

असतो मा सद्गमय

सत्यमेव जयते

नेपाल बैंक लिमिटेड

NEPAL BANK LIMITED

सत्यमेव जयते

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजत प्राप्त संस्था)

रजिस्टर्ड (केन्द्रीय कार्यालय): काठमाडौँ जिल्ला, का.म.न.पा बडा नं. २२, धर्मपथ

पोस्ट बक्स नं. ३६, फोन नं. ०१- ५१७१२२२/५३४७९९९

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नेपाल बैंक लिमिटेडको ६६औं वार्षिक साधारण सभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति : २०८२/०९/०८ गते)

यस बैंकको सञ्चालक समितिको मिति २०८२/०९/०७ गते सोमबार वसेको २६औँ बैठकबाट देहायका विषयहरूमा छलफल तथा निर्णय गर्नका लागि निम्न मिति, स्थान र समयमा बैंकको ६६औँ वार्षिक साधारण सभा बस्ने निर्णय भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७ बमोजिम सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी तथा उपस्थितिका लागि अनुरोध गर्दै यो सूचना प्रकाशित गरिएको छ ।

१. साधारण सभा हुने मिति, स्थान र समय :

मिति : २०८२ पुस ३० गते बुधवार

स्थान : नेपाल पुलिस क्लब, भूकूटीमण्डप, काठमाडौँ ।

समय : बिहान ११:०० बजे

२. छलफलका विषयहरू :

क. सामान्य प्रस्तावहरू :

- आर्थिक वर्ष २०८१/८२ को सञ्चालक समितिको वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने ।
- लेखा परीक्षकको प्रतिवेदन सहितको २०८२ आषाढ मसान्तको वासलात, सोही मितिमा समाप्त आर्थिक वर्ष २०८१/८२ को नाफा/नोक्सान हिसाब तथा नगद प्रवाह विवरण र सोही अवधिको वित्तीय विवरणसँग सम्बन्धित अनुसूचीहरू छलफल गरी पारित गर्ने ।
- कम्पनी ऐन, २०६३ को दफा १११, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ र लेखापरीक्षण ऐन २०७५ को दफा ११ अनुसार आर्थिक वर्ष २०८२/८३ का लागि लेखापरीक्षक नियुक्त गर्ने र पारिश्रमिक निर्धारण गर्ने ।

ख. विशेष प्रस्तावहरू :

- सञ्चालकको पारिश्रमिक, भत्ता र सुविधा सम्बन्धी व्यवस्थामा संशोधन गर्न बैंकको नियमावलीको नियम ३१ मा संशोधन गर्ने ।
- प्रबन्ध पत्र/ नियमावलीको प्रस्तावित संशोधनमा नियमनकारी निकायबाट कुनै फेरबदलको सुभाव प्राप्त भएमा सो बमोजिम आवश्यक फेरबदल गर्न सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने ।

सञ्चालक समितिको आज्ञाले

केशव प्रसाद भण्डारी

कम्पनी सचिव

साधारण सभा सम्बन्धी अन्य जानकारी

१. वार्षिक साधारण सभा प्रयोजनका निमित्त मिति २०८२/०९/२१ गते शेयरधनी दर्ता पुस्तिका (Book Close) बन्द रहनेछ । नेपाल स्टक एक्सचेञ्ज लिमिटेडमा मिति २०८२/०९/२० गतेसम्म कारोबार भई नियमानुसार शेयर नामसारी भएका शेयरधनीहरू मात्र साधारण सभामा सहभागी हुन योग्य हुनेछन् ।

२. सभामा भाग लिन इच्छुक शेयरधनी महानुभावहरूले शेयर प्रमाणपत्र वा हितग्राही (DMAT) खाता खोलिएको प्रमाण/हितग्राही खाता नं./शेयर किता सङ्ख्या तथा फोटो सहितको कुनै परिचयपत्र अनिवार्य रूपमा साथमा लिई सहभागी हुनुपर्नेछ ।

३. सभामा भाग लिने प्रत्येक शेयरधनी महानुभावले सभाको दिन सभा हुने स्थानमा उपस्थित भई सभा स्थलमा रहेको हाजिरी पुस्तिकामा दस्तखत गर्नुपर्नेछ । हाजिरी पुस्तिका उक्त दिन बिहान १०:०० बजेदेखि खुला रहनेछ ।

४. सभामा भाग लिन र मतदान गर्नका लागि आफ्नो प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले आफ्नो सम्पूर्ण शेयरको एउटै प्रतिनिधि हुने गरी प्रचलित कम्पनी कानूनले तोकेको ढाँचामा प्रतिनिधिपत्र (प्रोक्सी) फाराम भरी सभा सुरु हुनुभन्दा कम्तीमा ७२ घण्टा अगावै बिहान ११:०० बजेभित्र बैंकको शेयर रजिस्ट्रारको कार्यालय श्री हिमालयन क्यापिटल लिमिटेड, आईटी प्लाजा, कमलादी, काठमाडौँमा दर्ता गरिसक्नुपर्नेछ । प्रोक्सी नियुक्त गर्दा बैंकका शेयरधनीहरूलाई मात्र प्रोक्सी नियुक्त गर्न सकिनेछ । एकभन्दा बढी व्यक्तिलाई शेयर विभाजन गरी वा अन्य कुनै किसिमबाट छुट्टयाएर दिइएको प्रोक्सी बदर हुनेछ ।

५. सभामा भाग लिन र मतदान गर्नका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गरिसकेपछि प्रतिनिधि फेरबदल गर्न चाहेमा यस अघि दिएको प्रतिनिधि (प्रोक्सी) बदर गरी यो प्रतिनिधि (प्रोक्सी) लाई मान्यता दिइयोस् भन्ने छुट्टै पत्र सहित प्रोक्सी फाराम सभा सुरु हुनुभन्दा कम्तीमा ४८ घण्टा अगावै बिहान ११:०० बजेभित्र बैंकको शेयर रजिस्ट्रार श्री हिमालयन क्यापिटल लिमिटेडमा प्राप्त हुने गरी दर्ता गराएको अवस्थामा अघिल्लो प्रतिनिधिलाई स्वतः बदर भएको मानी पछिल्लो प्रतिनिधिलाई मान्यता दिइनेछ । प्रतिनिधि नियुक्त गरिसकेको शेयरधनी स्वयं सभामा सहभागी भएमा निजले दिएको प्रतिनिधि स्वतः बदर हुनेछ ।

६. संयुक्त रूपमा शेयर ग्रहण गर्ने शेयरधनीहरूको हकमा शेयर लगत किताबमा पहिले नाम उल्लेख भएको व्यक्ति वा सर्वसम्मत नियुक्त प्रतिनिधिले मात्र सभामा भाग लिन पाउनेछन् ।

७. नाबालक तथा मानसिक सन्तुलन ठीक नरहेको शेयरधनीको तर्फबाट शेयर लगत दर्ता किताबमा संरक्षकका रूपमा नाम दर्ता भएको व्यक्तिले सभामा भाग लिन तथा प्रतिनिधि नियुक्त गर्न सक्नेछन् ।

८. सङ्गठित संस्थाका शेयरधनी भएमा त्यस्तो सङ्गठित संस्थाको तर्फबाट बैंकको साधारण सभामा उपस्थित हुनको लागि मनोनित व्यक्तिले शेयरधनी संस्थाको आधिकारिक पत्रका साथ प्रोक्सी फाराममा संस्थाको छाप र आधिकारिक व्यक्तिको दस्तखत भएको कागजात पेश गर्नुपर्नेछ ।

९. बुँदा ४ र ५ को उल्लिखित दिन कुनै सार्वजनिक बिदा पर्न गएमा पनि सो बुँदामा उल्लिखित प्रयोजनका लागि कार्यालय कक्ष खुला रहनेछ ।

१०. शेयरधनी महानुभावहरूको जानकारीका लागि बैंकको सङ्क्षिप्त आर्थिक विवरण यसै सूचना साथ प्रकाशित गरिएको छ । साथै, वार्षिक साधारण सभामा प्रस्तुत छलफलका विषयहरू रहेको लेखापरीक्षणको प्रतिवेदन सहितको वार्षिक प्रतिवेदन बैंकको वेबसाइटमा पनि प्रकाशित गरिनेछ ।

११. साधारण सभा सम्बन्धमा थप जानकारी आवश्यक परेमा कार्यालय समयभित्र बैंकको प्रधान कार्यालय, सञ्चालक समिति सचिवालयमा सम्पर्क राख्न समेत अनुरोध गरिन्छ ।

नेपाल बैंक लिमिटेडको आ.व. २०८१/८२ को

सङ्क्षिप्त आर्थिक विवरण

कम्पनी ऐन, २०६३ (पहिलो संशोधन २०७४) को दफा ८४(४) प्रयोजनको निमित्त प्रकाशित विवरण (सङ्क्षिप्त आर्थिक विवरण बैंकको वार्षिक आर्थिक विवरण र सञ्चालकको प्रतिवेदनको सङ्क्षिप्त विवरणको रूपमा रहेको छ ।)

शेयरधनी महानुभावहरू,

नेपाल बैंक लिमिटेडको ६६औँ वार्षिक साधारण सभाको प्रयोजनार्थ आ.व. २०८१/८२ को बैंकको वासलात, नाफा/नोक्सान हिसाब, अन्य विस्तृत आम्दानीको नगद प्रवाह विवरण लगायत बैंकको समग्र कारोबारको सिंहावलोकन निम्नानुसार रहेको व्यहोरा यस सङ्क्षिप्त वार्षिक आर्थिक विवरण मार्फत जानकारी गराउँदछौँ ।

क) विगत वर्षको बैंकको कारोबारको सिंहावलोकन

आ.व. २०८०/८१ को अन्त्यमा रु.९६ करोड ५१ लाख ऋणात्मक कायम रहेको वितरण योग्य सञ्चित मुनाफा यस वर्ष विभिन्न नियामकीय समायोजन गरिएसँगै रु. १ अर्ब ४१ करोड ८६ लाख ऋणात्मक रहेको छ । समग्र देशको आर्थिक गतिविधिमा शिथिलता आई कर्जा मागमा कमी आएको कारण कर्जा प्रवाह प्रभावित भए तापनि आ.व. २०८१/८२ मा १२.८९ प्रतिशतको बढोत्तरी भई बैंकको समग्र कर्जा रु. २ खर्ब २७ अर्ब ६८ करोड ७ लाख रुपैयाँ पुगेको छ । समीक्षा अवधिमा बैंकको कुल निक्षेप गत आर्थिक वर्षको तुलनामा १८.८० प्रतिशतले वृद्धि भई रु. ३ खर्ब ३६ अर्ब ८७ करोड ४९ लाख रुपैयाँ पुगेको छ । आ.व. २०८१/८२ को अन्त्यमा बैंकको लगानी रु. ६४ अर्ब ४३ करोड ४३ लाख कायम रहेको छ । आ.व. २०८०/८१ मा १२.४५ प्रतिशत रहेको बैंकको पुँजी कोषको अनुपात समीक्षा वर्षमा ०.०२ विन्दुले घटेर १२.४३ प्रतिशत पुगेको छ भने निष्क्रिय कर्जा ०.२३ विन्दुले वृद्धि भई समीक्षा वर्षमा ४.५६ प्रतिशत पुगेको छ ।

(रकम रु. लाखमा)

वासलात	आ.व. २०८१/८२	आ.व. २०८०/८१	परिवर्तन
शेयर पुँजी	१४६,९४०.२३	१४६,९४०.२३	-
सञ्चित मुनाफा	(१४,१८५.५३)	(९,६५०.७५)	(४६,९९%)
जगेडा तथा कोषहरू	२४३,४११.८७	२१९,०६७.४३	११.११%
कर्जा*	२२,७६,८०६.६६	२०,१६,८१२.३३	१२.८९%
निक्षेप	३३,६८,७४८.८१	२८,३५,६०३.२७	१८.८०%
लगानी	६४४,३४३.२६	४८४,६७१.२१	३२.९४%

* बैंक तथा वित्तीय संस्था, ग्राहक तथा कर्मचारीलाई प्रदान गरिएको कर्जा तथा सापटी समावेश ।

आ.व. २०८०/८१ को तुलनामा समीक्षा वर्षको बैंकको खुद व्याज आम्दानी १७.४२ प्रतिशतले वृद्धि भएको छ । आ.व. २०८०/८१ मा रु. १० अर्ब ३२ करोड ७२ लाख रहेको बैंकको कुल सञ्चालन आम्दानीमा समीक्षा वर्षमा १६.१५ प्रतिशतले वृद्धि भई रु. ११ अर्ब ९९ करोड ५३ लाख रहेको छ । आ.व. २०८१/८२ मा बैंकले सञ्चालन मुनाफा रु.४ अर्ब ४४ करोड ८० लाख आर्जन गरेको छ ।

बैंकले आ.व. २०८०/८१ मा रु.२ करोड ८४ लाख आयकर पछिको खुद मुनाफा गरेकोमा समीक्षा वर्षमा आयकर पछिको खुद मुनाफा रु.३ अर्ब ७ करोड ८० लाख रहेको छ ।

(रकम रु. लाखमा)

नाफा नोक्सान हिसाब	आ.व. २०८१/८२	आ.व. २०८०/८१	परिवर्तन
खुद व्याज आम्दानी	१०१,३९२.८७	८६,३४७.६८	१७.४२%
कुल सञ्चालन आम्दानी	११९,९५३.१५	१,०३,२७२.१५	१६.१५%
सञ्चालन मुनाफा	४४,४७९.९२	६,८३४.५३	५५०.८१%
कर्मचारी बोनस व्यवस्था	२,३४४.८९	४०३.०९	४८१.७३%
आयकर अधिको खुद मुनाफा	४४,५५२.९१	७,६५८.६३	४८१.७३%
चालु आयकर व्यवस्था	१५,३७२.४६	४,०३१.५७	२८१.३०%
आयकर पछिको खुद मुनाफा	३०,७८०.३१	२८४.२०	१०,७३०.५१%

ख) लेखापरीक्षकको मतव्यव

बैंकको आ.व. २०८१/८२ को वासलात, नाफा-नोक्सानको हिसाब तथा सोही अवधिको एकीकृत नगद प्रवाह विवरण लगायतका वित्तीय विवरणहरूमा लेखापरीक्षकबाट नेपाल राष्ट्र बैंकद्वारा जारी निर्देशन तथा सर्वमान्य लेखाका सिद्धान्त अनुसार यथार्थपरक रहेको राय सहितको प्रतिवेदन निम्नानुसार रहेको छ ।

Pradeep & Co

Chartered Accountants

M.B. Pande & Co.

Chartered Accountants

B. & S. Associates

Chartered Accountants

INDEPENDENT AUDITOR'S REPORT

To the Shareholders of Nepal Bank Limited.

Report on the Audit of the Financial Statements

Opinion

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

In our opinion and to the best of our information and according to explanations provided to us, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as at Ashad 32, 2082 and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRS).

Basis for Opinion

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the ICAN's Handbook of Code of Ethics for Professional Accountants together with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements ICAN's Handbook of Code of Ethics for Professional Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to the following matters as reflected in the notes to the financial statements. Our opinion is not modified in respect of these matters:

- Note 4.16 "Other Assets" of the financial statements include long-pending net receivable amount of NPR 164 million (comprising Debit of NPR 181.99 million and Credit of NPR 16.16 million) for which no balance confirmations have been obtained. Long-pending other assets include balances of accounts receivable, DD paid without schedule and other assets.
- Note 4.23 "Other Liabilities" of the financial statements includes a net payable amount of NPR 162.89 million (comprising Debit of NPR 166.55 million and Credit of NPR 3.66 million), which has been long pending for settlement and for which no balance confirmations have been obtained. The bank has adjusted and settled the inter-branch account resulting in a net closing balance of Rs. 2.54 million, however, few individual branch accounts are unreconciled. Further, other liabilities also include net unreconciled amounts of NPR 670.08 million. Unreconciled and long-pending outstanding in other liabilities include balances of bills payable, creditors and accruals, unpaid dividends, interest payable on deposit, government transaction payable, inter-branch account and other liabilities.
- As outlined in Note 4.23.7 "Actuarial Assumptions" of the notes to the financial statements, there has been a revision in the discount rate from 9% p.a. for previous year to 7.96% p.a. for current year in actuarial assumptions used for valuation of pension/gratuity and retirement benefits.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, we do not provide a separate opinion on these matters. Our assessed key audit matters and how we addressed them are outlined below:

S. No	Key Audit Matters	Auditor's Response
1	Interest Recognition: The bank recognizes interest income on an accrual basis, in accordance with the Interest Income Recognition Guidelines set by Nepal Rastra Bank. The recognition of interest income on non-performing loans requires judgment in determining the net realizable value of loans and advances. Since an automated system is not yet in place to suspend income recognition based on loan overdue status, the fair value of collateral, or to regularly review the collateral's fair value, manual intervention is necessary. This may result in the risk of improper application of the guidelines and inaccurate determination of collateral's fair value.	 Our audit approach regarding verification of the process of interest recognition included: a. Obtaining a clear understanding of the process of accrual of interest income on loans and advances in the Core Banking Software of the bank. b. Test check the interest income recording with manual computation on sampled borrowers. c. Test-check the premium charged on sampled borrowers from the report provided and the basis taken by the management. d. Review and verification of the transactions relating to manual debit or credit of interest in the system. e. Understanding as to how the Bank's management monitors their business, analyze its credit portfolio and the interest income thereon.
2.	Impairment of Financial Assets In accordance with NRB Directive 4 read with NFRS-9 Expected Credit Loss related guidelines 2024, issued by NRB and the Carve out of alternatives provided for Bank and Financial Institution under NFRS-9 issued by the Institute of Chartered Accountants of Nepal on August 25, 2025 for FY 2081/82, the Bank is required to measure impairment loss on financial assets based on the higher of: <ul style="list-style-type: none">The amount calculated in line with the provisions set by Nepal Rastra Bank for loan loss provisioning, orThe amount determined under paragraph 5.5 ofNFRS 9	 Our audit approach regarding verification of impairment of financial assets included: a. Review of overdue loans and advances by obtaining data from the Bank's system and matching with the report in accordance with NRB Directive 2.2 . b. Sample credit files were reviewed for the purpose of assuring the utilization of loan & advances for the intended purpose, account movement and account turnover. c. Assessed the alignment of the Bank's impairment for expected credit losses computations and underlying methodology including responses to current economic conditions with its accounting policies, based on the best available information up to the date of our report. d. Evaluated the design, implementation and operating effectiveness of controls over estimation of expected credit losses, which included assessing the level of oversight, review and approval of impairment for expected credit losses, policies and procedures by the Board and management e. Reviewed the ECL validation report of the bank regarding the methodologies, assumptions and limitations related to the computation of ECL issued by the independent external consultant appointed by the Bank. f. We found that the ECL model implemented by the Bank for the computation of impairment charges was reasonable, considering the estimates, assumptions, and judgments involved. However, given the subjectivity in the model assumptions, the risk of management bias is inherent in the estimation process.

Due to the material impact of this matter on the financial statements, we have identified it as a key audit matter.

CA. Pradeep Kumar Shrestha

Proprietor

Pradeep & Co.

Chartered Accountants

UDIN: 251219CA0009f5xbS

CA. Madhu Bir Pande

Proprietor

M. B. Pande & Co.

Chartered Accountants

UDIN:251219CA0005823m8Y

CA. Sristi Koirala

Partner

B. & S. Associates

Chartered Accountants

UDIN:251219CA01135X5R2T

Place: Kathmandu

Date: 2082/09/04

Pradeep & Co.

Chartered Accountants

M.B. Pande & Co.

Chartered Accountants

B. & S. Associates

Chartered Accountants

Statement of Financial Position			
As at 32 nd Ashad 2082 (16 July 2025)			
Figures in NPR			
	Note	Year ended 32nd Ashad 2082	Year ended 31st Ashad 2081
ASSETS			
Cash and cash equivalents	4.1	49,807,158,761	35,705,074,523
Due from Nepal Rastra Bank	4.2	18,193,432,501	21,545,476,231
Placement with Bank and Financial Institutions	4.3	6,871,215,000	4,115,390,000
Derivative Financial Instruments	4.4	6,634,727,478	3,334,953,041
Other Trading Assets	4.5	177,323,659	99,314,408
Loans and advances to B/FIs	4.6	7,180,888,311	7,013,462,114
Loans and advances to customers	4.7	220,499,777,916	194,667,770,477
Investment securities	4.8	60,728,431,200	45,275,635,194
Current tax assets	4.9	2,569,626,251	2,927,032,365
Investment in subsidiaries	4.10	-	-
Investment in associates	4.11	3,705,894,927	3,191,485,241
Investment property	4.12	264,227,850	205,738,502
Property and Equipment	4.13	13,502,108,890	13,302,874,848
Goodwill and Intangible assets	4.14	23,567,319	22,251,984
Deferred Tax Assets	4.15	-	-
Other assets	4.16	8,483,290,437	8,946,768,726
Total Assets		398,641,670,501	340,353,227,653
	Note	Yearended 32ndAshad2082	Yearended 31stAshad2081
Liabilities			
Due to Bank and Financial Institutions	4.17	4,782,508,343	476,582,133
Due to Nepal Rastra Bank	4.18	-	-
Derivative Financial Instrument	4.19	6,617,859,207	3,321,660,000
Deposits from customers	4.20	332,092,373,047	283,083,745,209
Borrowings	4.21	-	-
Current Tax Liabilities	4.9	-	-
Provisions	4.22	138,801,325	142,235,769
Deferred Tax Liabilities	4.15	3,409,253,788	4,039,288,771
Other liabilities	4.23	10,488,640,094	10,159,085,084
Debt securities issued	4.24	3,495,578,127	3,494,939,268
Subordinated Liabilities	4.25	-	-
Total liabilities		361,025,013,931	304,717,536,234
Equity			
Share Capital	4.26	14,694,022,928	14,694,022,928
Share Premium		-	-
Retained Earnings		(1,418,553,086)	(965,074,675)
Reserves	4.27	24,341,186,727	21,906,743,166
Total equity attributable to equity holders		37,616,656,569	35,635,691,419
Non-controlling interest			
Total Equity		37,616,656,569	35,635,691,419
Total Liabilities and Equity		398,641,670,501	340,353,227,653
Contingent Liabilities and commitment	4.28	109,809,136,544	99,990,237,460
Net Assets Value Per share		256.00	242.52

Statement of Profit or Loss			
for the year ended 32 nd Ashad 2082 (16 July 2025)			
Figures in NPR			
	Note	Year ended 32nd Ashad 2082	Year ended 31st Ashad 2081
Interest income	4.29	23,122,464,255	25,075,564,947
Interest expense	4.30	12,983,177,012	16,440,796,684
Net interest income		10,139,287,243	8,634,768,263
Fees and commission income	4.31	1,473,807,498	1,341,034,240
Fees and commission expense	4.32	295,735,240	233,296,513
Net fee and commission income		1,178,072,257	1,107,737,727
Net interest, fee and commission income		11,317,359,500	9,742,505,989
Net trading income	4.33	202,182,291	113,457,813
Other operating income	4.34	475,773,458	471,251,694
Total operating income		11,995,315,249	10,327,215,497
Impairment charge/(reversal) for loans and other losses	4.35	2,254,365,414	4,755,258,138
Net operating income		9,740,949,835	5,571,957,358
Operating expense			
Personnel expenses	4.36	3,860,396,589	3,554,769,997
Other Operating expenses	4.37	1,081,654,473	953,713,341

Depreciation and Amortisation	4.38	350,906,616	380,020,584
Operating Profit		4,447,992,156	683,453,437
Non operating Income	4.39	7,298,661	82,409,188
Non operating expense	4.40	-	-
Profit before income tax		4,455,290,817	765,862,624
Income tax expense	4.41		
Current Tax		1,537,245,638	403,156,761
Deferred Tax		(159,985,739)	334,285,827
Profit for the period		3,078,030,919	28,420,037
Profit attributable to:			
Equity holders of the Bank		3,078,030,919	28,420,037
Non-controlling interests		-	-
Profit for the period		3,078,030,919	28,420,037
Earnings Per Share (EPS)			
Basic EPS		20.95	0.19
Diluted EPS		20.95	0.19

Statement of Other Comprehensive Income			
for the year ended 32 nd Ashad 2082 (16 July 2025)			
Figures in NPR			
	Note	Year ended 32nd Ashad 2082	Year ended 31st Ashad 2081
Profit for the year		3,078,030,919	28,420,037
Other Comprehensive Income, net of income tax			
a Items that will not be reclassified to Profit or Loss			
Gains/(Losses) from investment in equity instruments measured at fair value		1,094,583,189	(205,720,584)
Gains / (Losses) on revaluation		-	-
Actuarial Gains/(Losses) on defined benefit plans		(2,661,414,001)	(1,052,886,039)
Income tax relating to above items		470,049,244	377,581,987
Net other Comprehensive Income that will not be reclassified to Profit or Loss		(1,096,781,568)	(881,024,636)
b Items that are or may be reclassified to Profit or Loss			
Gains (Losses) on cash flow hedge		-	-
Exchange gains (Losses) arising from translating financial assets of foreign operation		-	-
Income tax relating to above items		-	-
Reclassify to Profit or Loss		-	-
Net other Comprehensive Income that are or may be reclassified to Profit or Loss		-	-
c Share of other comprehensive income of associate accounted as per equited method		-	-
Other Comprehensive income for the year, net of income tax		(1,096,781,568)	(881,024,636)
Total Comprehensive income for the year		1,981,249,350	(852,604,599)
Total Comprehensive income attributable to:			
Equity shareholder of the bank		1,981,249,350	(852,604,599)
Non controlling interest		-	-
Total Comprehensive income for the period		1,981,249,350	(852,604,599)

Statement of Cash Flows		
for the year ended 32 nd Ashad 2082 (16 July 2025)		
Figures in NPR		
	Year ended 32nd Ashad 2082	Year ended 31st Ashad 2081
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	17,738,504,317	19,736,214,544
Fees and other income received	1,473,807,498	1,341,034,240
Dividend received	-	-
Receipts from other operating activities	652,773,730	659,953,253
Interest paid	(12,615,604,319)	(16,072,393,940)
Commission and fees paid	(295,735,240)	(233,296,513)
Cash payment to employees	(3,860,396,589)	(3,554,769,997)
Other expense paid	(3,686,926,504)	(6,088,992,063)
Operating cash flows before changes in operating assets and liabilities	(593,577,108)	(4,212,250,476)
(Increase)/Decrease in operating assets		
Due from Nepal Rastra Bank	3,352,043,729	(1,796,603,968)
Placement with Bank and Financial Institutions	(2,755,825,000)	(3,532,878,750)
Other trading assets	(3,377,783,689)	(3,310,632,323)
Loans and advances to bank and financial institutions	(167,426,196)	(1,513,802,316)
Loans and advances to customers	(25,832,007,439)	(16,111,201,460)
Other assets	1,784,748,900	2,601,084,331

Increase/(Decrease) in operating liabilities		
Due to bank and financial institutions	4,305,926,210	(798,859,571)
Due to Nepal Rastra Bank	-	(70,000,000)
Deposit from customers	49,008,627,838	38,569,745,505
Borrowings	-	(262,300,000)
Other liabilities	3,553,524,798	7,039,005,349
Net cash flow from operating activities before tax paid	29,278,252,044	16,601,306,321
Income taxes paid	(1,649,888,767)	(2,504,805,572)
Net cash flow from operating activities	27,628,363,277	14,096,500,749
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of investment securities	(15,452,796,006)	10,538,408,729
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(199,234,043)	60,747,925
Receipt from the sale of property and equipment	-	-
Acquisition of intangible assets	-	-
Receipt from the sale of intangible assets	(1,315,335)	9,592,301
Purchase of investment properties	(58,489,349)	(7,628,896)
Receipt from the sale of investment properties	-	-
Interest received	3,548,279,641	3,557,273,379
Dividend received	32,480,681	7,165,442
Net cash used in investing activities	(12,131,074,411)	14,165,558,880
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt from issue of debt securities	-	-
Repayment of debt securities	-	-
Receipts from issue of subordinated liabilities	-	-
Repayment of subordinated liability	-	-
Receipts from issue of shares	-	-
Dividends paid	-	-
Interest paid	(298,138,858)	(298,087,661)
Other receipt/payment	(1,097,065,768)	(915,400,426)
Net cash from financing activities	(1,395,204,627)	(1,213,488,087)
Net increase (decrease) in cash and cash equivalents	14,102,084,239	27,048,571,541
Cash and cash equivalents at beginning of the period	35,705,074,523	8,656,502,983
Effect of exchange rate fluctuations on cash and cash equivalents held		
Cash and cash equivalents at the end of the period	49,807,158,761	35,705,074,522

Statement of Distributable Profit or Loss		
for the year ended 32 nd Ashad 2082 (16 July 2025)		
As per NRB Regulation		
Particulars	Current Year	Previous Year
Net Profit/(loss) as per Statement of Profit or Loss	3,078,030,919	28,420,037
Appropriation		
a. General Reserve	(615,606,184)	(5,684,007)
b. Foreign Exchange Fluctuation fund	(909,136)	(83,436)
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(8,618,979)	12,964,906
e. Employees training fund	(22,537,024)	(15,089,687)
f. Other		
- Debenture Redemption Reserve	(388,888,889)	(388,888,889)
- Employees Welfare Fund	(30,780,309)	(284,200)
Profit/(loss) before regulatory adjustment	2,010,690,398	(368,645,276)
Regulatory Adjustments:		
a. Interest Receivable (-)/previous accrued interest received(+)	(64,600,077)	344,451,388
b. Short loan loss provision in accounts(-)/reversal(+)	-	-
c. Short provision for possible losses on investment(-)/reversal(+)	-	-
d. Short provision for possible losses on Non-Banking Assets (-)/reversal(+)	(30,727,379)	(5,073,216)
e. Deferred Tax Assets recognized(-)/reversal(+)	(475,851,551)	(199,177,303)
f. Goodwill recognized (-)/Impairment of Goodwill(+)	-	-
g. Bargain purchase gain recognized (-)/reversal(+)	-	-
h. Actuarial Loss recognized (-)/reversal(+)	(1,862,989,801)	(737,020,227)
i. Other (+/-)	-	-
- Fair Value of Investment Securities	-	-
- Investment Adjustment Reserve	(30,000,000)	
Net Profit/(loss) for the year end Ashad 2082 available for distribution	(453,478,411)	(965,464,634)
Opening Retained Earning as on Shrawan 1 2081	(965,074,675)	389,959
Adjustment(+/-)		
Others		
Distribution:		
Bonus shares issued	-	-
Cash Dividend paid	-	-
Total Distributable profit or (loss) as on Ashad end 2082	(1,418,553,086)	(965,074,675)
Annualized Distributable Profit/Loss per share	-9.65%	-6.57%

Statement of Changes in Equity												Figures in NPR	
Particulars	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained earning	Other reserve	Total	Non-controlling interest	Total equity	
Balance at 1st Shrawan 2080	14,694,022,928	-	7,952,622,366	87,340,885	5,696,490,660	3,155,001,112	7,743,591,321	389,959	(2,806,787,423)	36,522,671,808	-	36,522,671,808	
Adjustment/ Restatement										-		-	
Adjusted/Restated balance at 1st Shrawan 2080	14,694,022,928	-	7,952,622,366	87,340,885	5,696,490,660	3,155,001,112	7,743,591,321	389,959	(2,806,787,423)	36,522,671,808	-	36,522,671,808	
Comprehensive income for the year										-		-	
Profit for the year								28,420,037	-	28,420,037		28,420,037	
Other comprehensive income, net of tax										-		-	
Gains/(losses) from investment in equity instruments measured at fair value.						(144,004,409)				(144,004,409)		(144,004,409)	
Gains/(losses) on revaluation										-		-	
Actuarial gains/(losses) on defined benefit plans									(737,020,227)	(737,020,227)		(737,020,227)	
Gains/(losses) on cash flow hedges										-		-	
Exchange gains/(losses) (arising from translating financial assets of foreign operation)										-		-	
Total Comprehensive income for the year	-	-	-	-	-	(144,004,409)	-	28,420,037	(737,020,227)	(852,604,599)	-	(852,604,599)	
Transfer to reserve during the year			5,684,007	83,436	596,819,358				391,297,870	993,884,672		993,884,672	
Transfer from reserve during the year					-			(993,884,672)		(993,884,672)		(993,884,672)	
Deferred tax impact of respective reserve										-		-	
Transactions directly recognised in equity										-		-	
Share issued										-		-	
Share based payment										-		-	
Dividends to equity holders										-		-	
Bonus shares issued										-		-	
Cash dividend paid										-		-	
Other (FPO Tax)									(34,375,790)	(34,375,790)		(34,375,790)	
Total contributions by and distributions	-	-	5,684,007	83,436	596,819,358	-	-	(993,884,672)	356,922,080	(34,375,790)	-	(34,375,790)	
Balance at 31st Ashad 2081	14,694,022,928	-	7,958,306,373	87,424,321	6,293,310,018	3,010,996,703	7,743,591,321	(965,074,675)	(3,186,885,570)	35,635,691,419	-	35,635,691,419	
Balance at 1st Shrawan 2081	14,694,022,928	-	7,958,306,373	87,424,321	6,293,310,018	3,010,996,703	7,743,591,321	(965,074,675)	(3,186,885,570)	35,635,691,419	-	35,635,691,419	
Adjustment/ Restatement										-		-	
Adjusted/Restated balance at 1st Shrawan 2081	14,694,022,928	-	7,958,306,373	87,424,321	6,293,310,018	3,010,996,703	7,743,591,321	(965,074,675)	(3,186,885,570)	35,635,691,419	-	35,635,691,419	
Comprehensive income for the year										-		-	
Profit for the year								3,078,030,919	-	3,078,030,919		3,078,030,919	
Other comprehensive income, net of tax										-		-	
Gains/(losses) from investment in equity instruments measured at fair value.						766,208,232				766,208,232		766,208,232	
Gains/(losses) on revaluation										-		-	
Actuarial gains/(losses) on defined benefit plans									(1,862,989,801)	(1,862,989,801)		(1,862,989,801)	
Gains/(losses) on cash flow hedges										-		-	
Exchange gains/(losses) (arising from translating financial assets of foreign operation)										-		-	
Total Comprehensive income for the year	-	-	-	-	-	766,208,232	-	3,078,030,919	(1,862,989,801)	1,981,249,350	-	1,981,249,350	
Transfer to reserve during the year			615,606,184	909,136	2,434,168,808				480,825,202	3,531,509,329		3,531,509,329	
Transfer from reserve during the year					-			(3,531,509,329)		(3,531,509,329)		(3,531,509,329)	
Deferred tax impact of respective reserve										-		-	
Transactions directly recognised in equity										-		-	
Share issued										-		-	
Share based payment										-		-	
Dividends to equity holders										-		-	
Bonus shares issued										-		-	
Cash dividend paid										-		-	
Other									(284,200)	(284,200)		(284,200)	
Total contributions by and distributions	-	-	615,606,184	909,136	2,434,168,808	-	-	(3,531,509,329)	480,541,002	(284,200)	-	(284,200)	
Balance at 32nd Ashad 2082	14,694,022,928	-	8,573,912,557	88,333,457	8,727,478,826	3,777,204,935	7,743,591,321	(1,418,553,086)	(4,569,334,369)	37,616,656,569	-	37,616,656,569	