

**As on Second Quarter (29/09/2080) for the Fiscal Year 2080/081**

(Amount in NPR)

Particulars	Group		Bank	
	This Quarter Ending	Immediate Previous Year Ending (Audited)	This Quarter Ending	Immediate Previous Year Ending (Audited)
<b>Assets</b>				
Cash and cash equivalent	2,917,664,926	4,589,230,815	2,916,044,302	4,602,873,647
Due from Nepal Rastra Bank	3,018,624,470	2,961,796,053	3,018,624,470	2,961,796,053
Placement with Bank and Financial Institutions	-	15,000,000	-	-
Derivative financial instruments	-	-	-	-
Other trading assets	180,370,278	127,347,288	-	-
Loan and Advances to B/FIs	4,538,478,932	2,973,799,200	4,538,478,932	2,973,799,200
Loans and advances to customers	63,910,037,208	61,957,868,581	63,909,099,629	61,956,931,002
Investment securities	15,776,446,771	14,931,153,338	15,763,846,771	14,918,548,503
Current Tax Assets	102,100,124	-	95,443,280	-
Investment in subsidiaries	-	-	123,900,000	123,900,000
Investment in Associates	-	-	-	-
Investment property	227,524,094	187,268,784	227,524,094	187,268,784
Property and equipment	644,391,452	676,043,702	611,915,784	641,084,021
Goodwill and Intangible Assets	100,470,983	101,423,735	99,490,645	100,994,618
Deferred tax assets	50,144,468	48,158,347	32,452,227	32,452,227
Other assets	566,568,112	681,735,178	529,907,738	663,159,838
<b>Total Assets</b>	<b>92,032,821,819</b>	<b>89,250,825,021</b>	<b>91,866,727,872</b>	<b>89,162,807,892</b>
<b>Liabilities</b>				
Due to Bank and Financial Institutions	1,768,250,880	2,104,520,294	1,768,250,880	2,104,520,294
Due to Nepal Rastra Bank	-	-	-	-
Derivative Financial Instruments	-	-	-	-
Deposit from customers	78,575,554,791	76,946,689,730	78,575,554,791	76,964,158,230
Borrowings	1,059,411,034	14,583,333	1,010,416,667	14,583,333
Current Tax Liabilities	-	51,439,326	-	57,194,383
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	1,298,293,963	1,259,701,656	1,260,550,607	1,224,115,196
Debt securities issued	995,089,258	995,089,258	995,089,258	995,089,258
Subordinated Liabilities	-	-	-	-
<b>Total liabilities</b>	<b>83,696,599,927</b>	<b>81,372,023,598</b>	<b>83,609,862,203</b>	<b>81,359,660,695</b>
<b>Equity</b>				
Share Capital	5,676,101,998	5,187,687,057	5,676,101,998	5,187,687,057
Share Premium	-	4,415,329	-	4,415,329
Retained Earning	1,013,447	493,519,254	23,186,774	517,658,780
Reserves	2,569,355,399	2,105,258,233	2,557,576,897	2,093,386,031
<b>Total equity attributable to equity holders</b>	<b>8,246,470,844</b>	<b>7,790,879,873</b>	<b>8,256,865,670</b>	<b>7,803,147,197</b>
<b>Non-controlling interests</b>	<b>89,751,049</b>	<b>87,921,549</b>	<b>-</b>	<b>-</b>
<b>Total equity</b>	<b>8,336,221,893</b>	<b>7,878,801,423</b>	<b>8,256,865,670</b>	<b>7,803,147,197</b>
<b>Total liabilities and equity</b>	<b>92,032,821,819</b>	<b>89,250,825,021</b>	<b>91,866,727,872</b>	<b>89,162,807,892</b>

## (Amount in NPR)

Particulars	Group				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
	NPR	NPR	NPR	NPR	NPR	NPR	NPR	NPR
Interest Income	2,661,404,997	5,459,911,700	2,633,753,321	5,191,909,040	2,660,272,028	5,457,589,185	2,632,355,934	5,189,026,861
Interest Expense	(1,744,500,843)	(3,654,191,553)	(1,851,703,575)	(3,613,066,131)	(1,743,579,095)	(3,652,545,680)	(1,850,804,258)	(3,611,257,674)
Net interest income	916,904,155	1,805,720,147	782,049,746	1,578,842,908	916,692,933	1,805,043,505	781,551,676	1,577,769,187
Fees and Commission Income	101,556,015	212,055,111	79,380,127	168,845,416	93,227,295	198,752,010	76,980,535	163,529,557
Fees and Commission Expense	5,548,886	10,797,759	7,336,581	9,534,776	4,967,474	8,577,559	6,470,485	8,060,940
Net fee and Commission income	96,007,128	201,257,352	72,043,546	159,310,640	88,259,820	190,174,451	70,510,050	155,468,617
Net interest fee and commission income	1,012,911,283	2,006,977,499	854,093,292	1,738,153,549	1,004,952,754	1,995,217,956	852,061,726	1,733,237,804
Net Trading Income	5,675,433	12,422,867	5,305,828	8,567,003	2,744,980	7,134,781	6,186,804	8,567,003
Other Operating Income	12,139,834	27,136,954	7,860,593	19,897,941	12,139,834	27,136,954	7,452,381	23,009,128
Total operating income	1,030,726,550	2,046,537,320	867,259,714	1,766,618,492	1,019,837,568	2,029,489,690	865,700,911	1,764,813,935
Impairment charge/(reversal) for loans and other losses	186,611,767	540,167,996	70,673,856	351,937,404	186,611,767	540,167,996	70,673,856	351,937,404
Net Operating income	844,114,784	1,506,369,325	796,585,857	1,414,681,088	833,225,801	1,489,321,694	795,027,055	1,412,876,531
Operating expenses								
Personnel Expense	251,843,773	470,481,282	212,057,667	414,032,399	247,580,161	461,194,964	209,494,001	408,643,989
Other Operating Expenses	116,418,153	243,720,447	119,441,644	231,969,395	114,627,879	240,541,143	117,008,874	228,458,677
Depreciation and amortisation	28,423,682	58,624,808	29,461,703	61,965,321	27,038,119	55,805,526	27,700,189	59,071,836
Operating Profit	447,429,175	733,542,788	435,624,844	706,713,973	443,979,642	731,780,061	440,823,991	716,702,028
Non operating income	345,000	480,000	384,543	689,543	345,000	480,000	345,000	650,000
Non operating expense	-	-	-	-	-	-	-	-
Profit before share of results of Associates & Joint Ventures	447,774,175	734,022,788	436,009,387	707,403,516	444,324,642	732,260,061	441,168,991	717,352,028
Share of Results of Associates & Joint Venture	-	-	-	-	-	-	-	-
Profit before income tax	447,774,175	734,022,788	436,009,387	707,403,516	444,324,642	732,260,061	441,168,991	717,352,028
Income tax expense	133,669,385	217,691,897	131,503,263	212,921,502	133,297,393	219,678,018	132,350,697	215,205,609
Current tax Expenses	133,297,393	219,678,018	132,350,697	215,205,609	133,297,393	219,678,018	132,350,697	215,205,609
Deferred tax Expense/(Income)	371,992	(1,986,121)	(847,435)	(2,284,107)	-	-	-	-
Profit for the period	314,104,791	516,330,890	304,506,124	494,482,015	311,027,249	512,582,042	308,818,294	502,146,420
Condensed Statement of Other Comprehensive Income								
Profit for the period	314,104,791	516,330,890	304,506,124	494,482,015	311,027,249	512,582,042	308,818,294	502,146,420
Total Other comprehensive	2,411,013	(32,925,135)	69,285,957	8,873,939	2,411,013	(32,925,135)	69,284,507	8,872,490
Total Comprehensive income for the period	316,515,803	483,405,755	373,792,081	503,355,954	313,438,262	479,656,907	378,102,801	511,018,910
Profit attributable to:								
Equity holders of the bank	315,013,912	481,576,256	375,896,491	507,096,310	313,438,262	479,656,907	378,102,801	511,018,910
Non-controlling interest	1,501,891	1,829,499	(2,104,410)	(3,740,356)	-	-	-	-
Profit for the period	316,515,803	483,405,755	373,792,081	503,355,954	313,438,262	479,656,907	378,102,801	511,018,910
Earnings per share:								
Basic earnings per share		18.19		17.42 (Restated)		18.06		17.69 (Restated)
Diluted earnings per Share		18.19		17.42 (Restated)		18.06		17.69 (Restated)

### Ratios as per NRB Directive

Particulars	Group				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter	This Quarte	Upto This Quarter (YTD)
Capital Fund to RWA		14.17%		13.02%		14.17%		13.02%
Non-Performing Loan(NPL)to Total Loans		2.95%		1.89%		2.95%		1.89%
Total Loss Loan Provision to Total NPL		107.57%		130.09%		107.57%		130.09%
Costs of Funds		8.50%		10.55%		8.50%		10.55%
Credit to Deposit Ratio		85.73%		86.41%		85.73%		86.41%
Base Rate		10.47%		12.83%		10.47%		12.83%
Interest Rate Spread		4.59%		4.89%		4.59%		4.89%

(Amount in NPR)

Particulars	Bank	
	Current Year upto this Quarter YTD	Previous Year Corresponding Quarter YTD
<b>Net profit or (loss) as per statement of profit or loss</b>	<b>512,582,042</b>	<b>502,146,420</b>
<b>Appropriations:</b>		
a. General reserve	(102,516,408)	(100,429,284)
b. Foreign exchange fluctuation fund	(854,929)	(312,599)
c. Capital redemption reserve	(83,333,333)	-
d. Corporate social responsibility fund	(5,125,820)	(5,021,464)
e. Employees' training fund	(9,887,802)	(9,872,328)
f. Other	-	-
Investment Adjustment Reserve	-	-
Corporate social responsibility fund utilization	3,804,039	-
Employees' training fund utilization	4,332,178	-
Unrealised Gain on Investment in Associates	-	-
Other Adjustment/restatement	-	2,577,195
<b>Profit or (loss) before regulatory adjustment</b>	<b>318,999,966</b>	<b>389,087,940</b>
<b>Regulatory adjustment :</b>		
a. Interest receivable (-)/previous accrued interest received (+)	(278,173,079)	(185,234,351)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	(25,360,845)	-
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	-	-
e. Deferred tax assets recognised (-)/ reversal (+)	-	-
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	-	-
i. Other (+/-)	-	-
<b>Distributable profit or (loss)</b>	<b>15,466,042</b>	<b>203,853,589</b>
Opening Retained Earnings	517,658,780	584,442,111
Adjustment (+/-)	-	-
<b>Distribution</b>		
Bonus Share Issued	(483,999,612)	(504,501,814)
Cash Dividend Paid	(25,938,435)	(68,863,103)
<b>Distributable profit or (loss)</b>	<b>23,186,774</b>	<b>214,930,783</b>
Annualised Distributable Profit/Loss Per Share	0.41	4.14

1. Above financial statements are prepared in accordance with Nepal Financial Reporting Standards (NFRS) and by applying certain carve-outs issued by ICAN.
2. The unaudited financial figures are subject to change if instructed by external auditors and regulatory authorities.
3. Loans and advances include staff loans and accrued interest receivables on loans and are presented net off loan impairments.
4. Personnel expenses includes employee bonus calculated as per bonus act.
5. Previous year's corresponding quarter ending figures have been regrouped, rearranged and restated wherever necessary.
6. The detail interim report has been published in website of the bank.
7. The group financial statement includes the Garima Capital Ltd. (formerly known as KCL Astute Capital Ltd) which is the subsidiary of the bank.

**आ. व. २०८०/०८१ को दोस्रो त्रैमासिक प्रतिवेदन**

प्रति शेयर आमदानी : रु. १८.०६	मूल्य आमदानी अनुपात : २१.३७
प्रति शेयर नेटवर्थ : रु. १४५.४७	प्रति शेयर कुल सम्पतिको मूल्य : रु. १,६१८.४८
तरलता अनुपात : २४.७४ प्रतिशत	पूँजीकोष अनुपात : १४.१७ प्रतिशत

४. विकास बैंकको शेयर कारोवार सम्बन्धी विश्लेषण:

कुल दिन तथा कारावार सख्या देहाय बमोजिम रहेका छ । (नेपाल स्टक एक्चन्जका वेबसाइट

शेराको शक्तिमा मात्र : रु. ३८६  
कारोबार भागको कुल दिन : ४९ दिन

कारोबार भएको कल शेयर संख्या : १९.७८.८६५ कित्ता शेयर

आन्तरिक

- कारोबार तथा शाखाहरूको बढि संग सगै संचालन जोखिम व्यवस्थापन थप चुनौतीपूर्ण हुन आदि ।

- प्रतिस्पर्धी बैकिङ्ग क्षेत्र,

- सचिना पविधि सम्बन्धि सरक्षा चनौती

समस्या तथा चुनौती समाधान गर्न व्यवस्थापनले अवलम्बन गरेको रणनीति :

- निष्क्रिय कर्जामा वृद्धि हुन सक्ने परिस्थितिको विश्लेषण गरी ग्राहकहरुको कर्जा चक्का गर्न सक्ने क्षमताको

- बजारको प्रतिस्पर्धाका नियमित विश्लेषण गरी ग्राहकको चाहना बमोजिम विभिन्न बैंकिङ सेवा उपलब्ध

- कर्जा लगानीका विभिन्न नयाँ क्षेत्रहरुको खोजी गर्नका साथै उत्कृष्ट ग्राहकहरु पहिचान गर्ने रणनीति

- समय सापेक्ष प्रविधिमा आधारित सेवाहरूका पहिचान तथा प्रयागमा जाड दिइएका छ ।

अपनाईएको छ ।

- नेपाल सरकार र नेपाल राष्ट्र बैंकद्वारा जारी निर्देशनको पूर्ण रुपमा पालना गर्दै सुरक्षाका मापदण्ड

संस्थानि अस्मद्वन्द्वे खेदी यत्नैः समस्तान् समस्तान् भेदन्ते स्मिन्नास्मिन्नि विद्मन् यैः समस्तान् अस्मद्वन्द्वे

कियाकलापहरु त्यस तर्फ उन्मुख गर्ने योजना बनाइएको छ ।

द. संस्थागत सुशासन :

विकास बैंकले नेपाल राष्ट्र बैंक तथा अन्य नियमनकारी निकायको निर्देशन बमोजिम आवश्यक नीति, नियम

तथा निदेशिकाहरु तयार गरी सम्बन्धित पक्षका काम, कतव्य र दायित्व एवं कार्य पद्धति स्पष्ट ताकिएका बमोजुम आन्तरिक नियन्त्रण प्रणाली प्रभावकारी रहेको छ । आन्तरिक नियन्त्रण प्रणालीलाई विभाषित गरि

एक स्वतन्त्र आन्तरिक लेखापरीक्षकको व्यवस्था गरिएको र प्रत्येक त्रैमासको आन्तरिक लेखा परीक्षण गर्ने

गरिएको छ । नेपाल राष्ट्र बैंकको निर्देशन बमोजिम कारोबारको आन्तरिक लेखापरीक्षण प्रतिवेदनलाई लेखापरीक्षण

समितिमा छलफल गराई प्राप्त राय तथा सुझावलाई सञ्चालक समितिको बैठकमा प्रस्तुत गरी निर्णय लिनेछ।

गारन मएकाल जाच तयो सन्तुलन प्रभावकारि हुन गई अन्तरिक नियन्त्रण प्रणाली सबल बन्नका छ । साथ, विकास बैंकका शोयरधनी गाढकडरु तथा सरोकारवालाडरु सबैको दिव संरक्षण गर्नको लागि विकास बैंकको

व्यवस्थापन पक्ष सदैव प्रतिबद्ध रहेको छ ।

७. सत्य, तथ्य सम्बन्धमा कार्यकारी प्रमुखको उद्घोषण :

आजका मातिसम्म यस प्रातवदनमा उल्लेखित जानकारी तथा विवरणहरुका शुद्धता सम्बन्धमा म व्याक्तिगत

विवरणहरू सत्य तथा र पूर्ण छन् र लगानीकर्ताहरूलाई समचित निर्णय लिनु कुनै विवरण सचना तथा

जानकारीहरु लकाईएको छैन ।

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