

Unaudited Financial Results (Quarterly) As at 4th Quarter ended on 31 Ashad, 2077 (15 July 2020) of Fiscal Year 2076/77 (2019/20)
Condensed Consolidated Statement of Financial Position As on Quarter Ended 31st Ashad 2077

Figures in NPR

Particulars	This Quarter Ending	Immediate Previous Year Ending
Assets		
Cash and Cash Equivalent	2726786843.45	2446891755.31
Due from Nepal Rastra Bank	501810523.04	366358639.59
Placement with Banks and FIs		
Derivative Financial Instruments		
Other Trading Assets		
Loans and Advances to Banks and FIs		
Loans and Advances to Customers	6157859850.48	4799071960.99
Investment Securities	123311551.05	123311551.05
Current Tax Assets	48254819.16	35910331.86
Investment in Subsidiaries		
Investment in Associates		
Investment Property		
Property and Equipment	103944571.18	116646337.16
Goodwill and Intangible Assets	3418300.64	4309164.17
Deferred Tax Assets	1469390.97	1469390.96
Other Assets	58432975.06	52879822.86
Total Assets	9,725,288,825.03	7,946,848,953.95
Liabilities		
Due to Banks and FIS	59,176,258.90	83,431,850.00
Due to Nepal Rastra Bank		
Derivative Financial Instruments		
Deposit from Customers	8,444,931,449.79	7,069,192,708.42
Borrowings		
Current Tax Liabilities		
Provisions		
Deferred Tax Liabilities		
Other Liabilities	84,763,879.24	64,505,709.34
Debt Securities Issued		
Subordinated Liabilities		
Total Liabilities	8,588,871,587.93	7,217,130,267.76
Equity		
Share Capital	847,838,880	460,782,000.00
Share Premium	12,336,040.37	
Retained Earnings	90,631,972.60	130,450,148.47
Reserves	185,610,344.13	138,486,537.72
Total Equity Attributable to Equity Holders	1,136,417,237.10	729,718,686.19
Non Controlling Interest		
Total Equity	1,136,417,237.10	729,718,686
Total Liabilities and Equity	9,725,288,825.03	7,946,848,953.95
Contingent liabilities and commitment		
Ratios as per NRB Directive		
Particulars	This Quarter Ending Upto This quarter (YTD)	Immediate Previous Year Ending
Capital Fund to RWA	15.85	13.21
Non-Performing Loan(NPL)to Total Loans	0.82	0.34
Total Loss Loan Provision to Total NPL	180.44	359.47
Costs of Funds	7.26	9.37
Credit to Deposit Ratio	63.87	61.30
Base Rate	10.08	12.12
Interest Rate Spread	6.65	4.95

Condensed Statement of Profit or loss As on quarter Ended 31st Ashad 2077

Particulars	Current Year		Previous Year Corresponding	
	This quarter Ending	Upto This quarter (YTD)	This quarter Ending	Upto This quarter (YTD)
Interest Income	238,887,428.11	937,462,722.00	348,579,017.03	859,754,967.25
Interest expense	153,047,912.19	627,925,085.77	158,741,835.71	561,208,472.05
Net interest income	85,839,515.92	309,537,636.23	189,837,181.32	298,546,495.20
Fee and commission income	12,518,290.17	76,893,752.18	(72,797,471.10)	89,835,337.88
Fee and commission expense			3,418,635.42	3,418,635.42
Net fee and commission income	12,518,290.17	76,893,752.18	(76,216,106.52)	86,416,702.46
Other operating income	6048.3	5000732.54	81757.08	406438.1
Total operating income	98,363,854.39	391,432,120.95	113,702,831.88	385,369,635.76
Impairment charge/(reversal) for loans and other losses	-33107860.28	32599730.35	-74667398.75	339284.67
Net operating income	131,471,714.67	358,832,390.60	188,370,230.63	385,030,351.09
Personnel expense	27692642.25	107058454	49424976.95	95006336.29
Other operating expense	16713252.22	56722527.34	7984715.33	50505787.6
Depreciation and Amortisation	4588703.51	16199703.51	19039134.85	19039134.85
Operating profit	82,477,116.69	178,851,705.72	111,921,403.50	220,479,092.35
Non operating income/(expense)				
Profit before tax	82,477,116.69	178,851,705.72	111,921,403.50	220,479,092.35
Income tax Expenses	24,743,135.00	53,655,511.72	36,508,630.98	69,075,937.64
Current Tax	24,743,135.00	53,655,511.72	34,105,458.73	66,672,765.39
Deferred Tax			2,403,172.25	2,403,172.25
Profit/(loss) for the period	57,733,981.69	125,196,194.00	75,412,772.52	151,403,154.71

Condensed Statement of Other Comprehensive income
As on quarter ended 31st Ashad 2077

Particulars	Current Year		Previous Year Corresponding	
	This quarter Ending	Upto This quarter (YTD)	This quarter Ending	Upto This quarter (YTD)
Profit or loss for the year	57,733,981.69	125,196,194.00	75,412,772.52	151,403,154.71
Other comprehensive income				
a) Items that will not be reclassified to Profit or loss				
• Gains/(losses) from Investments in equity instruments measured at fair value			2283596.14	
• Gains/(losses) on revaluation			670505	
• Actuarial gains/(losses) on defined benefit plans			-886230.34	
• Income tax relating to above items				
Net other comprehensive income that will not be reclassified to profit or loss			2067870.8	0
b) Items that are or may be reclassified to profit or loss				

• Gains/(losses) on cash flow hedge				
• Exchange gains/(losses) (arising from trasalating 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 period, net of income tax			2067870.8	0
Total comprehensive income for the period	57,733,981.69	125,196,194.00	77,480,643.32	151,403,154.71
Total comprehensive income attributable to:				
Equity holders of the Bank			153,471,025.52	
Non-controlling interest				
Total comprehensive income for the period			153,471,025.52	
Earnings per Share				
Basic earning per share (Annualized)		14.77		32.86
Diluted earning per share (Annualized)		14.77		32.86

Statement of Distributable Profit or loss
AS on quarter ended 31st Ashad 2077 (As per NRB Regulation)

Particulars	Current Year	Previous Year Corresponding
	Upto This Quarter (YTD)	Upto This Quarter (YTD)
Net profit or (loss) as per statement of profit or loss	125,196,194.00	151,403,154.71
Opening Retained Earnings	14,042,064.00	25,941,120.91
I. Appropriations		
I.1 Profit required to be appropriated to:	-26291200.74	(33,386,529.68)
a. General Reserve (-)	(25,039,238.80)	(30,280,630.94)
b. Capital Redemption Reserve (-)		
c. Exchange Fluctuation Fund (-)		
d. CSR Fund (-)	(1,251,961.94)	(1,514,031.55)
e. Employees Training Fund (-)		-1591867.19
f. Other (-)		
I.2 Profit required to be transferred to Regulatory Reserve:	(22,315,084.66)	(13,507,597.47)
a. Transferred to Regulatory Reserve (-)	(22,315,084.66)	-13507597.47
b. Transferred from Regulatory Reserve (+)		
Net Profit for the period end available for distribution	90,631,972.60	130,450,148.47

धितोपत्र वर्ता तथा निष्काशन नियमावली २०७३ को नियम २६को उप नियम (१)संग सम्बन्धित अनुसूची १४
आ.ब. २०७६/७७ को चौथौ त्रैमासिक प्रतिवेदन

- वित्तीय विवरण**
(क) त्रैमासिक अवधिको वासलात, नाफा नोक्सान सम्बन्धी विवरण : यसैसाथ प्रकाशित गरीएको छ ।
(ख) प्रमुख वित्तीय अनुपातहरु
- | प्रति शेरर आम्दानी | मुख्य आम्दानी अनुपात | प्रति शेरर नेटवर्थ | प्रति शेरर कुल सम्पत्तिको मूल्य | तरलता | पूँजीकोष अनुपात |
|--------------------|----------------------|--------------------|---------------------------------|-------|-----------------|
| १४.७७ | १४.२२ | १२४.०४ | ११४७.०७ | ३७.९७ | १५.८५ |
- व्यवस्थापकिय विवरण**
कोभिड-१९ को माहामारीले गर्दा बैंकिङ कारोबार ठप्प जस्तै भएको छ । तरल रकमलाई कर्जा लगानीमा रुपान्तरण गर्न नसकदा मुनाफामा संकुचन आएको छ । तथापि वित्तीय संस्थाको वित्तीय परिसूचकहरु सन्तोषजनक स्थितिमा रहेको छ ।
 - कानूनी कारवाही सम्बन्धी विवरण**
क) समिक्षा अवधीमा कुनै अदालतमा वित्तीय संस्थाले वा संस्था उपर मुद्दा परेको जानकारीमा नआएको ।
ख) संस्थापक वा सञ्चालकले वा संस्थापक सञ्चालकको विरुद्धमा कुनै मुद्दा दायर गरेको वा भएको जानकारीमा आएको छैन ।
ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको जानकारीमा आएको छैन ।
 - संगठित शेरर कारोबार सम्बन्धी विवरण**
नेपाल राष्ट्र बैंकबाट सनराईज बैंक लिमिटेडले यस वित्तीय संस्थालाई प्राप्ति (Acquisition) गर्ने कार्यको म्याद २०७७/०६/३ गते सम्मकालागि थप गरेकोले शेरर कारोबार रोकका रहेको छ । रोकका हुनु पूर्व यस संस्थाको शेररको बजार मूल्य २१० कायम थियो ।
 - समस्या तथा चुनौति**
प्रतिस्पर्धात्मक वित्तीय बजारमा बाणिज्य बैंक र फाइनेन्स कम्पनीहरुले गर्ने भौतिक पूर्वाधारको लगानी, निक्षेप र कर्जाको ब्याजदर र ग्राहकको छनौटको तौर तरिकामा खासै अन्तर रहन । बाणिज्य बैंकहरुले आक्रामक रुपमा शाखा विस्तारको अभियान सञ्चालन गर्दा दक्ष जनशक्तिको पलायन र असल ग्राहक खोसिएको अवस्था रहेको छ । अझ, २०७६ चैत्र ११ देखि शुरु कोभिड-१९ को लक डाउनले ग्राहकको अवस्था खस्काएको हुदा यो समस्याको साथै चुनौतीको रुपमा देखिएको छ ।
 - संस्थागत सुशासन**
संस्थागत सुशासन नियन्त्रणका लागि आन्तरिक तहबाटै आन्तरिक लेखा परीक्षक विभाग खडा गरी नियमित रुपमा लेखापरीक्षण सम्पन्न भैरहेको तथा लेखापरीक्षकबाट दिइएका सुझाव तथा निर्देशनहरु व्यवस्थापन मार्फत सुनिश्चित रुपमा पालना भई रहेको छ । संचालन जोखिम कम गरी कारोबारलाई छिटो छरितो र वैज्ञानिक बनाउने उद्देश्यले संचालक तथा व्यवस्थापकीय तहका विभिन्न समितिहरु गठन गरी कार्यान्वयन पक्षमा सुधार गरिएको छ । आन्तरिक सुशासन व्यवस्थापन गरी कर्मचारीको वृत्ति विकास र कार्यक्षमतालाई प्रभावकारी बनाउन साथै संचालकहरुका लागि तालिम सम्बन्धि कार्यविधि समेत तयार गरिएको छ । साथै जोखिम व्यवस्थापनलाई थप प्रभावकारी बनाउन उपसमिति गठन गरि सो उपसमिति मार्फत संचालक समितिलाई सुझाव दिने व्यवस्था गरिएको छ ।
 - सत्य तथ्य सम्बन्धमा कार्यकारी प्रमुखको उदघोष**
यसमा उल्लेख भएका जानकारीहरुको सत्यता सम्बन्धमा म व्यक्तिगत रुपमा जिम्मेवारी लिन्छु, मैले जाने बुझेसम्म प्रतिवेदनमा उल्लेख गरिएका विवरणहरु सत्यतथ्य र पूर्ण रहेका छन भन्ने उदघोषका साथ लगानीकर्ताहरुलाई सू-सूचित गर्दै निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरु लुकाईएको छैन ।