

Balance Sheet
As at Ashad end 2071 (July 16, 2014)

Capital & Liabilities	Schedule	Current Year Rs.	Previous Year Rs.
1. Share Capital	1	4,768,713,625	4,144,808,470
2. Reserve & Fund	2	3,156,764,971	2,875,835,627
3. Debentures and Bonds	3	1,050,000,000	800,000,000
4. Borrowings	4	424,339,748	310,566,000
5. Deposits Liabilities	5	73,831,375,915	62,428,845,372
6. Bills Payable	6	266,480	2,888,251
7. Proposed Dividend		1,036,676,875	942,001,925
8. Income Tax Liabilities		-	-
9. Other Liabilities	7	1,905,789,960	1,647,209,116
Total Liabilities		86,173,927,574	73,152,154,761

Assets	Schedule	Current Year Rs.	Previous Year Rs.
1. Cash Balance	8	2,170,768,042	2,172,984,872
2. Balance with NRB	9	12,652,937,075	8,752,591,276
3. Balance with Banks/ Financial Institution	10	1,921,006,105	2,326,511,661
4. Money at Call and Short Notice	11	232,375,000	267,400,000
5. Investments	12	15,383,529,110	11,435,268,171
6. Loan, Advances & Bills Purchased	13	52,019,765,103	46,400,053,693
7. Fixed Assets	14	1,058,313,402	1,068,836,691
8. Non-Banking Assets	15	-	-
9. Other Assets	16	735,233,737	728,508,397
Total Assets		86,173,927,574	73,152,154,761

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Schedules 1 to 17 form integral parts of the Balance Sheet.

Chairman

As per attached report of even date

Auditor

Prithivi Bahadur Pandé

Prabhu Ram Bhandary, FCA
For, P. R. Bhandary & Company
Chartered Accountants

Directors

Prajanya Rajbhandari

Chief Executive Officer

Deepak Man Sherchan

Jyoti P. Pandey

Janardan Dev Pant

Bhuaneshwar Prasad Shah

Head- Accounts & Finance

Mohan Madan Budathoki

Sachin Tibrewal

Date: 26-05-2071

Place: Durbar Marg, Kathmandu

Particulars	Schedule	Current Year Rs.	Previous Year Rs.
1. Interest Income	18	5,816,279,068	5,865,840,305
2. Interest Expenses	19	(2,820,475,438)	(2,774,788,162)
Net Interest Income		2,995,803,630	3,091,052,143
3. Commission and Discount	20	478,608,331	348,700,551
4. Other Operating Income	21	211,346,229	199,417,014
5. Exchange Profit	22	460,226,769	360,244,790
Total Operating Income		4,145,984,959	3,999,414,498
6. Staff Expenses	23	(437,765,593)	(379,942,146)
7. Other Operating Expenses	24	(539,330,825)	(515,836,778)
8. Exchange Loss	22	-	-
Operating Profit Before Provision for Possible Loss		3,168,888,541	3,103,635,574
9. Provision for Possible Losses	25	(277,278,257)	(958,335,974)
Operating Profit		2,891,610,284	2,145,299,600
10. Non-operating Income/ Loss	26		

Profit & Loss Appropriation Account
for the period July 16, 2013 to July 16, 2014
(Shrawan 1 2070 to Ashad 32 2071)

Particulars	Current Year Rs.	Previous Year Rs.
<u>Income</u>		
1. Accumulated Profit up to last year	76,798,393	19,635,210
2. This year's profit	1,939,612,344	1,915,027,932
3. Exchange Fluctuation Reserve	-	-
4. Transfer from Capital Adjustment Fund	500,000,000	-
5. Dividend Refund to RMDC (prior period)	-	(4,175,535)
Total	2,516,410,737	1,930,487,607
<u>Expenses</u>		
1. Accumulated loss up to last year	-	-
2. This year's Loss	-	-
3. General Reserve Fund	(387,922,469)	(383,005,587)
4. Contingent Reserve	-	-
5. Institutional Development Fund	-	-
6. Dividend Equilization Fund	-	-
7. Employees Related Funds	-	-
8. Proposed Dividend	(1,036,676,875)	(942,001,925)
9. Proposed Issue of Bonus Shares	(622,006,125)	(376,800,770)
10. Special Reserve Fund	-	-
11. Exchange Fluctuation Reserve	(4,725,613)	(4,860,932)
12. Capital Adjustment Fund	-	-
13. Debenture Redemption Fund	(182,735,286)	(147,020,000)
14. Investment Adjustment Reserve	(100,959,889)	-
Total	(2,335,026,257)	(1,853,689,214)
Accumulated Profit/ Loss	181,384,480	76,798,393

Chairman

Prithivi Bahadur Pandé

Directors

Prajanya Rajbhandari

Deepak Man Sherchan

Janardan Dev Pant

Bhuaneshwar Prasad Shah

Mohan Madan Budathoki

As per attached report of even date

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Prabhu Ram Bhandary, FCA
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 Chartered Accountants

Chief Executive Officer

Jyoti P. Pandey

Head- Accounts & Finance

Sachin Tibrewal

Date: 26-05-2071

Place: Durbar Marg, Kathmandu

Cash Flow Statement
for the period July 16, 2013 to July 16, 2014
(Shrawan 1 2070 to Ashad 32 2071)

Particulars	Current Year Rs.	Previous Year Rs.
(A) Cash Flow from Operating Activities	3,691,616,937	2,448,398,896
1. Cash Receipts	7,067,765,593	6,644,403,580
1.1 Interest Income	5,868,716,097	5,767,520,134
1.2 Commission and Discount Income	526,667,330	310,951,220
1.3 Exchange Gain	460,226,769	360,244,790
1.4 Recovery of Loan Written Off	527,273	-
1.5 Other Income	211,628,124	205,687,436
2. Cash Payments	(4,406,127,144)	(4,418,446,077)
2.1 Interest Expenses	(2,809,773,845)	(2,855,748,010)
2.2 Staff Expenses	(437,765,593)	(379,942,146)
2.3 Office Overhead Expenses	(391,253,083)	(362,271,531)
2.4 Income Tax Paid	(767,334,623)	(820,484,390)
2.5 Other Expenses	-	-
Cash Flow Before Changes in Working Capital	2,661,638,449	2,225,957,503
<u>Increase/(Decrease) of Current Assets</u>	(10,171,578,072)	(5,817,823,865)
1. (Increase)/Decrease in Money at Call and Short Notice	35,025,000	(62,037,000)
2. (Increase)/Decrease in Short-term Investment	(4,310,700,739)	(865,846,636)
3. (Increase)/Decrease in Loan and Bills Purchase	(5,733,372,023)	(4,817,521,160)
4. (Increase)/Decrease in Other Assets	(162,530,310)	(72,419,068)
<u>Increase/(Decrease) of Current Liabilities</u>	11,201,556,560	6,040,265,258
1. Increase/(Decrease) in Deposits	11,402,530,543	5,418,241,583
2. Increase/(Decrease) in Certificate of deposits	-	-
3. Increase/(Decrease) in Short-Term Borrowings	21,056,748	74,886,762
4. Increase/(Decrease) in Other Liabilities	(222,030,731)	547,136,913
(b) Cash Flow from Investing Activities	253,054,672	(278,017,062)
1. (Increase)/Decrease in Long-term Investment	362,439,800	(128,384,420)
2. (Increase)/Decrease in Fixed Assets/ NBA	(120,944,679)	(149,617,778)
3. Interest from Long-term Investment	-	-
4. Dividend Income	11,559,551	(14,864)
(c) Cash Flow from Financial Activities	(452,048,196)	(722,044,844)
1. Increase/(Decrease) in Long-term Borrowings (Bond, Debentures etc.)	250,000,000	(250,000,000)
2. Increase/(Decrease) in Share Capital/share premium	1,899,030	1,852,450
3. Increase/(Decrease) in Other Liabilities	-	-
4. Increase/(Decrease) in Refinance/facilities received from NRB	92,717,000	(331,900,000)
5. Dividend Expenses	(796,664,226)	(141,997,294)
(d) Income/Loss from change in exchange rate in cash and bank balances	-	-
(e) Current Year's Cash Flow from All Activities	3,492,623,413	1,448,336,990
(f) Opening Balance of Cash and Bank Balances	13,252,087,809	11,803,750,819
(g) Closing Balance of Cash and Bank Balances	16,744,711,222	13,252,087,809

Chairman

Prithivi Bahadur Pandé

Directors

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Sachin Tibrewal

Date: 26-05-2071

Place: Durbar Marg, Kathmandu

Statement of Changes in Equity

F.Y. 2070/71 (FY 2013/14)

Particulars	Share Capital	Accumulated Profit/(Loss)	General Reserve	Capital Reserve	Share Premium	Exchange Fluctuation Fund	Other Reserves	Debenture Redemption Fund	Capital Adjustment Fund	Investment Adjustment Reserve	Total
Opening Balance (as at 16 July 2013)	4,144,808,470	76,798,393	2,165,359,045	-	11,849,422	55,493,743	31,500	527,383,714	-	38,919,810	7,020,644,097
Prior Period adjustment	-	-	-	-	-	-	-	-	-	-	-
Surplus on Revaluation of properties	-	-	-	-	-	-	-	-	-	-	-
Deficit on Revaluation of Investment	-	-	-	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-	-	-	-	-
Net Gains & Losses not recognised in the income statement	-	-	-	-	-	-	-	-	-	-	-
Net profit for the period	-	1,939,612,344	-	-	-	-	-	-	-	-	1,939,612,344
Transfer to General Reserve	-	(387,922,469)	387,922,469	-	-	-	-	-	-	-	-
Declaration of Dividend (proposed)	-	(1,036,676,875)	-	-	-	-	-	-	-	-	(1,036,676,875)
Issue of Share Capital	1,899,030	-	-	-	-	-	-	-	-	-	1,899,030
Issue of Bonus Shares (Proposed)	622,006,125	(622,006,125)	-	-	-	-	-	-	-	-	-
Deficit on revaluation of currencies	-	-	-	-	-	-	-	-	-	-	-
Surplus on Revaluation of Investment	-	-	-	-	-	-	-	-	-	-	-
Transfer to Exchange Fluctuation Fund	-	(4,725,613)	-	-	-	4,725,613	-	-	-	-	-
Transfer from Debenture Redemption Fund	-	-	-	-	-	-	-	(250,000,000)	250,000,000	-	-
Transfer to Debenture Redemption Fund	-	(182,735,286)	-	-	-	-	-	182,735,286	-	-	-
Transfer to Capital Adjustment Fund	-	-	(250,000,000)	-	-	-	-	-	250,000,000	-	-
Transfer from Capital Adjustment Fund	-	500,000,000	-	-	-	-	-	-	(500,000,000)	-	-
Investment Adjustment Reserve	-	(100,959,889)	-	-	-	-	-	-	-	100,959,889	-
Closing Balance (as at 16 July 2014)	4,768,713,625	181,384,480	2,303,281,514	-	11,849,422	60,219,356	31,500	460,119,000	-	139,879,699	7,925,478,596

SHARE CAPITAL & OWNERSHIP
(As at July 16, 2014)

Particulars	Current Year Rs.	Previous Year Rs.
1. Share Capital		
1.1 Authorized Capital		
A) 50,000,000 Ordinary Shares of Rs. 100 each	5,000,000,000	4,000,000,000
1.2 Issued Capital		
A) 41,467,075 Ordinary Shares of Rs. 100 each (of which 13,562,684 Right Share & 27,304,391 bonus shares)	4,146,707,500	3,768,007,700
1.3 Paid Up Capital		
A) 41,467,075 Ordinary Shares of Rs. 100 each (of which 13,562,684 Right Share & 27,304,391 bonus shares)	4,146,707,500	3,768,007,700
1.4 Proposed Bonus Shares	622,006,125	376,800,770
1.5 Calls in Advance	-	-
Total	4,768,713,625	4,144,808,470

SHARE OWNERSHIP
(As at July 16, 2014)

Particulars	%	Current Year Rs.	Previous Year Rs.	%
A. Local Ownership	100.00%	4,146,707,500	3,768,007,700	100.00%
1.1 Nepal Government	0.00%	-	-	
1.2 "Ka" Class Liscensed Institutions	15.00%	622,006,600	565,201,600	15.00%
1.3 Other Licensed Institutions	0.00%	-	-	0.00%
1.4 Other Entities (Rastriya Beema Sansthan)	15.00%	622,006,600	565,201,600	15.00%
1.5 Organized Institutions	48.87%	2,026,485,400	1,841,415,800	50.00%
1.6 Public	20.00%	829,340,900	753,601,000	20.00%
1.7 Others (Promoter - Individual)	1.13%	46,868,000	42,587,700	0.00%
B. Foreign Ownership		-	-	
Total	100.00%	4,146,707,500	3,768,007,700	100.00%

Details of Shareholders holding 0.5 percent or above shares are mentioned below:

Group A	%	Amount (Rs. in '000)
Maha Laxmi Investment P.Ltd.	8.83%	366,076
Chhaya Investment P.Ltd.	8.20%	340,161
K.U.P.Investment P.Ltd.	7.81%	323,960
Sophia Investment P.Ltd.	7.42%	307,764
Surya Infosys P.Ltd.	1.64%	68,021
Prestine Investment P.Ltd.	1.64%	68,021
Annapurna Investment P.Ltd.	1.64%	68,021
Noble Investment P.Ltd.	1.56%	64,793
Kamala Investment P.Ltd.	1.56%	64,793
Lotus Investment P.Ltd.	1.45%	60,052
Tribhuvan Dhar Tuladhar	0.94%	38,873
Singhe Carpets P.Ltd.	0.80%	33,257
Apollo Investment P.Ltd.	0.78%	32,403
Shrestha Brothers Investment P.Ltd.	0.78%	32,396
R.Shanghai Investment P.Ltd.	0.78%	32,396
Pancha Kanaya Investment Co.	0.78%	32,396
P.Shanghai Investment P.Ltd.	0.78%	32,396
Shakya Investment P.Ltd.	0.67%	27,984
Mercantile Investment P.Ltd.	0.63%	26,241
S.Shakya Investment P.Ltd.	0.55%	22,677
S.R.Investment P.Ltd.	0.55%	22,677

"Ka" Class Liscensed Institution (Group B)

- Rastriya Baniya Bank	15%	622,007
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Insurance Company (Group C)

- Rastriya Beema Sansthan	15%	622,007
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RESERVE FUNDS
(As at July 16, 2014)

Particulars	Current Year Rs.	Previous Year Rs.
1. General Reserve Fund	2,303,281,514	2,165,359,045
2. Capital Reserve Fund (Share Premium)	11,849,422	11,849,422
3. Debenture Redemption Reserve	460,119,000	527,383,714
4. Capital Adjustment Fund	-	-
5. Other Reserve Fund	139,911,199	38,951,310
a. Contingent Reserve	-	-
b. Institution Development Fund	-	-
c. Dividend Equalization Fund	-	-
d. Special Reserve Fund	31,500	31,500
e. Assets Revaluation Reserve	-	-
f. Deferred Tax Reserve	-	-
g. Other Reserves	-	-
h. Investment Adjustment Reserve	139,879,699	38,919,810
6. Accumulated Profit/ Loss	181,384,480	76,798,393
7. Exchange Fluctuation Reserve	60,219,356	55,493,743
Total	3,156,764,971	2,875,835,627

DEBENTURES AND BONDS
(As at July 16, 2014)

Particulars	Current Year Rs.	Previous Year Rs.
6.25 % Debentures of Rs. 1000 each issued on 26.06.2007 (12.03.2064) and maturing on 25.06.2014(11. 03. 2071) Outstanding Balance of Redemption Reserve NIL	-	250,000,000
8 % Debentures of Rs. 1000 each issued on 09.07.2008 (25.03.2065) and maturing on 08.07.2015 (24.03 .2072) Outstanding Balance of Redemption Reserve Rs. 217,261,857	250,000,000	250,000,000
12 % Debentures of Rs. 1000 each issued on 13.07.2011 (29.03.2068) and maturing on 12.07.2018 (28.03. 2075) Outstanding Balance of Redemption Reserve Rs. 171,428,572	300,000,000	300,000,000
8 % Debentures of Rs. 1000 each issued on 21.07.2013 (06.04.2070) and maturing on 20.07.2020 (05.04. 2077) Outstanding Balance of Redemption Reserve Rs.71,428,571	500,000,000	-
Total	1,050,000,000	800,000,000

BORROWINGS
(As at July 16, 2014)

Particulars	Current Year Rs.	Previous Year Rs.
A. Local		
1. Nepal Government	-	-
2. Nepal Rastra Bank (Refinance)	92,717,000	-
3. Repo Obligation		
4. Inter Bank and Financial Institutions	331,622,748	310,566,000
5. Other Financial Institutions		
6. Others	-	-
Total	424,339,748	310,566,000
B. Foreign		
1. Banks		
2. Others		
Total	-	-
Total (A+B)	424,339,748	310,566,000

DEPOSITS
(As at July 16, 2014)

Particulars	Current Year Rs.	Previous Year Rs.
1. Non-Interest bearing accounts		
A. Current Deposits	10,323,906,071	5,582,196,624
1. Local Currency	7,015,948,355	4,544,178,359
1.1 Nepal Government	679,231,514	113,030,728
1.2 "Ka" Class Licensed Institutions	296,300,256	319,921,132
1.3 Other Licensed Institutions	607,956,012	366,056,950
1.4 Other Organized Institutions	4,807,524,935	3,339,738,430
1.5 Individuals	171,522,352	204,794,491
1.6 Others	453,413,286	200,636,628
2. Foreign Currency	3,307,957,716	1,038,018,265
2.1 Nepal Government	-	-
2.2 "Ka" Class Licensed Institutions	46,470,522	10,911,436
2.3 Other Licensed Institutions	2,822,699,491	620,020,625
2.4 Other Organized Institutions	189,253,118	315,080,087
2.5 Individuals	129,949,286	57,235,896
2.6 Others	119,585,298	34,770,221
B. Margin Deposits	1,133,750,055	1,008,471,801
1. Employess Guarantee	-	-
2. Guarantee Margin	286,914,200	290,941,582
3. Letters of Credit Margin	846,835,854	717,530,219
C. Others	-	-
1. Local Currency	-	-
1.1 Financial Institutions	-	-
1.2 Other Organized Institutions	-	-
1.3 Individuals	-	-
2. Foreign Currency	-	-
2.1 Financial Institutions	-	-
2.2 Other Organized Institutions	-	-
2.3 Individuals	-	-
Total Non-Interest Bearing Accounts	11,457,656,125	6,590,668,424

Particulars	Current Year Rs.	Current Year Rs.
2. Interest bearing accounts		
A. Savings Deposits	25,015,420,069	19,931,901,128
1. Local Currency	24,280,606,678	19,301,021,567
1.1 Organized Institutions	-	-
1.2 Individuals	24,280,606,678	19,301,021,567
1.3 Others	-	-
2. Foreign Currency	734,813,391	630,879,561
2.1 Organized Institutions	-	-
2.2 Individuals	734,813,391	630,879,561
2.3 Others	-	-
B. Fixed Deposits	18,019,365,111	15,985,249,322
1. Local Currency	17,284,973,519	14,223,295,533
1.1 Organized Institutions	12,264,186,244	9,919,024,819
1.2 Individuals	4,694,449,943	3,995,772,922
1.3 Others	326,337,332	308,497,792
2. Foreign Currency	734,391,592	1,761,953,788
2.1 Organized Institutions	734,391,592	1,753,836,288

2.2 Individuals	-	8,117,500
2.3 Others	-	-
C. Call Deposit	19,338,934,611	19,921,026,498
1. Local Currency	16,080,115,006	17,335,127,056
1.1 "Ka" Class Licensed Institutions	-	-
1.2 Other Licensed Institutions	4,333,986,848	2,993,870,839
1.3 Other Organized Institutions	7,906,673,666	10,473,982,398
1.4 Individual	1,241,065,554	2,349,973,649
1.5 Others	2,598,388,939	1,517,300,171
2. Foreign Currency	3,258,819,605	2,585,899,441
2.1 "Ka" Class Licensed Institutions	480,400	478,396
2.2 Other Licensed Institutions	-	-
2.3 Other Organized Institutions	3,053,488,238	2,525,804,524
2.4 Individual	31,382,909	24,196,234
2.5 Others	173,468,059	35,420,287
D. Certificate of Deposit	-	-
2.1 Organized Institutions	-	-
2.2 Individuals	-	-
2.3 Others	-	-
Total Interest Bearing Accounts	62,373,719,791	55,838,176,948
Total Deposit	73,831,375,915	62,428,845,372

Schedule 6

BILLS PAYABLE
(As at July 16, 2014)

Particulars	Current Year Rs.	Previous Year Rs.
1. Local Currency	233,930	2,855,836
2. Foreign Currency	32,550	32,415
Total	266,480	2,888,251

Schedule 7

OTHER LIABILITIES
(As at July 16, 2014)

Particulars	Current Year Rs.	Previous Year Rs.
1. Pension/ Gratuity Fund	5,181,681	5,982,209
2. Employees Provident Fund	-	-
3. Employees Welfare Fund	-	-
4. Provision for Staff Bonus	276,647,938	273,758,268
5. Interest Payable on Deposits	62,997,628	66,220,095
6. Interest Payable on Borrowings	52,720,137	38,796,077
7. Unearned Discount & Commission	61,886,243	109,945,242
8. Sundry Creditors	246,292,744	283,795,458
9. Branch Adjustment Account	-	-
10. Deferred Tax Liabilities	13,181,121	15,937,546
11. Dividend Payable	180,053,579	34,715,880
12. Calls in Advance - 8% Debentures 2078	750,000,000	500,000,000
13. Others	256,828,889	318,058,341
13.1 Matured Time Deposit	26,405,043	36,220,396
13.2 Statutory Auditor's Fee	508,500	480,250
13.3 Others	229,915,346	281,357,695
Total	1,905,789,960	1,647,209,116

Schedule 8

CASH BALANCE
(As at July 16, 2014)

Particulars	Current Year Rs.	Previous Year Rs.
1. Local Currency (including coin)	2,108,526,124	2,106,895,861
2. Foreign Currency	62,241,918	66,089,011
Total	2,170,768,042	2,172,984,872

Schedule 9

BALANCE WITH NEPAL RASTRA BANK
(As at July 16, 2014)

Particulars	Local Currency	Foreign Currency in Rs.			Current Year Rs.	Previous Year Rs.
		Indian Rs.	Conv. F.C.	Total	Grand Total	Grand Total
1. Nepal Rastra Bank	12,535,396,393	-	117,540,682	117,540,682	12,652,937,075	8,752,591,276
a. Current Account	12,535,396,393	-	117,540,682	117,540,682	12,652,937,075	8,752,591,276
b. Other Account					-	-

Note : Total Balance as per the confirmations received from Nepal Rastra Bank is Rs. 12,763,158,971.

Schedule 10

BALANCE WITH BANKS/FINANCIAL INSTITUTIONS
(As at July 16, 2014)

Particulars	Local Currency	Foreign Currency in Rs.			Current Year Rs.	Previous Year Rs.
		Indian Rs.	Conv. F.C.	Total	Grand Total	Grand Total
1. Local Licensed Institutions	199,984,254	-	20,425,519	20,425,519	220,409,773	206,437,408
a. Current Account	199,984,254	-	20,425,519	20,425,519	220,409,773	206,437,408
b. Other Account					-	-
2. Foreign Banks	-	1,187,719,727	512,876,605	1,700,596,332	1,700,596,332	2,120,074,253
a. Current Account	-	1,187,719,727	512,876,605	1,700,596,332	1,700,596,332	2,120,074,253
b. Other Account					-	-
Total	199,984,254	1,187,719,727	533,302,124	1,721,021,851	1,921,006,105	2,326,511,661

Note : Total Balance as per the confirmations received from respective Banks is Rs. 2,888,197,919.

Schedule 11

MONEY AT CALL AND SHORT NOTICE
(As at July 16, 2014)

Particulars	Current Year Rs.	Previous Year Rs.
1. Local Currency	200,000,000	-
2. Foreign Currency	32,375,000	267,400,000
Total	232,375,000	267,400,000

Schedule 12

INVESTMENTS
(As at July 16, 2014)

Particulars	Purpose		Current Year Rs.	Previous Year Rs.
	Trading	Others		
1. Nepal Government Treasury Bills	-	5,340,330,480	5,340,330,480	5,098,965,151
2. Nepal Government Savings Bond	-	486,525,000	486,525,000	886,525,000
3. Nepal Government Other Securities	-	-	-	-
4. Nepal Rastra Bank Bonds	-	-	-	-
5. Foreign Bonds	-	-	-	-
6. Local Licensed Institutions	-	479,500,000	479,500,000	-
7. Foreign Banks	-	8,734,267,410	8,734,267,410	5,144,432,000
8. Corporate Shares	-	342,906,220	342,906,220	305,346,020
9. Corporate Bonds and Debentures	-	-	-	-
10. Other Investment	-	-	-	-
Total Investment	-	15,383,529,110	15,383,529,110	11,435,268,171
Provision	-	-	-	-
Net Investment	-	15,383,529,110	15,383,529,110.00	11,435,268,171

Schedule 12 (A)

INVESTMENT IN SHARES DEBENTURES AND BONDS

Particulars	Current Year Rs.			Previous Year Cost Price Rs.
	Cost Price	Market Price	Provision Rs.	
1. Investment in Shares				
1.1 Sudur Paschimanchal Grameen Bikas Bank 30,000 Ordinary Shares of Rs.100 paid up	3,000,000	Unlisted	-	3,000,000
1.2 Paschimanchal Grameen Bikas Bank 18,975 Ordinary Shares of Rs.100 paid up, of which 3975 are bonus shares	1,500,000	Unlisted	-	1,500,000
1.3 Purbanchal Grameen Bikas Bank 30,000 Ordinary Shares of Rs.100 paid up	3,000,000	28,950,000	-	3,000,000
1.4 Rural Micro Finance Development Centre Ltd. 338,100 Ordinary Shares of Rs.100 paid up	33,810,000	286,708,800	-	33,810,000
1.5 Swabalamban Bikas Bank 180,179 Ordinary Shares of Rs.100 paid up, of which 55,274 are bonus shares	12,490,500	280,178,345	-	12,490,500
1.6 Credit Information Centre Ltd. 42,007 Ordinary Shares of Rs.100 paid up, of which 25,896 are bonus shares	1,611,100	Unlisted	-	1,611,100
1.7 Taragaon Regency Hotel Ltd. Ordinary 150,000 Shares of Rs.100 paid up	15,000,000	46,350,000	-	15,000,000
1.8 Nepal Clearing House Ltd. Ordinary 25,000 Shares of Rs.100 paid up	2,500,000	Unlisted	-	2,500,000
1.9 NIBL Capital Markets Ltd. Ordinary 1,015,000 Shares of Rs. 100 paid up	101,500,000	Unlisted	-	101,500,000
1.10 ICRA Nepal Ltd. Ordinary 7,600 Shares of Rs. 100 paid up	760,000	Unlisted	-	760,000
1.11 Flexiterm Pvt. Ltd. Ordinary 40,602 Shares of Rs. 100 paid up	4,060,200	Unlisted	-	3,500,000
1.12 M Nepal Pvt. Ltd. Ordinary 250,000 Shares of Rs. 100 paid up	25,000,000	Unlisted	-	13,000,000
1.13 Nabil Mutual Fund- Balanced Scheme 1,143,683 Units of Rs. 10 paid up	11,436,830	18,184,560	-	11,436,830
1.14 National Life Insurance Co. Ltd. Ordinary 449,500 Shares of Rs.100 paid up, of which 159,500 are bonus shares	102,237,590	294,872,000	-	102,237,590
1.15 National Micro Finance Bittiya Sansthan Ltd. Ordinary 250,000 Shares of Rs. 100 paid up	25,000,000	Unlisted	-	-
2. Investments in Debentures and Bonds	-	-	-	-
Total Investment	342,906,220	955,243,705	-	305,346,020
3. Provision for Loss				
3.1 Up to Previous year	-			2,550,000
3.2 Adjustments this year	-			(2,550,000)
Total Provision	-	-	-	-
Net Investment	342,906,220		-	305,346,020

Notes:

1. Following Company has not declared and distributed dividend for the last three years:

- Sudur Paschimanchal Grameen Bikas Bank Ltd.
- Purbanchal Grameen Bikash Bank Ltd.
- Taragaon Regency Hotel Ltd.
- Nepal Clearing House Ltd.

INVESTMENTS (Held for Trading)
(As at July 16, 2014)

Schedule 12.1

S.No.	Particulars	Cost Price Rs.	Previous Market Price Rs.	Current Market Price Rs.	Current Year Profit/(Loss) Rs.	Previous Year Profit/(Loss) Rs.	Remarks
1	Nepal Government Treasury Bills						
2	Nepal Government Savings Bond						
3	Nepal Government Other Securities						
4	Nepal Rastra Bank Bonds						
5	Foreign Bonds						
6	Local Licensed Institutions' Shares						
7	Local Licensed Institutions' Debentures & Bond						
8	Local Organized Institutions' Shares, Debentures & Bonds						
9	Foreign Bank Placements						
10	Inter Bank Lending						
11	Other Investment						
	Total Investments						

INVESTMENTS (Held to Maturity)
(As at July 16, 2014)

Schedule 12.2

S.No.	Particulars	Cost Price Rs.	Amount Impaired till Previous Year Rs.	Amount Impaired till date Rs.	Current Year Profit/(Loss) Rs.	Previous Year Profit/(Loss) Rs.	Remarks
1	Nepal Government Treasury Bills	5,340,330,480					
2	Nepal Government Savings Bond	486,525,000					
3	Nepal Government Other Securities	-					
4	Nepal Rastra Bank Bonds	-					
5	Foreign Bonds	-					
6	Local Licensed Institutions' Shares	-					
7	Local Licensed Institutions' Debentures & Bond	-					
8	Local Organized Institutions' Shares, Debentures & Bonds	-					
9	Foreign Bank Placements	8,734,267,410					
10	Other Investment	479,500,000					
	Total Investments	15,040,622,890	-	-	-	-	

INVESTMENTS (Available for Sale)
(As at July 16, 2014)

Schedule 12.3

S.No.	Particulars	Cost Price Rs.	Previous Market Price Rs.	Current Market Price Rs.	Current Year Adjustment In Investment Reserve Rs.	Previous Year Profit/(Loss) Rs.	Remarks
1	Nepal Government Treasury Bills						
2	Nepal Government Savings Bond						
3	Nepal Government Other Securities						
4	Nepal Rastra Bank Bonds						
5	Foreign Bonds						
6	Local Licensed Institutions' Shares	78,800,500	76,015,095	595,837,145	0	0	
7	Local Licensed Institutions' Debentures & Bond						
8	Local Organized Institutions' Shares, Debentures & Bonds	264,105,720	199,345,451	359,406,560	100,959,889	-	
9	Foreign Bank Placements						
10	Other Investment						
	Total Investments	342,906,220	275,360,546	955,243,705	100,959,889	-	

	Insured	Un-insured								
1. Performing Loan	-	2,362,081,172	49,158,876,992	629,651,442	52,150,609,606	310,584,933	50,153,658	360,738,591	52,511,348,197	46,787,532,081
Pass Loan	-	2,362,081,172	49,158,876,992	629,651,442	52,150,609,606	310,584,933	50,153,658	360,738,591	52,511,348,197	46,787,532,081
2. Non Performing Loan	-	2,771,833	944,349,628	-	947,121,461	-	-	-	947,121,461	913,096,227
2.1 Restructure/Reschedule	-	-	-	-	-	-	-	-	-	-
2.2 Substandard	-	-	161,723,004	-	161,723,004	-	-	-	161,723,004	207,380,663
2.3 Doubtful	-	-	73,896,526	-	73,896,526	-	-	-	73,896,526	148,229,748
2.4 Loss	-	2,771,833	708,730,098	-	711,501,931	-	-	-	711,501,931	557,485,815
(A) Total Loan	-	2,364,853,004	50,103,226,620	629,651,442	53,097,731,067	310,584,933	50,153,658	360,738,591	53,458,469,658	47,700,628,308
3. Loan Loss Provision										
3.1 Pass	-	23,620,812	616,248,753	6,296,514	646,166,079	3,155,994	501,537	3,657,531	649,823,610	617,128,760
3.2 Restructured	-	-	-	-	-	-	-	-	-	-
3.3 Substandard	-	-	40,430,751	-	40,430,751	-	-	-	40,430,751	51,845,166
3.4 Doubtful	-	-	36,948,263	-	36,948,263	-	-	-	36,948,263	74,114,874
3.5 Loss	-	2,771,833	708,730,098	-	711,501,931	-	-	-	711,501,931	557,485,815
(B) Total Loan Provision	-	26,392,644	1,402,357,866	6,296,514	1,435,047,024	3,155,994	501,537	3,657,531	1,438,704,555	1,300,574,615
4. Provisioning up to Previous Year										
4.1 Pass	-	18,201,840	591,751,575	3,964,671	613,918,087	2,344,847	865,825	3,210,673	617,128,760	416,251,737
4.2 Restructured	-	-	-	-	-	-	-	-	-	-
4.3 Substandard	-	-	51,845,166	-	51,845,166	-	-	-	51,845,166	160,582,695
4.4 Doubtful	-	-	74,114,874	-	74,114,874	-	-	-	74,114,874	90,205,483
4.5 Loss	-	2,771,833	554,713,983	-	557,485,815	-	-	-	557,485,815	602,652,323
(C). Total Previous Year Provision	-	20,973,672	1,272,425,598	3,964,671	1,297,363,942	2,344,847	865,825	3,210,673	1,300,574,615	1,269,692,238
(D). Written Back Provision	-	-	-	-	-	-	-	-	139,148,316	927,453,597
(E) This Year's Addition Provision	-	-	-	-	-	-	-	-	277,278,257	958,335,974
Changes in this Year*	-	5,418,972	129,932,267	2,331,843	137,683,082	811,147				

SECURITIES AGAINST LOAN, ADVANCES AND BILLS PURCHASED
(As at July 16, 2014)

Particulars	Current Year Rs.	Previous Year Rs.
(A) Secured	53,458,469,658	47,700,628,308
1. Collateral of Movable/Immovable Assets	45,731,877,900	40,639,477,319
2. Local Licensed Institutions Guarantee	-	-
3. Government Guarantee	-	-
4. Internationally rated Foreign Banks Guarantee	-	-
5. Export Documents	-	-
6. Fixed Deposit Receipts	116,115,655	129,712,100
(a) Own FDR	116,115,655	
(a) FDR of other Licensed Institutions	-	
7. Government Bonds	39,476,667	38,960,117
8. Counter Guarantee	-	-
9. Personal Guarantee	39,685,853	7,780,586
10. Other Securities	7,531,313,583	6,884,698,186
(B) Unsecured	-	-
Total	53,458,469,658	47,700,628,308

FIXED ASSETS
(As at July 16, 2014)

PARTICULARS	Assets					Current Year Total Rs.	Previous Year Total Rs.
	Building	Vehicles	Machinery	Office Equipment	Others		
1. At Cost						-	-
A. Previous Year's Balance	190,075,063	255,805,440	-	275,591,209	699,328,066	1,420,799,778	1,304,881,613
B. Addition during the Year (+)	-	47,603,050		26,194,068	55,660,500	129,457,618	163,068,341
C. Revaluation / Written back during the Year (+)	-	-	-	-	-	-	-
D. This Year Sold (-)	-	(11,782,900)	-	(793,635)	(974,871)	(13,551,405)	(45,006,628)
E. This Year Written off (-)				(1,134,280)	(6,316,965)	(7,451,245)	(2,143,548)
TOTAL GROSS VALUE (A+B+C-D-E)	190,075,063	291,625,590	-	299,857,363	747,696,730	1,529,254,746	1,420,799,778
2. DEPRECIATION							
A. Previous Year's Balance	30,022,057	86,936,810	-	134,227,358	514,266,191	765,452,417	661,932,172
B. Depreciation during the Year (+)	3,801,501	39,411,043	-	25,654,977	62,600,447	131,467,968	137,219,858
C. Depreciation on Revaluation/ Written back	-	-	-	-	-	-	-
D. Total Depreciation on Sold / Written Off Assets (-)		(4,290,899)		(1,752,073)	(6,446,740)	(12,489,711)	(33,699,614)
TOTAL DEPRECIATION (A+B-C-D)	33,823,559	122,056,954	-	158,130,262	570,419,899	884,430,673	765,452,417
3. REMAINING BOOK VALUE (1-2)	156,251,505	169,568,635	-	141,727,100	177,276,831	644,824,072	655,347,361
4. Land						413,489,330	413,489,330
5. Capital Construction						-	-
6. LEASEHOLD ASSETS						-	-
TOTAL BOOK VALUE (3+4+5+6)	156,251,505	169,568,635	-	141,727,100	177,276,831	1,058,313,402	1,068,836,691

Non-Banking Assets
(As at July 16, 2014)

Name and Address of Borrower or Party	Date of acquisition of Non Banking Assets	Total Amount of Non-Banking Assets	Loss Provision		Net Non Banking Assets Rs.	Previous Year Rs.		
			In percentage	In amount		Total Amount	Loss Provision	Net
		-	-	-	-	-	-	-
Grand Total		-	-	-	-	-	-	-

OTHER ASSETS
(As at July 16, 2014)

Particulars	Current Year Rs.		Previous Year Rs.	
	Rs.	Total	Rs.	Total
1. Stock of Stationery		2,748,090		3,315,232
2. Income Receivable on investments		33,496,481		134,997,868
3. Accrued Interest on Loan	319,892,052		301,794,854	
Less: Interest Suspense amount	(295,297,022)	24,595,030	(301,794,854)	-
4. Receivable Commission		-		-
5. Sundry Debtors	102,042,625		20,710,486	
Less : Provision	-	102,042,625	-	20,710,486
6. Staff Loan and Advances		186,131,052		158,576,185
7. Prepayments		20,623,359		23,897,043
8. Cash in Transit		-		-
9. Other Transit items (including cheques)		-		-
10. Drafts Paid without Notice		-		-
11. Expenses Not Written off	143,518,548		123,945,789	
Less: Amortization	(122,041,853)	21,476,695	(105,432,079)	18,513,710
12. Branch Adjustment account		-		-
13. Deferred Tax Assets		-		-
14. Others		344,120,405		368,497,873
14.1 Receivable from Nepal Rastra Bank		62,089,349		49,050,620
14.2 Insured amount receivable against Staff Housing Loan		126,635,003		117,989,774
14.3 Advance Income Tax net of provision		66,118,778		128,407,617
14.4 Premium Paid on Government Bonds		6,860,698		15,811,300
14.5 Others		82,416,577		57,238,562
Total		735,233,737		728,508,397

Schedule 16 (A)

OTHER ASSETS (Additional Statement)
(As at July 16, 2014)

Particulars	Current Year Rs.				Previous Year Rs.
	Up to 1 Year	1 to 3 Years	Above 3 Years	Total	Total
1. Accrued Interest on Loan	145,748,178	157,183,001	16,960,873	319,892,052	301,794,854
2. Drafts Paid without Notice					-
3. Branch Adjustment A/c					

CONTINGENT LIABILITIES
(As at July 16, 2014)

Particulars	Current Year Rs.	Previous Year Rs.
1. Claims on Institution but not accepted by the Institution	-	-
2. Letters of credit (full amount)	12,777,712,074	5,896,998,819
(a) Less than 6 months maturity	7,885,734,099	3,606,689,050
(b) More than 6 months maturity	4,891,977,975	2,290,309,769
3. Rediscounted Bills	-	-
4. Unmatured Guarantees/ Bonds	5,720,864,527	4,559,129,909
(a) Bid Bonds	614,279,781	424,118,419
(b) Performance Bonds	2,805,314,386	2,089,133,007
(c) Other Guarantee/ Bonds	2,301,270,361	2,045,878,483
5. Unpaid Shares in Investment	-	9,616,000
6. Forward Exchange Contract Liabilities	2,340,547,650	83,592,883
7. Bills under Collection	171,001,530	507,983,828
8. Acceptance and Endorsements	4,611,032,431	3,694,572,432
9. Underwriting Commitments	-	-
10. Irrevocable Loan Commitments	5,127,618,453	4,134,950,781
11. Guarantee issued against counter guarantee of Internationally Rated Banks	3,820,762,914	2,739,652,582
12. Advance Payment Guarantee	1,777,689,896	1,383,110,665
13. Financial Guarantee	-	-
14. Contingent Liabilities on Income Tax	4,127,349	-
15. Others (Loan under Repurchase Agreement)	-	-
Total	36,351,356,824	23,009,607,899

INTEREST INCOME
for the period July 16, 2013 to July 16, 2014

Particulars	Current Year Rs.	Previous Year Rs.
A. On Loan, Advances and Overdrafts	5,582,416,323	5,565,758,812
1. Loan and Advances	3,820,052,951	3,567,026,770
2. Overdraft	1,762,363,372	1,998,732,042
B. On Investment	132,129,990	175,779,593
1. Nepal Government Securities	132,129,990	175,779,593
a. Treasury Bills	64,442,531	103,686,742
b. Development Bonds	67,687,459	72,092,851
c. National Savings Certificates	-	-
2. Foreign Securities	-	-
3. Nepal Rastra Bank Bonds	-	-
4. Debenture and Bonds	-	-
a. Banks & Financial Institutions	-	-
b. Other Organization	-	-
5. Interest on Inter Bank Lending	-	-
C. On Agency Balances	6,537,945	2,512,645
1. Local Banks & Financial Institutions	-	-
2. Foreign Banks	6,537,945	2,512,645
D. On Money At Call and Short Notice	47,591,111	68,449,073
1. Local Banks & Financial Institutions	-	-
2. Foreign Banks*	47,591,111	68,449,073
E. On Others	47,603,699	53,340,182
1. Certificate of Deposits	-	-
2. Inter-Bank/ Financial Institutions Loan	5,281,928	8,044,324
3. Others	42,321,771	45,295,858
Total	5,816,279,068	5,865,840,305

*Interest received on investment (placements) made in foreign banks is shown under this heading

INTEREST EXPENSES
for the period July 16, 2013 to July 16, 2014

Particulars	Current Year Rs.	Previous Year Rs.
A. On Deposit Liabilities	2,706,457,403	2,684,499,403
1. Fixed Deposits	1,415,656,384	1,220,632,257
1.1 Local Currency	1,383,884,455	1,183,333,768
1.2 Foreign Currency	31,771,929	37,298,489
2. Savings Deposits	672,752,368	645,202,586
1.1 Local Currency	668,563,720	641,415,494
1.2 Foreign Currency	4,188,648	3,787,092
3. Call Deposit	618,048,651	818,664,560
1.1 Local Currency	612,805,067	802,466,865
1.2 Foreign Currency	5,243,584	16,197,695
4. Certificate of Deposits	-	-
B. On Borrowings	114,018,035	90,288,759
1. Debenture and Bonds	110,526,693	85,803,034
2. Loan from Nepal Rastra Bank (Refinance)	2,965,849	3,732,259
3. Inter Bank/ Financial Institutions Borrowing	525,493	753,466
4. Other Corporate Body	-	-
5. Other Loans	-	-
C. On Others	-	-
Total	2,820,475,438	2,774,788,162

Schedule 20

Commission And Discount
for the period July 16, 2013 to July 16,2014

Particulars	Current Year Rs.	Previous Year Rs.
A. Bills Purchase and Discount	7,806,811	12,927,650
1. Local	7,582,187	12,431,751
2. Foreign	224,624	495,899
B. Commission	419,938,885	314,746,132
1. Letters of Credit	107,842,952	88,045,277
2. Guarantees	93,279,631	74,280,315
3. Collection Fee	63,750	84,200
4. Remittance Fee	26,780,597	24,643,624
5. Credit Cards/ Debit Cards	152,307,379	107,211,623
6. Share Underwriting/ Issues	-	-
7. Government Transactions	-	-
8. Agency Commission	39,605,200	20,422,462
9. Exchange Fee	59,375	58,631
C. Others	50,862,635	21,026,769
Total	478,608,331	348,700,551

Schedule 21

Other Operating Income
for the period July 16, 2013 to July 16,2014

Particulars	Current Year Rs.	Previous Year Rs.
1. Rental on Safe Deposit Lockers	19,945,052	18,508,045
2. Issue and Renewals of Credit Cards	2,009,404	1,737,342
3. Issue and Renewals of ATM Cards/ Debit Cards	59,605,106	62,069,688
4. Telex/ T.T.	39,950,179	33,429,137
5. Service Charges	46,095,194	33,408,175
6. Renewal Fees	25,692,097	38,995,695
8. Others	18,049,197	11,268,932
Total	211,346,229	199,417,014

Schedule 22

Exchange Gain/Loss
for the period July 16, 2013 to July 16,2014

Particulars	Current Year Rs.	Previous Year Rs.
(A) Revaluation Gain/ (Loss)	18,902,451	19,443,727
(B) Trading Gain (except Exchange Fee)	441,324,318	340,801,063
Total Income/ (Loss)	460,226,769	360,244,790

EXPENSES RELATING TO EMPLOYEES
for the period July 16, 2013 to July 16, 2014

Particulars	Current Year Rs.	Previous Year Rs.
1. Salary	159,475,858	145,011,603
2. Allowances	207,179,743	168,831,076
3. Contribution to Provident Fund	13,295,802	12,307,261
4. Training Expenses	4,633,683	6,400,375
5. Uniform	1,272,485	1,133,390
6. Medical	72,553	36,644
7. Insurance	17,283,591	16,533,809
8. Pension and Gratuity Fund	22,140,528	16,089,109
9. Others	12,411,350	13,598,879
a. Leave Compensation	559,867	2,736,695
b. Staff Lunch	9,630,016	8,697,734
c. Other incentives	2,221,467	2,164,450
Total	437,765,593	379,942,146

OTHER OPERATING EXPENSES
for the period July 16, 2013 to July 16, 2014

Particulars	Current Year Rs.	Previous Year Rs.
1. House Rent	69,981,016	66,014,021
2. Electricity and Water	20,302,938	19,848,503
3. Repair and Maintenance	10,486,065	10,220,201
(a) Building	4,769,308	4,562,108
(b) Vehicles	3,210,006	3,144,021
(c) Others	2,506,751	2,514,072
4. Insurance	29,554,247	27,767,341
5. Postage, Telex, Telephone, Fax, SMS	28,038,142	20,477,960
6. Office Equipment, Furniture and Repair	10,623,209	9,809,910
7. Travelling Allowances and Expenses	6,089,332	4,995,995
8. Stationery and Printing	26,778,721	25,420,890
9. Periodicals and Books	685,085	753,673
10. Advertisements & Business Promotion	34,425,985	40,113,113
11. Legal Expenses	1,084,790	2,150,530
12. Donations	36,752	1,325,668
13. Expenses Relating to Board of Directors	1,586,128	1,953,696
(a) Meeting Fees	1,420,000	1,768,000
(b) Other Expenses	166,128	185,696
14. Annual General Meeting Expenses	1,259,498	1,641,403
15. Expenses Relating to Audit	508,500	480,250
(a) Audit Fees	508,500	480,250
(b) Other Expenses	-	-
16. Commission on Remittances	-	-
17. Depreciation on Fixed Assets	131,467,968	137,219,858
18. Amortization of Expenses(Software)	16,609,774	16,345,389
19. Share/Debenture expenses	3,917,012	3,969,316
20. Technical Services Fee	-	-
21. Entertainment	9,433,907	8,658,352
22. Written Off Expenses	-	-
23. Security Expenses	34,916,967	28,309,280
24. Credit Guarantee Premium	-	-
25. Commission and Discount	-	-
26. Others	101,544,790	88,361,430
(a) Fees for Services	39,841,245	32,107,421
(b) Fuel for Vehicle/Generator	43,850,435	41,395,040
(c) Losses shortages written off	-	-
(d) Vehicle Renewal and other taxes	8,996,413	8,906,052
(e) Membership Fee	3,784,824	1,690,500
(f) Office Cleaning & Maintenance	2,566,066	2,450,771
(g) Misc. Expenses	2,505,807	1,811,646
Total	539,330,825	515,836,778

Schedule 25

**Provision for Possible Loss
for the period July 16, 2013 to July 16, 2014**

Particulars	Current Year Rs.	Previous Year Rs.
1. Increase in Loan Loss Provision	277,278,257	958,335,974
2. Increase in Provision for Loss on Investment	-	-
3. Provision for Non Banking Assets	-	-
4. Provision for Other Assets	-	-
Total	277,278,257.00	958,335,974

Schedule 26

**Non-Operating Income/Loss
for the period July 16, 2013 to July 16, 2014**

Particulars	Current Year Rs.	Previous Year Rs.
1. Profit (Loss) on Sale of Investment	-	-
2. Profit (Loss) on Sale of Assets	281,895	6,315,522
3. Dividend (net)	11,559,551	4,160,671
a. Commercial Banks		
b. Grameen Banks	7,535,801	4,160,671
c. Financial Institutions		
d. Other Organized Institutions		
(1) Subsidiary Companies		
(2) Others	4,023,750	
4. Subsidies Received from Nepal Rastra Bank		
a. Reimbursement of losses of specified branches		
b. Interest Subsidy		
c. Exchange Counter		
5. Others	-	(45,100)
Total Non-Operating Income /(Loss)	11,841,446	10,431,093

Schedule 27

**Loss Provision Written Back
for the period July 16, 2013 to July 16, 2014**

Particulars	Current Year Rs.	Previous Year Rs.
1. Loan Loss Provision Written Back	139,148,316	927,453,597
2. Provision against Non Banking Assets Written Back	-	-
3. Investment Provision Written Back	-	2,550,000
4. Provision Against Other Assets Written Back	-	-
Total	139,148,316	930,003,597

Schedule 28

**Profit/ Loss from Extra Ordinary Activities
for the period July 16, 2013 to July 16, 2014**

Particulars	Current Year Rs.	Previous Year Rs.
1. Recovery of written off Loan	527,273	-
2. Voluntary Retirement Scheme Expenses	-	-
3. Loan Write-Offs (28 (A))	-	(74,393,339)
4. Other Expenses/ Income	-	-
Total	527,273	(74,393,339)

Statement of Loan Written-off
for FY 2013/14

Schedule 28 Ka

S.N.	Types of Credit	Written Off Amount	Types of Security & Amount In NPR	Basis of valuation of Collateral	Loan Approving Officer/Level	Initiations made for recovery	Remarks
		-					
	Grand Total	-					

**Statement of Loans and Advances Extended to Directors/ Chief Executive/ Promoter/ Employees
 and Shareholders Holding More Than 1 Percent Shares.
 (As at July 16, 2014)**

The Statement of amount, included under total amount of Bills Purchased and Discounted, Loans, Advances and Overdraft, provided to the Directors, Chief Executive, Promoters, Employees, Shareholders and to the individual members of their undivided family OR against the guarantee of such persons OR to the organizations or companies in which such individuals are managing agent, are as follows:

Name of Promoter/Director/ Chief Executive	Last Years Balance		This Year Recovery		This year Addition	Balance as of Ashad end	
	Principal	Interest	Principal	Interest		Principal	Interest
(A) Directors	-	-	-	-	-	-	-
(B) Chief Executive	-	-	-	-	-	-	-
(C) Promoters	-	-	-	-	-	-	-
(D) Employees	-	-	-	-	-	-	-
(E) Shareholders	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

As at Ashad end 2071

Rs. in '000

1.1 RISK WEIGHTED EXPOSURES		Current Year	Previous Year
a	Risk Weighted Exposure for Credit Risk	71,708,512	60,622,076
b	Risk Weighted Exposure for Operational Risk	4,929,887	4,328,860
c	Risk Weighted Exposure for Market Risk	796,170	451,258
Adjustment under Pillar II			
	Add: 2% of the total RWE as per Disclosure Requirement(6.4 a 10)	1,548,691	1,962,066
	Add: 2% Capital Charge For Operational Risk	793,651	609,286
	Add:Capital Charge For ALM		21,682
	Add: % of the total deposit due to insufficient liquid assets(6.4 a 6)		
Total Risk Weighted Exposures(After Bank's adjustment of Pillar II)		79,776,912	67,995,228
1.2 CAPITAL		Current Year	Current Year
Core Capital (Tier 1)		7,594,788	6,808,199
a	Paid up Equity Share Capital	4,146,708	3,768,008
b	Irredeemable Non-cumulative preference shares	-	-
c	Share Premium	11,849	11,849
d	Proposed Bonus Equity Shares	622,006	376,801
e	Statutory General Reserves	2,303,282	2,165,359
f	Retained Earnings till last year	-	-
g	Retained Earning till This year	181,384	76,798
h	Capital Redemption Reserve	-	-
i	Capital Adjustment Fund	-	-
j	Dividend Equalization Reserves	-	-
k	Debenture Redemption Reserve	460,119	527,384
l	Deferred Tax Reserve	-	-
m	Other Free Reserve	-	-
n	Less. Goodwill		
o	Less. Fictitious assets	-	-
p	Less. Investment in equity in licensed Financial Institutions	-	-
q	Less. Investment in equity of institutions with financial interests	(130,560)	(118,000)
r	Less. Investment in equity of institutions in excess of limits	-	-
s	Less. Investments arising out of underwriting commitments	-	-
t	Less. Reciprocal crossholdings	-	-
u	Less. Other Deductions	-	-
Adjustments under Pillar II			
	Less: Shortfall in Provision(6.4 a 1)	-	-
	Less: Loans and Facilities extended to Related Parties and Restricted lending(6.4 a 2)	-	-
Supplementary Capital (Tier 2)		1,399,061	1,004,858
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	1,050,000	800,000
	Less : 20% discount value to 5YTM Bond/ Debenture	(370,000)	(350,000)
c	Hybrid Capital Instruments	-	-
d	General loan loss provision	518,931	460,413
e	Exchange Equalization Reserve	60,219	55,494
f	Investment Adjustment Reserve	139,880	38,920
g	Assets Revaluation Reserve	-	-
h	Other Reserves	32	32
Total Capital Fund (Tier I and Tier II)		8,993,849	7,813,057
1.3 CAPITAL ADEQUACY RATIOS		Current Year	Current Year
	Core Capital to Total Risk Weighted Exposures (Tier I)	9.52%	10.01%
	II)	11.27%	11.49%

Schedule 30 B
Rs. in '000

	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures	Net Value	Previous Year
	a	b	c	d=a-b-c		f=d*e		RWE
Cash Balance	2,170,768	-	-	2,170,768	0%	-	2,172,985	-
Balance With Nepal Rastra Bank	12,652,937	-	-	12,652,937	0%	-	8,752,591	-
Gold	-	-	-	-	0%	-	-	-
Investment in Nepalese Government Securities	5,826,855	-	-	5,826,855	0%	-	5,985,490	-
All Claims on Government of Nepal	-	-	-	-	0%	-	-	-
Investment in Nepal Rastra Bank securities	-	-	-	-	0%	-	-	-
All Claims on Nepal Rastra Bank	62,089	-	-	62,089	0%	-	49,051	-
Claims on Foreign Government and Central Bank (ECA rating 0-1)	-	-	-	-	0%	-	-	-
Claims on Foreign Government and Central Bank (ECA-2)	-	-	-	-	20%	-	-	-
Claims on Foreign Government and Central Bank (ECA-3)	-	-	-	-	50%	-	-	-
Claims on Foreign Government and Central Bank (ECA-4-6)	-	-	-	-	100%	-	-	-
Claims on Foreign Government and Central Bank (ECA-7)	-	-	-	-	150%	-	-	-
Claims On BIS, IMF, ECB, EC and on Multilateral Development Banks (MDB's) recognized by the framework	-	-	-	-	0%	-	-	-
Claims On Other Multilateral Development Banks	-	-	-	-	100%	-	-	-
Claims on Public Sector Entity (ECA 0-1)	-	-	-	-	20%	-	-	-
Claims on Public Sector Entity (ECA 2)	-	-	-	-	50%	-	-	-
Claims on Public Sector Entity (ECA 3-6)	746,978	-	-	746,978	100%	746,978	-	-
Claims on Public Sector Entity (ECA 7)	-	-	-	-	150%	-	147,752	221,628
Claims on domestic Banks that meet capital adequacy requirements	362,969	-	-	362,969	20%	72,594	309,529	61,906
Claims on domestic Banks that do not meet capital adequacy requirements	569,316	-	-	569,316	100%	569,316	164,309	164,309
Claims on foreign bank (ECA Rating 0-1)	4,759,911	-	-	4,759,911	20%	951,982	2,787,878	557,576
Claims on foreign bank (ECA Rating 2)	2,144,956	-	-	2,144,956	50%	1,072,478	2,542,152	1,271,076
Claims on foreign bank (ECA Rating 3-6)	-	-	-	-	100%	-	-	-
Claims on foreign bank (ECA Rating 7)	-	-	-	-	150%	-	-	-
Claims on foreign bank incorporated in SAARC region	3,529,997	-	-	3,529,997	20%	705,999	1,934,476	386,895
Claims on Domestic Corporates	41,387,471	-	540,094	40,847,377	100%	40,847,377	35,070,699	35,070,699
Claims on Foreign Corporates (ECA 0-1)	-	-	-	-	20%	-	-	-
Claims on Foreign Corporates (ECA 2)	-	-	-	-	50%	-	-	-

B. Off Balance Sheet Exposures	Book Value a	Specific Provision b	Eligible CRM c	Net Value d=a-b-c	Risk Weight	Risk Weighted Exposures f=d*e	Net Value d=a-b	Risk Weighted Exposures f=d*e
Revocable Commitments	-	-	-	-	0%	-	-	-
Bills Under Collection	171,002	-	-	171,002	0%	-	507,984	-
Forward Exchange Contract Liabilities	49,341	-	-	49,341	10%	4,934	83,593	8,359
LC Commitments With Original Maturity Up to 6 months	-	-	-	-	-	-	-	-
domestic counterparty	7,885,734	-	765,754	7,119,980	20%	1,423,996	2,982,939	596,588
foreign counterparty (ECA Rating 0-1)	-	-	-	-	20%	-	-	-
foreign counterparty (ECA Rating 2)	-	-	-	-	50%	-	-	-
foreign counterparty (ECA Rating 3-6)	-	-	-	-	100%	-	-	-
foreign counterparty (ECA Rating 7)	-	-	-	-	150%	-	-	-
L C Commitments With Original Maturity Over 6 months	-	-	-	-	-	-	-	-
domestic counterparty	4,891,978	-	98,325	4,793,653	50%	2,396,826	2,196,530	1,098,265
foreign counterparty (ECA Rating 0-1)	-	-	-	-	20%	-	-	-
foreign counterparty (ECA Rating 2)	-	-	-	-	50%	-	-	-
foreign counterparty (ECA Rating 3-6)	-	-	-	-	100%	-	-	-
foreign counterparty (ECA Rating 7)	-	-	-	-	150%	-	-	-
Bid Bond, Performance Bond and Counter guarantee	-	-	-	-	-	-	-	-
domestic counterparty	9,541,627	-	2,225,551	7,316,076	50%	3,658,038	5,648,400	2,824,200
foreign counterparty (ECA Rating 0-1)	-	-	-	-	20%	-	-	-
foreign counterparty (ECA Rating 2)	-	-	-	-	50%	-	-	-
foreign counterparty (ECA Rating 3-6)	-	-	-	-	100%	-	-	-
foreign counterparty (ECA Rating 7)	-	-	-	-	150%	-	-	-
Underwriting commitments	-	-	-	-	50%	-	-	-
Lending of Bank's Securities or Posting of Securities as collateral	-	-	-	-	100%	-	-	-
Repurchase Agreements, Assets sale with recourse	-	-	-	-	100%	-	-	-
Advance Payment Guarantee	1,777,690	-	44,734	1,732,956	100%	1,732,956	1,340,415	1,340,415
Financial Guarantee	-	-	-	-	100%	-	-	-
Acceptances and Endorsements	4,611,032	-	230,552	4,380,481	100%	4,380,481	3,509,844	3,509,844
Unpaid portion of Partly paid shares and Securities	-	-	-	-	100%	-	9,616	9,616
Irrevocable Credit Commitments (short term)	5,127,618	-	-	5,127,618	20%	1,025,524	4,134,951	826,990
Irrevocable Credit Commitments (long term)	-	-	-	-	50%	-	-	-
Other Contingent Liabilities	-	-	-	-	100%	-	-	-
Unpaid Guarantee Claims	-	-	-	-	200%	-	-	-
Total	34,056,023	-	3,364,916	30,691,107		14,622,755	20,414,271	10,214,277
Total RWE for Credit Risk Before Adjustment (A)+(B)	127,047,998	6,429,677	4,951,735	115,666,586		71,708,512	92,372,568	60,622,076
Adjustments under Pillar II								
Add: 10% of the loan and facilities in excess of Single Obligor Limits(6.4 a 3)	-	-	-	-		-	-	-
Add: 1% of the Contract(sale) value in case of the sale of Credit with recourse(6.4 a 4)	-	-	-	-		-	-	-
Total RWE for Credit Risk (After Bank's Adjustment of Pillar II)	127,047,998	6,429,677	4,951,735	115,666,586		71,708,512	92,372,568	60,622,076

[illegible]

Other Assets (as per attachment)											-	-
Off Balance Sheet Exposures											-	-
Forware Exchange Contract Liabilities											-	-
LC Commitments With Original Maturity Up to 6 months												
domestic counterparty	765,754	-	-	-	-	-	-	-	-	-	765,754	623,750
foreign counterparty (ECA Rating 0-1)	-	-	-	-	-	-	-	-	-	-	-	-
foreign counterparty (ECA Rating 2)	-	-	-	-	-	-	-	-	-	-	-	-
foreign counterparty (ECA Rating 3-6)	-	-	-	-	-	-	-	-	-	-	-	-
foreign counterparty (ECA Rating 7)	-	-	-	-	-	-	-	-	-	-	-	-
LC Commitments With Original Maturity Over 6 months	-	-	-	-	-	-	-	-	-	-	-	-
domestic counterparty	98,325	-	-	-	-	-	-	-	-	-	98,325	93,780
foreign counterparty (ECA Rating 0-1)	-	-	-	-	-	-	-	-	-	-	-	-
foreign counterparty (ECA Rating 2)	-	-	-	-	-	-	-	-	-	-	-	-
foreign counterparty (ECA Rating 3-6)	-	-	-	-	-	-	-	-	-	-	-	-
foreign counterparty (ECA Rating 7)	-	-	-	-	-	-	-	-	-	-	-	-
Bid Bond, Performance Bond and Counter guarantee	-	-	-	-	-	-	-	-	-	-	-	-
domestic counterparty	27,053	-	-	-	-	-	-	-	-	3,492,480	2,225,551	1,650,382
foreign counterparty (ECA Rating 0-1)	-	-	-	-	-	-	-	-	-	-	-	-
foreign counterparty (ECA Rating 2)	-	-	-	-	-	-	-	-	-	-	-	-
foreign counterparty (ECA Rating 3-6)	-	-	-	-	-	-	-	-	-	-	-	-
foreign counterparty (ECA Rating 7)	-	-	-	-	-	-	-	-	-	-	-	-
Underwriting commitments	-	-	-	-	-	-	-	-	-	-	-	-
Lending of Bank's Securities or Posting of Securities as Collateral	-	-	-	-	-	-	-	-	-	-	-	-
Repurchase Agreements, Assets sale with recourse	-	-	-	-	-	-	-	-	-	-	-	-
Advance Payment Guarantee	44,734	-	-	-	-	-	-	-	-	-	44,734	42,695
Financial Guarantee	-	-	-	-	-	-	-	-	-	-	-	-
Acceptances and Endorsements	230,552	-	-	-	-	-	-	-	-	-	230,552	184,729
Unpaid portion of Partly paid shares and Securities	-	-	-	-	-	-	-	-	-	-	-	-
Irrevocable Credit commitments	-	-	-	-	-	-	-	-	-	-	-	-
Other Contingent Liabilities	-	-	-	-	-	-	-	-	-	-	-	-

The total amount of Eligible CRM shall be adjusted for the supervisory haircuts and floors. In this regard banks should disclose the total value of eligible collateral in the respective column of type of CRM and while summing up the total value necessary adjustments have to be made.

Risk Weight Exposure for Operational Risk

Particulars	Rs. In '000			Previous Period
	(F/Y 067/68)	(F/Y 068/69)	(F/Y 069/70)	
	2010/11	2011/12	2012/13	
Net Interest Income	2,183,103	2,168,230	3,091,052	
Commission and Discount Income	269,429	319,667	348,701	
Other Operating Income	152,985	157,780	199,417	
Exchange Fluctuation Income	228,076	264,167	360,245	
Additional Interest Suspense during the period	11,497	136,586	(31,159)	
Gross Income (a)	2,845,090	3,046,429	3,968,256	
Alfa (b)	15%	15%	15%	
Fixed Percentage of Gross Income (c) =(a)*(b)	426,764	456,964	595,238	
Capital Requirement for operational risk (d) (average of c)	492,989			432,886
Risk Weight (reciprocal of capital requirement of 10%) in times (e)	10			10
Equivalent Risk Weight Exposure (f)=(d)*(e)	4,929,887			4,328,860

	Ashad 2071			
SN	Other Assets	Gross Amount	Specific Provision	Net Balance
1	Cash and cash items in Transit	-	-	-
2	Miscellaneous Expenditure not written	-	-	-
3	Fixed Assets	1,942,744	884,431	1,058,313
4	Interest Receivable on Other Investment	17,047	-	17,047
5	Interest Receivable on Loan	319,892	295,297	24,595
6	Non Banking Assets	-	-	-
7	Reconciliation Account	-	-	-
8	Draft Paid Without Notice	-	-	-
9	Sundry Debtors	102,043	-	102,043
10	Advance payment and Deposits	4,143,693	4,077,574	66,119
11	Staff Loan and Advance	65,537	-	65,537
12	Stationery	2,748	-	2,748
13	Other	380,054	122,042	258,012
	Total	6,973,757	5,379,343	1,594,414


Schedule 30 E
Market Risk

As at Ashad end 2071

Current Period					Previous Period
S.No.	Currency	Open Position (FCY)	Open Position (NPR)	Relevant Open Position (NPR)	Relevant Open Position (NPR)
1	AED	13,620	341,453	341,453	207,875
2	AUD	17,992	1,604,209	1,604,209	7,653
3	BHD	0	-	-	0
4	CAD	8,187	726,145	726,145	1,373,118
5	CHF	20,050	2,129,285	2,129,285	8,717,251
6	CNY	92,542	1,396,459	1,396,459	2,745,365
7	DKK	51,736	890,375	890,375	786,765
8	EUR	26,769	3,466,586	3,466,586	9,734,924
9	GBP	28,734	4,711,443	4,711,443	2,730,096
10	HKD	28,050	344,735	344,735	57,481
11	INR	911,327,081	1,458,123,330	1,458,123,330	837,558,974
12	JPY	4,648,539	4,357,076	4,357,076	2,984,050
13	KRW	925,000	85,933	85,933	76,500
14	KWD	0	-	-	-
15	MYR	8,234	236,316	236,316	404,007
16	QAR	1,544	39,048	39,048	197,006
17	SAR	31,838	802,954	802,954	378,006
18	SEK	37,759	524,855	524,855	1,344,419
19	SGD	34,356	2,637,132	2,637,132	3,465,262
20	THB	691,740	2,054,468	2,054,468	1,628,792
21	USD	(1,124,799)	(107,868,193)	107,868,193	28,118,731
Total Open Position (a)				1,592,339,993	902,516,272
Fixed Percentage (b)				5.00%	5.00%
Capital Charge for Market Risk [c=(axb)]				79,617,000	45,125,814
				10	10
Equivalent Risk Weight Exposure [e=(cxd)]				796,169,997	451,258,136
Equivalent Risk Weight Exposure in '000				796,170	451,258

5 Years Principal Indicators

Schedule 31

Particulars	Indicators	F/Y 2009/2010 (F/Y 066/67)	F/Y 2010/2011 (F/Y 067/68)	F/Y 2011/2012 (F/Y 068/69)	F/Y 2012/2013 (F/Y 069/70)	F/Y 2013/2014 (F/Y 070/71)
1. Percent of Net Profit/ Gross Income	Percent	23.9	18.2	15.5	28.3	27.8
2. Earning Per Share	Rs.	52.5	39.1	27.6	46.2	40.7
3. Market Value Per Share	Rs.	705	515	511	784	960
4. Price Earning Ratio	Ratio	13.4	13.2	18.5	17.0	23.6
5. Dividend (including bonus) on share capital	Percent	25.0	50.0	30.0	35.0	40.0
6. Cash Dividend on Share Capital	Percent	25.0	25.0	5.0	25.0	25.0
7. Interest Income/ Loan & Advances	Percent	10.5	13.0	13.5	12.3	10.8
8. Staff Expenses/ Total operating Expenses	Percent	39.2	41.7	42.0	42.4	44.8
9. Interest Expenses on Total Deposit and Borrowings	Percent	5.0	7.2	7.0	4.8	4.0
10.Exchange Gain/ Total Income	Percent	4.2	3.5	3.9	5.3	6.6
11.Staff Bonus/ Total Staff Expenses	Percent	64.6	51.4	43.8	72.1	63.2
12.Net Profit/Loan and Advances (Gross)	Percent	3.4	2.9	2.4	4.0	3.6
13.Net Profit/Total Assets	Ratio	2.2	2.0	1.6	2.6	2.3
14.Total Credit/Deposit	Percent	73.5	81.7	75.3	76.4	72.4
15.Total Operating Expenses**/ Total Assets	Percent	1.24	1.34	1.23	1.22	1.13
16.Adequacy of Capital Fund on Risk Weighted Assets						
a. Core Capital	Percent	8.50	8.77	9.34	10.01	9.52
b. Supplementary Capital	Percent	2.05	2.14	1.76	1.48	1.75
c. Total Capital Fund	Percent	10.55	10.91	11.10	11.49	11.27
17.Liquidity (CRR)	Percent	7.8	7.7	13.6	16.0	19.2
18.Non-performing credit/ Total credit	Ratio	0.67	0.94	3.32	1.91	1.77
19. Base Rate	Percent	-	-	-	-	6.94
20.Weighted Average Interest Rate Spread	Percent	4.4	4.1	4.5	5.5	4.8
21.Book Net-worth	Rs. in '000	4,585,393	5,159,760	6,049,941	7,020,644	7,925,479
22.Total Shares (incl. proposed bonus shares)	No.	24,090,977	30,113,721	37,661,553	41,448,085	47,687,136
23.Total Staffs	No.	877	877	883	910	942
24.Book Value Per Share	Rs.	190	171	161	169	166

25. CD Ratio (LCY Deposit with Equity)	Percent	81.1	81.2	71.8	78.4	71.9
26. Return on Paid-Up Capital (opening)	Percent	52.5	48.8	34.5	50.8	46.8
27. Return on Shareholders' Fund (Opening)	Percent	30.5	25.7	20.1	31.7	27.6
28. Market Capitalization (in Billion)	Rs.	17.0	15.5	19.2	32.5	45.8

** Total Operating Expenses = Staff Expenses+ Office Operating Expenses

Details of Promoters Shares Pledged by Promoter Shareholders of the Bank
As at Ashad end 2071

S. No.	Promoter's Name	Promoters Share Ownership		Loan Detail		Total Numbers of Pledge Shares	Remarks
		Total No. of Shares	Percentage of Total Paid up Capital	Name of the Banks & Financial Institutions	Loan Amount		
1	Prestine Investment Pvt.Ltd	680,206	1.64%	Sanima Bank Ltd.	85,000,000	188,312	
2	Lotus Investment Pvt.Ltd	600,524	1.45%	Prime Bank Ltd.	120,000,000	545,681	
3	Surya Infosys Pvt.Ltd.	680,206	1.64%	Sanima Bank Ltd.	85,000,000	188,312	
4	Mercantile Investment Pvt.Ltd.	262,411	0.63%	Bank Of Kathmandu Ltd.	16,301,000	238,446	
5	P.Shanghai Investment Pvt.Ltd.	323,962	0.78%	Sanima Bank Ltd.	150,000,000	188,211	
6	Pramod Prasad Shrestha	1,291	0.00%	NIC Asia Bank Ltd.	1,800,000	1,173	

Nepal Investment Bank Limited

Durbarmarg, Kathmandu

Comparison Of Unaudited & Audited Financial Statement as of Ashad end FY 2070/71

Schedule 35

Rs. In '000

S/N	Particulars	As per Unaudited F/S	As per Audited F/S	Variance		Reasons for Variance
				In Amount	In %	
1	Total Capital and Liabilities (1.1 to 1.7)	87,607,837	87,612,632	(4,795)	0%	
1.1	Paid Up Capital	4,146,708	4,768,714	(622,006)	-15%	Due to proposed bonus shares
1.2	Reserve and Surplus	4,826,636	3,156,765	1,669,871	35%	Due to adjustments in P&L and appropriation of profit.
1.3	Debenture and Bond	1,050,000	1,050,000	-	0%	
1.4	Borrowings	424,340	424,340	-	0%	
1.5	Deposit (a+b)	73,831,376	73,831,376	0	0%	
a.	Domestic Currency	65,521,816	65,521,816	0	0%	
b.	Foreign Currency	8,309,560	8,309,560	0	0%	
1.6	Income Tax Liability	-	-	-	0%	
1.7	Other Liabilities	3,328,778	4,381,438	(1,052,659)	-32%	Due to adjustments made in loan loss provision, bonus & tax provision and appropriation of profit
2	Total Assets (2.1 to 2.7)	87,607,837	87,612,632	(4,795)	0%	
2.1	Cash and Bank Balance	16,744,711	16,744,711	-	0%	
2.2	Money at Call and Short Notice	232,375	232,375	-	0%	
2.3	Investments	15,383,529	15,383,529	-	0%	
2.4	Loans and Advances (Gross)	53,458,470	53,458,470	-	0%	
a.	Real Estate Loan	4,961,595	4,961,595	-	0%	
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs. 80 Lakhs)	542,695	542,695	-	0%	
2.	Business Complex & Residential Apartment Construction Loan	1,734,252	1,734,252	-	0%	
3.	Income Generating Commercial Complex Loan	36,824	36,824	-	0%	
4.	Other Real Estate Loan (Including Land Purchase and Plotting)	2,647,824	2,647,824	-	0%	
b.	Personal Home Loan of Rs. 80 Lakhs or Less	1,479,546	1,479,546	-	0%	
c.	Margin Type Loan	48,505	48,505	-	0%	
d.	Term Loan	9,124,992	9,124,992	-	0%	
e.	Overdraft Loan/ TR Loan / WC Loan	32,507,649	32,507,649	-	0%	
f.	Others	5,336,182	5,336,182	-	0%	
2.5	Fixed Assets	1,058,313	1,058,313	-	0%	
2.6	Non Banking Assets (Net)	-	-	-	0%	
2.7	Other Assets	730,439	735,234	(4,795)	-1%	Due to change in net advance tax
3	Profit & Loss Account					
3.1	Interest Income	5,816,279	5,816,279	-	0%	
3.2	Interest Expense	(2,820,475)	(2,820,475)	-	0%	
	A. Net Interest Income (3.1-3.2)	2,995,804	2,995,804	-	0%	
3.3	Fees, Commission and Discount	478,608	478,608	-	0%	
3.4	Other Operating Income	211,346	211,346	-	0%	
3.5	Foreign Exchange Gain/Loss (Net)	460,227	460,227	-	0%	
	B. Total Operating Income (A.+3.3+3.4+3.5)	4,145,985	4,145,985	-	0%	
3.6	Staff Expenses	(437,766)	(437,766)	-	0%	
3.7	Other Operating Expenses	(539,331)	(539,331)	-	0%	
	C. Operating Profit Before Provision (B.-3.6-3.7)	3,168,889	3,168,889	-	0%	
3.8	Provision for Possible Losses	(430,508)	(277,278)	(153,230)	36%	Adjustment made during finalization of accounts
	D. Operating Profit (C.-3.8)	2,738,380	2,891,610	(153,230)	-6%	
3.9	Non Operating Income/Expenses (Net)	11,841	11,841	-	0%	
3.10	Write Back of Provision for Possible Loss	309,959	139,148	170,811	55%	Adjustment made during finalization of accounts
	E. Profit from Regular Activities (D+3.9+3.10)	3,060,181	3,042,600	17,581	1%	
3.11	Extra-ordinary Income/Expenses (Net)	527	527	-	-	
	F. Profit before Bonus and Taxes (E.+3.11)	3,060,708	3,043,127	17,581	1%	
3.12	Provision for Staff Bonus	(278,246)	(276,648)	(1,598)	1%	Due to change in profit
3.13	Provision for Tax	(831,662)	(826,867)	(4,795)	1%	Due to change in profit
	G. Net Profit/Loss (F.-3.12-3.13)	1,950,800	1,939,612	11,188	1%	

Nepal Investment Bank Limited
Durbarmarg, Kathmandu
Unaudited Financial Results (Quarterly)
as at Fourth Quarter (16/07/2014) of the FY 2013/14 (FY 2070-71)

Schedule 36
Rs. In '000

S/N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Quarter Previous Year (Audited)
1	Total Capital and Liabilities (1.1 to 1.7)	87,607,837	84,024,714	74,452,729
1.1	Paid Up Capital	4,146,708	4,146,708	4,144,808
1.2	Reserve and Surplus	4,826,636	4,267,847	2,875,836
1.3	Debenture and Bond	1,050,000	1,300,000	800,000
1.4	Borrowings	424,340	331,795	310,566
1.5	Deposit (a+b)	73,831,376	71,324,146	62,428,845
a.	Domestic Currency	65,521,816	61,797,552	56,123,567
b.	Foreign Currency	8,309,560	9,526,594	6,305,279
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	3,328,778	2,654,218	3,892,674
2	Total Assets (2.1 to 2.7)	87,607,837	84,024,714	74,452,729
2.1	Cash and Bank Balance	16,744,711	15,733,016	13,252,088
2.2	Money at Call and Short Notice	232,375	219,190	267,400
2.3	Investments	15,383,529	12,533,724	11,435,268
2.4	Loans and Advances (Gross)	53,458,470	53,567,231	47,700,628
a.	Real Estate Loan	4,961,595	5,562,366	6,312,413
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs. 80 Lakhs)	542,695	536,861	513,688
2.	Business Complex & Residential Apartment Construction Loan	1,734,252	1,896,227	1,975,440
3.	Income Generating Commercial Complex Loan	36,824	38,645	46,616
4.	Other Real Estate Loan (Including Land Purchase and Plotting)	2,647,824	3,090,633	3,776,668
b.	Personal Home Loan of Rs. 80 Lakhs or Less	1,479,546	1,480,882	1,456,825
c.	Margin Type Loan	48,505	56,375	49,243
d.	Term Loan	9,124,992	8,403,128	7,583,440
e.	Overdraft Loan/ TR Loan / WC Loan	32,507,649	32,800,708	27,663,921
f.	Others	5,336,182	5,263,771	4,634,786
2.5	Fixed Assets (Net)	1,058,313	1,042,514	1,068,837
2.6	Non Banking Assets (Net)	-	35,573	-
2.7	Other Assets	730,439	893,467	728,508
3	Profit & Loss Account	Up to This Quarter	Up to This Quarter	Up to Corresponding quarter Previous Quarter
3.1	Interest Income	5,816,279	4,306,943	5,865,840
3.2	Interest Expense	(2,820,475)	(2,143,420)	(2,774,788)
	A. Net Interest Income (3.1-3.2)	2,995,804	2,163,523	3,091,052
3.3	Fees, Commission and Discount	478,608	315,155	348,701
3.4	Other Operating Income	211,346	172,639	199,417
3.5	Foreign Exchange Gain/Loss (Net)	460,227	336,551	360,245
	B. Total Operating Income (A.+3.3+3.4+3.5)	4,145,985	2,987,867	3,999,414
3.6	Staff Expenses	(437,766)	(289,084)	(379,942)
3.7	Other Operating Expenses	(539,331)	(385,769)	(515,837)
	C. Operating Profit Before Provision (B.-3.6-3.7)	3,168,889	2,313,014	3,103,636
3.8	Provision for Possible Losses	(430,508)	(393,243)	(958,336)
	D. Operating Profit (C.-3.8)	2,738,380	1,919,771	2,145,300
3.9	Non Operating Income/Expenses (Net)	11,841	8,345	10,431
3.10	Write Back of Provision for Possible Loss	309,959	259,267	930,004
	E. Profit from Regular Activities (D+3.9+3.10)	3,060,181	2,187,383	3,085,734
3.11	Extra-ordinary Income/Expenses (Net)	527	527	(74,393)
	F. Profit before Bonus and Taxes (E.+3.11)	3,060,708	2,187,911	3,011,341
3.12	Provision for Staff Bonus	(278,246)	(198,901)	(273,758)
3.13	Provision for Tax	(831,662)	(596,998)	(822,555)
	G. Net Profit/Loss (F.-3.12-3.13)	1,950,800	1,392,011	1,915,028
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Quarter Previous Year (Audited)
4.1	Capital Fund to RWA	12.71%	11.87%	11.49%
4.2	Non Performing Loan (NPL) to Total Loan	1.68%	1.63%	1.91%
4.3	Total Loan Loss Provision to Total NPL	158.4%	162.0%	142.4%
4.4	CD Ratio (As per NRB Directives)	70.85%	74.62%	78.40%
4.5	Net Liquid Assets/Total Deposit	41.41%	36.79%	31.11%
4.6	Base Rate	6.94%	6.89%	7.80%
4.7	Average Yield LCY Lending & Investments (As per NRB Directives)	9.31%	10.46%	11.17%
4.8	Cost of Funds LCY Deposits (As per NRB Directives)	3.91%	4.41%	5.07%
4.9	Interest Spread LCY (As per NRB Directives)	5.40%	6.05%	6.11%
4.10	Return on Equity (Closing Annualized)	21.74%	22.06%	27.28%
4.11	Return on Assets (Closing Annualized)	2.23%	2.21%	2.57%

Note: 1) Previous quarters' figures have been regrouped and rearranged wherever necessary.

2) The above figures are subject to change as per the directions, if any, of Nepal Rastra Bank and/or Statutory Auditor.