338 1,349,119 3.11 Extra Ordinary Income/Expenses (Net) 112,499 90,667 61,900 F. Profit before Bonus and Taxes (E+3.12) 4,689,042 2,510,005 1,411,02 3.12 Provision for Staff Bonus 382,050 185,926 - 3.13 Provision for Tax 1,288,209 681,329 884,900 G. Net Profit/(Loss) (F-3.13-3.14) 3,018,782 1,642,750 526,122	3.1 3.2 A. 3.3 3.4	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556
3.7 Other Operating Expenses 633,670 429,619 585,133 C. Operating Profit before Provisions (B-3.6-3.7) 2,568,331 1,407,884 898,250 3.8 Provision for Possible Losses 356,516 186,231 442,620 D. Operating Profit (C-3.8) 2,211,815 1,221,653 455,633 3.9 Non Operating Income/Expenses (Net) 1,735,412 782,515 513,20 3.1 Write Back of Provision for Possible Loss 629,315 415,171 380,287 3.1 Extra Ordinary Income/Expenses (Net) 112,499 90,667 61,903 3.11 Extra Ordinary Income/Expenses (Net) 112,499 90,667 61,903 3.12 Profit before Bonus and Taxes (E+3.12) 4,689,042 2,510,005 1,411,02 3.12 Provision for Staff Bonus 382,050 185,926 - 3.13 Provision for Tax 1,288,209 681,329 884,900 G. Net Profit/(Loss) (F-3.13-3.14) 3,018,782 1,642,750 526,122 4 Ratios	3.1 3.2 A. 3.3 3.4 3.5	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989)
C. Operating Profit before Provisions (B-3.6-3.7) 2,568,331 1,407,884 898,250 3.8 Provision for Possible Losses 356,516 186,231 442,620 D. Operating Profit (C-3.8) 2,211,815 1,221,653 455,630 3.9 Non Operating Income/Expenses (Net) 1,735,412 782,515 513,20 3.1 Write Back of Provision for Possible Loss 629,315 415,171 380,28' E. Profit from Regular Activitties (D+3.10+3.11) 4,576,543 2,419,338 1,349,11' 3.11 Extra Ordinary Income/Expenses (Net) 112,499 90,667 61,90; 3.12 Profit before Bonus and Taxes (E+3.12) 4,689,042 2,510,005 1,411,02 3.12 Provision for Tax 382,050 185,926 - G. Net Profit/(Loss) (F-3.13-3.14) 3,018,782 1,642,750 526,122 4 Ratios 11.41% 9.55% 7.80° 4.1 Capital Fund/Risk Weighted Assets 11.41% 9.55% 7.80° 4.2 Non Performing Loan/To	3.1 3.2 A. 3.3 3.4 3.5 B.	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5)	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603
3.8 Provision for Possible Losses 356,516 186,231 442,620 D. Operating Profit (C-3.8) 2,211,815 1,221,653 455,633 3.9 Non Operating Income/Expenses (Net) 1,735,412 782,515 513,20 3.1 Write Back of Provision for Possible Loss 629,315 415,171 380,28 E. Profit from Regular Activities (D+3.10+3.11) 4,576,543 2,419,338 1,349,119 3.11 Extra Ordinary Income/Expenses (Net) 112,499 90,667 61,909 F. Profit before Bonus and Taxes (E+3.12) 4,689,042 2,510,005 1,411,02 3.12 Provision for Staff Bonus 382,050 185,926 - 3.13 Provision for Tax 1,288,209 681,329 884,900 G. Net Profit/(Loss) (F-3.13-3.14) 3,018,782 1,642,750 526,12 4 Capital Fund/Risk Weighted Assets 11,41% 9.55% 7.800 4.1 Capital Fund/Risk Weighted Assets 11,41% 9.55% 7.800 4.2 Non Performing Loan/T	3.1 3.2 A. 3.3 3.4 3.5 B. 3.6	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221
D. Operating Profit (C-3.8) 2,211,815 1,221,653 455,630 3.9 Non Operating Income/Expenses (Net) 1,735,412 782,515 513,20 3.1 Write Back of Provision for Possible Loss 629,315 415,171 380,28' E. Profit from Regular Activitties (D+3.10+3.11) 4,576,543 2,419,338 1,349,11' 3.11 Extra Ordinary Income/Expenses (Net) 112,499 90,667 61,90' F. Profit before Bonus and Taxes (E+3.12) 4,689,042 2,510,005 1,411,02' 3.12 Provision for Staff Bonus 382,050 185,926 - 3.13 Provision for Tax 1,288,209 681,329 884,900' G. Net Profit/(Loss) (F-3.13-3.14) 3,018,782 1,642,750 526,12' 4 Ratios 111.41% 9.55% 7.80' 4.1 Capital Fund/Risk Weighted Assets 11.41% 9.55% 7.80' 4.2 Non Performing Loan/Total Loan 2.72% 3.67% 3.95' 4.3 Total Loan Loss Provision/ Total NPL	3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252 633,670	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132
3.9 Non Operating Income/Expenses (Net) 1,735,412 782,515 513,20 3.1 Write Back of Provision for Possible Loss 629,315 415,171 380,28' E. Profit from Regular Activitties (D+3.10+3.11) 4,576,543 2,419,338 1,349,11' 3.11 Extra Ordinary Income/Expenses (Net) 112,499 90,667 61,90' F. Profit before Bonus and Taxes (E+3.12) 4,689,042 2,510,005 1,411,02' 3.12 Provision for Staff Bonus 382,050 185,926 - 3.13 Provision for Tax 1,288,209 681,329 884,900 G. Net Profit/(Loss) (F-3.13-3.14) 3,018,782 1,642,750 526,122 4 Ratios At the end of this Quarter Previous Quarter At the end of Previous Quarter 4.1 Capital Fund/Risk Weighted Assets 11.41% 9.55% 7.80' 4.2 Non Performing Loan/Total Loan 2.72% 3.67% 3.95' 4.3 Total Loan Loss Provision/ Total NPL 115.49% 111.87% 109.80' 4.4 Cost of Fund 1.98% 2.11% 2.33' <tr< td=""><td>3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C.</td><td>Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7)</td><td>Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331</td><td>Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884</td><td>Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250</td></tr<>	3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C.	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7)	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250
3.1 Write Back of Provision for Possible Loss 629,315 415,171 380,28 E. Profit from Regular Activitties (D+3.10+3.11) 4,576,543 2,419,338 1,349,119 3.11 Extra Ordinary Income/Expenses (Net) 112,499 90,667 61,905 F. Profit before Bonus and Taxes (E+3.12) 4,689,042 2,510,005 1,411,026 3.12 Provision for Staff Bonus 382,050 185,926 - 3.13 Provision for Tax 3,018,782 1,642,750 526,122 G. Net Profit/(Loss) (F-3.13-3.14) 3,018,782 1,642,750 526,122 4 Capital Fund/Risk Weighted Assets 11,41% 9.55% 7.800 4.1 Capital Fund/Risk Weighted Assets 11.41% 9.55% 7.800 4.3 Total Loan Loss Provision/ Total NPL 115.49% 111.87% 109,800 4.4 Cost of Fund As per NRB) 66.16% 68.08% 65.386	3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331 356,516	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884 186,231	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250 442,620
E. Profit from Regular Activitties (D+3.10+3.11) 4,576,543 2,419,338 1,349,119 3.11 Extra Ordinary Income/Expenses (Net) 112,499 90,667 61,903 F. Profit before Bonus and Taxes (E+3.12) 4,689,042 2,510,005 1,411,023 3.12 Provision for Staff Bonus 382,050 185,926 - 3.13 Provision for Tax 1,288,209 681,329 884,900 G. Net Profit/(Loss) (F-3.13-3.14) 3,018,782 1,642,750 526,122 4 At the end of this Quarter At the end of Previous Quarter At the end of Previous Quarter At the end of Previous Quarter 7.800 4.1 Capital Fund/Risk Weighted Assets 11.41% 9.55% 7.800 4.2 Non Performing Loan/Total Loan 2.72% 3.67% 3.955 4.3 Total Loan Loss Provision/ Total NPL 115.49% 111.87% 109.800 4.4 Cost of Fund (As per NRB) 66.16% 68.08% 65.38%	3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D.	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8)	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331 356,516 2,211,815	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884 186,231 1,221,653	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250
3.11 Extra Ordinary Income/Expenses (Net) 112,499 90,667 61,905 F. Profit before Bonus and Taxes (E+3.12) 4,689,042 2,510,005 1,411,024 3.12 Provision for Staff Bonus 382,050 185,926 - 3.13 Provision for Tax 1,288,209 681,329 884,900 G. Net Profit/(Loss) (F-3.13-3.14) 3,018,782 1,642,750 526,122 4 Ratios At the end of this Quarter At the end of Previous Quarter At the end of Staff Bonus Quarter At the end of Previous Quarter At the end of Quarter <	3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/Expenses (Net)	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331 356,516 2,211,815 1,735,412	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884 186,231 1,221,653 782,515	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250 442,620 455,630 513,201
3.12 Provision for Staff Bonus 382,050 185,926 - 3.13 Provision for Tax 1,288,209 681,329 884,900 G. Net Profit/(Loss) (F-3.13-3.14) 3,018,782 1,642,750 526,122 4 Ratios At the end of this Quarter At the end of Previous Quarter At the end of Staff Bonus At the end of Previous Quarter At the end of Previous Quarter At the end of Staff Bonus At the end of Previous Quarter At the end of Previous Quarter At the end of Previous Quarter At the end of Staff Bonus At the end of Previous Quarter At the end of Previous Year Quarter 9.55% 7.80° 4.1 Capital Fund/Risk Weighted Assets 11.41% 9.55% 7.80° 3.95° 4.2 Non Performing Loan/Total Loan 2.72% 3.67% 3.95° 3.95° 4.3 Total Loan Loss Provision/ Total NPL 115.49% 111.87% 109.80° 4.4 Cost of Fund 1.98% 2.11% 2.33° 4.5 Crdit Deposit Ratio (As per NRB) 66.16% 68.08% 65.38°	3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.1	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331 356,516 2,211,815 1,735,412 629,315	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884 186,231 1,221,653 782,515 415,171	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250 442,620
3.13Provision for Tax1,288,209681,329884,900G.Net Profit/(Loss) (F-3.13-3.14)3,018,7821,642,750526,1224RatiosAt the end of this QuarterAt the end of Previous QuarterAt the end of Previous Year Quarter4.1Capital Fund/Risk Weighted Assets11.41%9.55%7.80°4.2Non Performing Loan/Total Loan2.72%3.67%3.95°4.3Total Loan Loss Provision/ Total NPL115.49%111.87%109.80°4.4Cost of Fund1.98%2.11%2.33°4.5Crdit Deposit Ratio (As per NRB)66.16%68.08%65.38°	3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.1 E.	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit from Regular Activitties (D+3.10+3.11)	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331 356,516 2,211,815 1,735,412 629,315 4,576,543	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884 186,231 1,221,653 782,515 415,171 2,419,338	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250 442,620 442,620 513,201 380,287
G.Net Profit/(Loss) (F-3.13-3.14)3,018,7821,642,750526,1234RatiosAt the end of this QuarterAt the end of Previous QuarterAt the end of Previous QuarterAt the end of Previous Year Quarter4.1Capital Fund/Risk Weighted Assets11.41%9.55%7.80°4.2Non Performing Loan/Total Loan2.72%3.67%3.95°4.3Total Loan Loss Provision/ Total NPL115.49%111.87%109.80°4.4Cost of Fund1.98%2.11%2.33°4.5Crdit Deposit Ratio (As per NRB)66.16%68.08%65.38°	3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.1 E. 3.11	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit from Regular Activitties (D+3.10+3.11) Extra Ordinary Income/Expenses (Net)	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331 356,516 2,211,815 1,735,412 629,315 4,576,543 112,499	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884 186,231 1,221,653 782,515 415,171 2,419,338 90,667 2,510,005	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250 442,620 442,620 513,201 380,287 1,349,119
4RatiosAt the end of this QuarterAt the end of Previous QuarterAt the end of Corresponding Previous Year Quarter4.1Capital Fund/Risk Weighted Assets11.41%9.55%7.80°4.2Non Performing Loan/Total Loan2.72%3.67%3.95°4.3Total Loan Loss Provision/ Total NPL115.49%111.87%109.80°4.4Cost of Fund1.98%2.11%2.33°4.5Crdit Deposit Ratio (As per NRB)66.16%68.08%65.38°	3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.1 E. 3.11 F. 3.12	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit from Regular Activitties (D+3.10+3.11) Extra Ordinary Income/Expenses (Net) Profit before Bonus and Taxes (E+3.12) Provision for Staff Bonus	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331 356,516 2,211,815 1,735,412 629,315 4,576,543 112,499 4,689,042 382,050	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884 186,231 1,221,653 782,515 415,171 2,419,338 90,667 2,510,005 185,926	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250 442,620 442,620 513,201 380,287 1,349,119 61,905 1,411,024
4Ratiosthis QuarterPrevious QuarterPrevious Year Quarter4.1Capital Fund/Risk Weighted Assets11.41%9.55%7.80%4.2Non Performing Loan/Total Loan2.72%3.67%3.95%4.3Total Loan Loss Provision/ Total NPL115.49%111.87%109.80%4.4Cost of Fund1.98%2.11%2.33%4.5Crdit Deposit Ratio (As per NRB)66.16%68.08%65.38%	3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.4 5.9 3.4 E. 3.11 F. 3.12 3.13	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit from Regular Activitties (D+3.10+3.11) Extra Ordinary Income/Expenses (Net) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 2,54,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331 356,516 2,211,815 1,735,412 629,315 4,576,543 112,499 4,689,042 382,050 1,288,209	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884 186,231 1,221,653 782,515 415,171 2,419,338 90,667 2,510,005 185,926 681,329	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250 442,620 442,620 442,620 513,201 380,287 1,349,119 61,905 1,411,024 - 884,900
4.2 Non Performing Loan/Total Loan 2.72% 3.67% 3.95% 4.3 Total Loan Loss Provision/ Total NPL 115.49% 111.87% 109.80% 4.4 Cost of Fund 1.98% 2.11% 2.33% 4.5 Crdit Deposit Ratio (As per NRB) 66.16% 68.08% 65.38%	3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.4 5.9 3.4 E. 3.11 F. 3.12 3.13	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit from Regular Activitties (D+3.10+3.11) Extra Ordinary Income/Expenses (Net) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 2,54,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331 356,516 2,211,815 1,735,412 629,315 4,576,543 112,499 4,689,042 382,050 1,288,209	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884 186,231 1,221,653 782,515 415,171 2,419,338 90,667 2,510,005 185,926 681,329	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250 442,620 442,620 445,630 513,201 380,287 1,349,119 61,905 1,411,024
4.2 Non Performing Loan/Total Loan 2.72% 3.67% 3.95% 4.3 Total Loan Loss Provision/ Total NPL 115.49% 111.87% 109.80% 4.4 Cost of Fund 1.98% 2.11% 2.33% 4.5 Crdit Deposit Ratio (As per NRB) 66.16% 68.08% 65.38%	3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.1 F. 3.12 3.13 G.	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Losse Profit from Regular Activitties (D+3.10+3.11) Extra Ordinary Income/Expenses (Net) Profit before Bonus and Taxes (E+3.12) Provision for Staff Bonus Provision for Tax Net Profit/(Loss) (F-3.13-3.14)	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331 356,516 2,211,815 1,735,412 629,315 4,576,543 112,499 4,689,042 382,050 1,288,209 3,018,782 At the end of	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884 186,231 1,221,653 782,515 415,171 2,419,338 90,667 2,510,005 185,926 681,329 1,642,750 At the end of	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250 442,620 442,620 455,630 513,201 380,287 1,349,119 61,905 1,411,024 - 884,900 526,123 At the end of Corresponding
4.3 Total Loan Loss Provision/ Total NPL 115.49% 111.87% 109.80' 4.4 Cost of Fund 1.98% 2.11% 2.33' 4.5 Crdit Deposit Ratio (As per NRB) 66.16% 68.08% 65.38'	3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.1 E. 3.11 F. 3.12 3.13 G. 4	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit from Regular Activities (D+3.10+3.11) Extra Ordinary Income/Expenses (Net) Provision for Staff Bonus Provision for Tax Net Profit/(Loss) (F-3.13-3.14) Ratios	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331 356,516 2,211,815 1,735,412 629,315 4,576,543 112,499 4,689,042 382,050 1,288,209 3,018,782 At the end of this Quarter	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884 186,231 1,221,653 782,515 415,171 2,419,338 90,667 2,510,005 185,926 681,329 1,642,750 At the end of Previous Quarter	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250 442,620 442,620 442,620 513,201 380,287 1,349,119 61,905 1,411,024 - 884,900 526,123 At the end of Corresponding Previous Year Quarter
4.4 Cost of Fund 1.98% 2.11% 2.33' 4.5 Crdit Deposit Ratio (As per NRB) 66.16% 68.08% 65.38'	3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.1 E. 3.11 F. 3.12 3.13 G. 4	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit from Regular Activities (D+3.10+3.11) Extra Ordinary Income/Expenses (Net) Provision for Staff Bonus Provision for Tax Net Profit/(Loss) (F-3.13-3.14) Ratios Capital Fund/Risk Weighted Assets	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331 356,516 2,211,815 1,735,412 629,315 4,576,543 112,499 4,689,042 382,050 1,288,209 3,018,782 At the end of this Quarter 11.41%	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884 186,231 1,221,653 782,515 415,171 2,419,338 90,667 2,510,005 185,926 681,329 1,642,750 At the end of Previous Quarter 9,55%	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250 442,620 442,620 455,630 513,201 380,287 1,349,119 61,905 1,411,024 - 884,900 526,123 At the end of Corresponding
4.5 Crdit Deposit Ratio (As per NRB) 66.16% 68.08% 65.38%	3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.1 E. 3.11 F. 3.12 3.13 G. 4. 4.2	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit from Regular Activities (D+3.10+3.11) Extra Ordinary Income/Expenses (Net) Profit before Bonus and Taxes (E+3.12) Provision for Staff Bonus Provision for Tax Net Profit/(Loss) (F-3.13-3.14) Capital Fund/Risk Weighted Assets Non Performing Loan/Total Loan	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331 356,516 2,211,815 1,735,412 629,315 4,576,543 112,499 4,689,042 382,050 1,288,209 3,018,782 At the end of this Quarter 11.41% 2.72%	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884 186,231 1,221,653 782,515 415,171 2,419,338 90,667 2,510,005 185,926 681,329 1,642,750 At the end of Previous Quarter 9,55% 3,67%	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250 442,620 442,620 455,630 513,201 380,287 1,349,119 61,905 1,411,024
	3.1 3.2 A. 3.3 3.4 3.3 3.4 3.3 3.4 3.7 C. 3.8 D. 3.9 3.1 E. 3.11 F. 3.12 3.13 G. 4. 4.1 4.2 4.3	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit from Regular Activities (D+3.10+3.11) Extra Ordinary Income/Expenses (Net) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax Net Profit/(Loss) (F-3.13-3.14) Ratios Capital Fund/Risk Weighted Assets Non Performing Loan/Total Loan Total Loan Loss Provision/ Total NPL	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331 356,516 2,211,815 1,735,412 629,315 4,576,543 112,499 4,689,042 382,050 1,288,209 3,018,782 At the end of this Quarter 11,41% 2,72% 115,49%	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884 186,231 1,221,653 782,515 415,171 2,419,338 90,667 2,510,005 185,926 681,329 1,642,750 At the end of Previous Quarter 9,55% 3,67% 111.87%	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250 442,620 442,620 4455,630 513,201 380,287 1,349,119 61,905 1,411,024 - 884,900 526,123 At the end of Corresponding Previous Year Quarter 7.80% 3.95%
0.15/0 0.27/0 7.21	3.1 3.2 A. 3.3 3.4 3.3 3.4 3.3 3.4 3.7 C. 3.8 D. 3.8 D. 3.9 3.1 E. 3.11 F. 3.12 3.13 G. 4. 4.1 4.2 4.3 4.4	Interest Income Interest Expenses Net Interest Income (3.1-3.2) Fee, Commission and Discount Other Operating Income Foreign Exchange Gain Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit from Regular Activities (D+3.10+3.11) Extra Ordinary Income/Expenses (Net) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax Net Profit/(Loss) (F-3.13-3.14) Ratios Capital Fund/Risk Weighted Assets Non Performing Loan/Total Loan Total Loan Loss Provision/ Total NPL Cost of Fund	Ending (31 Ashad 2073) 6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,253 2,182,252 633,670 2,568,331 356,516 2,211,815 1,735,412 629,315 4,576,543 112,499 4,689,042 382,050 1,288,209 3,018,782 At the end of this Quarter 11,41% 2,72% 115,49% 1,98%	Ending (30 Chaitra 2072) 4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,884 186,231 1,221,653 782,515 415,171 2,419,338 90,667 2,510,005 185,926 681,329 1,642,750 At the end of Previous Quarter 9.55% 3.67% 111.87% 2.11%	Year Quarter Ending (32 Ashad 2072) 5,060,439 1,743,980 3,316,459 257,577 361,556 (14,989) 3,920,603 2,437,221 585,132 898,250 442,620 442,620 442,620 455,630 513,201 380,287 1,349,119 61,905 1,411,024 - 884,900 526,123 At the end of Corresponding Previous Year Quarter 7.80% 3.95% 109.80%