Machhapuchchhre Bank Limited माखापुच्छे बैंक लिमिटेड

केन्द्रिय कार्यालय, लाजिम्पाट, काठमाण्डौ फोन: ०१-४४२८५४६

सबल, उत्कृष्ट एवं विस्तारित

माछापुच्छ्रे बैक लिमिटेडको एक्काईसौ वार्षिक साधारण सभा बस्ने सम्बन्धी सूचना

मिति २०७६/०६/०२ मा बसेको यस बैंकको सञ्चालक समितिको ४०४ औ बैठकको निर्णयानुसार बैंकको एक्काईसौं वार्षिक साधारण सभा देहायका बिषयहरूमा छलफल तथा निर्णय गर्नका लागि निम्न लिखित मिति, समय र स्थानमा बस्ने भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७ अनुसार सम्पूर्ण शेयर धनी महानुभावहरूको जानकारी तथा उपस्थितिका लागि अनुरोध गर्दछु ।

सभा हुने मिति, समय र स्थान

सभा हुने मिति : २०७६ साल आश्विन २४ गते (तदनुसार ११ अक्टोबर २०१९), शुऋ्रबार । सभा शुरू हुने समय : विहान ११:०० बजे ।

ः होटल पोखरा ग्राण्ड, पार्दि, पोखरा, कास्की ।

छलफलका विषयहरू क. सामान्य प्रस्ताब ः

- 9. आर्थिक वर्ष २०७५/७६ को संचालक समितिको वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने ।
- २. लेखापरीक्षकको प्रतिवेदन सहित २०७६ आषाढ मसान्तको वासलात तथा आर्थिक वर्ष २०७५/७६ को नाफा नोक्सान हिसाब र सोही अवधिको नाफा नोक्सान बाँडफाँड तथा नगद प्रवाह विवरण लगायत सम्पूर्ण वित्तीय विवरणहरू पारित गर्ने ।
- 3. आर्थिक वर्ष २०७६/७७ को लागि लेखापरीक्षक नियुक्ती गर्ने र निजको पारिश्रमिक निर्धारण गर्ने । (हाल बहाल वाला लेखापरीक्षक जि.पि. राजवहाक एण्ड कं कम्पनी ऐन, २०६३ को दफा ११९(३) तथा बैक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३(३) बमोजिम पुन:नियुक्ती हुन योग्य हुनुहुन्छ) ।
- संचालक समितिले प्रस्ताव गरे बमोजिम रू. ८८,६१,२६,२३०.०० (अर्थात चुक्ता पूँजीको ११.०० प्रतिशतका दरले) नगद लाभांश (बोनस शेयर तथा नगद लाभांशमा लाग्ने कर सहित) प्रदान गर्न स्वीकृत गर्ने ।

ख. विशेष प्रस्ताव

- बैंकको सञ्चालक समितिले प्रस्ताव गरे अनुसार शेयरधनीहरूलाई रू. ४०,२७,८४,६५०.०० (अर्थात चुक्ता पूँजीको ५.०० प्रतिशतका दरले) वोनस शेयर वितरण गर्न स्वीकृत गर्ने,
- २. माछापुच्छ्रे बैंक लिमिटेड र अन्य उपयुक्त बैंक तथा वित्तीय संस्था(हरू) एक आपसमा गाभ्न/गाभिन (मर्जर गर्न वा प्राप्ती (एक्विजसन) गर्न तथा बैदेशिक रणनीतिक साभेदारीमा जान उपयुक्त देखिएमा बैंकको चल अचल सम्पत्ति र दायित्व तथा कारोबारको मूल्यांकनका लागि मूल्यांकनकर्ता नियुक्ती गर्न, गाभ्ने गाभिने वा प्राप्ती गर्ने सम्बन्धी सम्भौता गर्न तथा सो सम्बन्धी आवश्यक सम्पूर्ण कार्य अगाडि बढाउन संचालक समितिलाई अख्तियारी प्रदान गर्ने ।
- ३. विशेष प्रस्ताव नं. १ बमोजिम जारी गरिने बोनस शेयरको हदसम्म जारी पूँजी तथा चुक्ता पूँजी बृद्धि गर्ने, सम्बन्धमा प्रबन्धपत्र तथा नियमावली संशोधन प्रस्ताव पारित गर्ने र उक्त संशोधनमा नियमनकारी निकाय (जस्तै : कम्पनी रजिष्ट्रारको कार्यालय, नेपाल राष्ट्र बैंक, नेपाल धितो पत्र बोर्ड आदि)ले संशोधन, परिवर्तन वा थप/घट गर्न सुम्भाव वा निर्देशन दिएमा सो अनुसार आवश्यक संशोधन, परिवर्तन वा थप/घट गर्न सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने,

ग. बिविध ।

संचालक समितिको निर्णयानुसार कम्पनी सचिव

मिति २०७६ आश्विन १० गते देखि २०७६ आश्विन २४ गते सम्म बैकको शेयर दाखिल खारेजको दर्ता बन्द रहने छ ।

साधारण सभा सम्बन्धी थप जानकारीहरू

9. बैंकको शेयर दाखिल खारेजको काम बन्द हुने दिन अर्थात मिति २०७६ आश्विन १० गते भन्दा अगाडी नेपाल स्टक एक्स्वेञ्ज लिमिटेडमा कारोवार भई सोको ७ कार्य दिन भित्र यस बैंकको शेयर शाखा, पुतलिसडक, काठमाडौँमा प्राप्त विवरणको आधारमा तथा हितग्राही खातामा कायम भएका शेयरधनीहरूले मात्र सो सभामा भाग लिन, मतदान गर्न र आ.व. २०७५/७६ को वोनस शेयर तथा नगद लाभांश लिन पाउने छन् । नेपाल स्टक एक्स्वेञ्जमा कारोबार भई धितोपत्र व्यवसायी (सदस्य दलाल) को Pool Account मा रहेको शेयरका आधारमा शेयर धनी कायम नहुने भएकाले उल्लेखित मिति भित्र शेयरधनीको खातामा समावेश गर्न समेत सम्बन्धित धितोपत्र व्यवसायीलाई अनुरोध गरिन्छ ।

२. प्रत्येक शेयरधनी महानुभावहरूलाई शेयरधनीको दर्ता किताबमा कायम रहेको ठेगानामा वार्षिक प्रतिवेदन पुस्तिका पठाउने व्यवस्था गरिएको छ । कुनै कारणवश उक्त पुस्तिका नपाउनु भएमा बैकको केन्द्रीय कार्यालय, लाजिम्पाट, काठमाण्डौ वा बैकका शाखा कार्यालयहरूबाट प्राप्त गर्न सक्नु हुनेछ । साथै, सो सम्वन्धी जानकारी यस बैकको वेभ साइट www.machbank.com मा समेत राखिएको छ ।

३. समा हुने दिन समामा उपस्थितिका लागि हाजिर पुस्तिका बिहान १०:०० बजेदेखि खुल्ला रहने छ । समामा भागलिन आउँदा शेयरधनी महानुभावहरूले वार्षिक प्रतिवेदन पुस्तिकामा समावेश भएको प्रवेश पत्र साथमा लिई आउनु हुन अनुरोध गरिन्छ । कुनै शेयरधनी महानुभावले कारणवस पुस्तिका नपाउनु भएमा आफ्नो फोटो भएको कुनै परिचयपत्र वा हितग्राहीखाता खोलिएको (D-MAT)/कुनै एक सक्कल शेयर प्रमाणपत्र साथमा लिई आउनु हुन अनुरोध गरिन्छ ।

8. प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले आफ्नो सम्पूर्ण शेयरको प्रतिनिधि एउटै ब्यक्ति हुने गरी प्रतिनिधि-पत्र (प्रोक्सी फाराम) भरी बैंकको शेयर शाखा, पुतलीसडक, काठमाडौंमा सभा शुरू हुनु भन्दा कन्तिमा ४८ घण्टा अगाडि अर्थात २०७६/०६/२२ गते विहान १९:०० बजे भित्र दर्ता गरी सक्नुपर्नेछ । उक्त दिन सार्वजनिक विदा परेकोले प्रोक्सी दर्ता प्रयोजनको लागि शेयर शाखा, पुतलीसडक, काठमाण्डौ र पोखरा शाखा, नयाँबजार उक्त दिन बिहान १९:०० बजे सम्म खुल्ला रहने छ ।

9. शेयर धनीले एक भन्दा बढी व्यक्तिलाई आफ्नो शेयर बिभाजन गरी वा अन्य कुनै किसिमवाट छुट्टयाई प्रतिनिधि (प्रोक्सी) दिन पाइने छैन । प्रतिनिधि (प्रोक्सी) प्रचलित कम्पनी कानुनले तोकेको ढाँचामा दिनु पर्नेछ । यसरी प्रतिनिधि (प्रोक्सी) नियुक्त गरिएको व्यक्ति बैकको शेयरधनी हुनु अनिवार्य छ ।

६. एक जना शेयरधनीले एक भन्दा बढीलाई प्रतिनिधि (प्रोक्सी) मुकरर गरेमा प्रतिनिधि (प्रोक्सी) स्वतः बदर हुनेछ । प्रोक्सी नियुक्त गर्ने शेयर धनीले कुनै कारणवश त्यस्तो प्रोक्सी बदर गरी आफैं सभामा उपस्थित भई मतदान गर्न चाहेमा सभा शुरू हुनु अगावै सो को लिखित सूचना दिनु पर्नेछ । यसरी सूचनादिई सम्बन्धित शेयरधनी आफै उपस्थित भएमा निजले पूर्ववत दिएको प्रतिनिधि (प्रोक्सी) स्वतः बदर हुनेछ ।

७. शेयर खरिद गरेको संगठित संस्था वा कम्पनीले बैकको कुनै अर्को शेयरधनीलाई प्रतिनिधि (प्रोक्सी) मुकरर गर्न सक्नेछ । त्यसरी प्रतिनिधि (प्रोक्सी) मुकरर नगरिएको अवस्थामा मनोनित गरेको प्रतिनिधिले निज बैकको शेयरधनी नभएता पनि शेयरवालाको हैसियतले सभामा भाग लिन सक्नेछ । यसरी प्रतिनिधि पठाउँदा सभा शुरू हुनु भन्दा कम्तिमा ४८ घण्टा अगाडि बैकको शेयर शाखा, पुतलीसडक, काठमाण्डौमा लिखित रूपमा जानकारी दिनु हुन अनुरोध गरिन्छ ।

८. संयुक्त रूपमा शेयर खरिद गरिएको अवस्थामा लगत कितावमा पहिले नाम उल्लेख भएको ब्यक्ति अथन सर्वसम्मतबाट प्रतिनिधि नियुक्त गरिएको एक ब्यक्तिले मात्र सभामा भाग लिन पाउने छन् ।

- ावालक तथा अशक्त शेयरधनीको हकमा निजको संरक्षक वा संरक्षकले तोकेको प्रतिनिधिले मतदानमा

- Obtain an understanding of internal control relevant to the audit in order to design audit
 procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Report on Other Legal and Regulatory Requirements

We have determined to communicate following matters in accordance with the requirements of NRB Directives, Companies Act, 2063, BAFIA, 2073 and other regulatory requirements: -

- We have obtained all the information and the explanations, which, to the best of our knowledge and belief, were necessary for the purpose of our audit.
- Based on our audit, proper books of accounts as required by law have been kept by the Bank.
- The Statement of Financial Position, the Statement of Profit or Loss and Other Comprehensive Income, the Cash Flow Statement, and the Statement of Changes in Equity dealt with by this report are in agreement with the books of accounts maintained by the Bank.
- Returns received from the branch offices of the Bank were adequate for the purpose
 of our audit though the statements are independently not audited.
- The capital fund, risk bearing fund and the provisions for possible impairment of assets
 of the bank are adequate considering the Directives issued by Nepal Rastra Bank.
- In our opinion and to the best of our information and according to the explanations
 and from our examination of the books of accounts of the Bank, we have not come
 across any case where the Board or Directors or any office bearer of the Bank have
 acted contrary to the provisions of law, or committed any misappropriation or caused
 any loss or damage to the Bank and violated Directives issued by Nepal Rastra Bank or
 acted in a manner, as would jeopardize the interest and security of the Bank, its
 shareholders and its depositors.
- The business of the Bank has been conducted satisfactorily and operated within its jurisdiction and has been functioning as per NRB Directives.



Place: Kathmandu Date: August 28, 2019

Machhapuchchhre Bank Limited Consolidated Statement of Financial Position As on 31st Ashad 2076										
Consone		Group	Bank							
	Note	Current Year	Previous Year	Current Year	Previous Year					
Assets										
Cash and cash equivalent	4.1	9,442,900,351	2,364,190,960	9,442,900,351	2,364,190,96					
Due from Nepal Rastra Bank	4.2	3,226,962,097	7,096,607,818	3,226,962,097	7,096,607,81					
Placement with Bank and Financial Institutions	4.3	1,458,033,992	1,395,303,965	1,458,033,992	1,395,303,96					
Derivative financial instruments	4.4	72,597,160	-	72,597,160						
Other trading assets	4.5	358,694,537	252,058,704	358,694,537	252,058,70					
Loan and advances to B/FIs	4.6	2,440,166,215	1,798,387,585	2,440,166,215	1,798,387,58					
Loans and advances to customers	4.7	75,095,773,816	62,417,217,568	75,095,773,816	62,417,217,56					
Investment securities	4.8	10,306,077,788	7,732,134,169	10,306,077,788	7,732,134,16					
Current tax assets	4.9	208,733,311	200,371,773	209,977,311	200,371,77					
Investment in susidiaries	4.10	-	-	200,000,000						
Investment in associates	4.11	-	-	-						
Investment property	4.12	78,457,743	24,870,824	78,457,743	24,870,82					
Property and equipment	4.13	1,122,933,578	877,983,812	1,122,933,578	877,983,81					
Goodwill and Intangible assets	4.14	49,006,075	45,439,230	49,006,075	45,439,23					
Deferred tax assets	4.15	21,424,000	-	21,424,000						
Other assets	4.16	1,162,941,666	583,081,406	1,163,041,666	583,081,40					
Total Assets		105,044,702,329	84,787,647,814	105,246,046,329	84,787,647,81					
Liabilities		· · · · ·								
Due to Bank and Financial Instituions	4.17	6,361,837,039	1,332,347,000	6,361,837,039	1,332,347,00					
Due to Nepal Rastra Bank	4.18	1,020,524,291	637,802,484	1,020,524,291	637,802,48					
Derivative financial instruments	4.19	-	116,400	-	116,40					
Deposits from customers	4.20	84,990,980,346	71,142,372,641	85,198,402,144	71,142,372,64					
Borrowing	4.21	-	-	-						
Current Tax Liabilities	4.9	-	-	-						
Provisions	4.22	-	739,627	-	739,62					
Deferred tax liabilities	4.15	-	14,219,601	-	14,219,60					
Other liabilities	4.23	1,428,430,348	1,303,178,275	1,428,411,353	1,303,178,27					
Debt securities issued	4.24	-	-	-						
Subordinated Liabilities	4.25	-	-	-						
Total liabilities		93,801,772,023	74,430,776,028	94,009,174,826	74,430,776,02					
Equity										
Share capital	4.26	8,055,693,000	8,055,693,000	8,055,693,000	8,055,693,00					
Share premium		30,881,765	30,881,765	30,881,765	30,881,76					
Retained earnings		1,299,526,005	799,703,015	1,293,467,202	799,703,01					
Reserves	4.27	1,856,829,536	1,470,594,007	1,856,829,536	1,470,594,00					
Total equity attributable to equity holders		11,242,930,306	10,356,871,786	11,236,871,503	10,356,871,78					
Non-controlling interest		-	-	-						
Total equity		11,242,930,306	10,356,871,786	11,236,871,503	10,356,871,78					
Total liabilities and equity		105,044,702,329	84,787,647,814	105,246,046,329	84,787,647,81					
Contingent liabilities and commitment	4.28	17,592,078,734	11,695,674,529	17,592,078,734	11,695,674,52					
Net assets value per share		139.57	128.57	139.49	128.5					

		Group		Bank		
	Note	Current Year	Previous Year	Current Year	Previous Year	
Interest income	4.29	10,177,522,844	7,766,355,770	10,177,522,844	7,766,355,770	
nterest expense	4.30	6,618,747,741	5,026,556,648	6,627,767,028	5,026,556,648	
Net interest income		3,558,775,103	2,739,799,122	3,549,755,816	2,739,799,122	
Fee and commission income	4.31	790,519,271	491,068,818	790,519,271	491,068,818	
Fee and commission expense	4.32	69,975,241	51,568,932	69,975,241	51,568,932	
Net fee and commission income		720,544,030	439,499,886	720,544,030	439,499,886	
Net interest, fee and commission income		4,279,319,133	3,179,299,008	4,270,299,846	3,179,299,008	
Net trading income	4.33	303,331,669	166,803,239	303,331,669	166,803,239	
Other operating income	4.34	28,138,768	9,034,108	28,138,768	9,034,108	
Total operating income		4,610,789,570	3,355,136,355	4,601,770,283	3,355,136,355	
mpairment charge/(reversal) for loans and other losses	4.35	117,170,866	152,735,872	117,170,866	152,735,872	
Net operating income		4,493,618,705	3,202,400,483	4,484,599,418	3,202,400,483	
Operating expense						
Personnel expenses	4.36	1,230,381,075	874,639,789	1,230,381,075	874,639,789	
Other operating expenses	4.37	723,913,807	419,489,928	723,550,216	419,489,928	
Depreciation & Amortisation	4.38	130,386,029	100,013,185	130,386,029	100,013,185	
Operating Profit		2,408,937,793	1,808,257,581	2,400,282,097	1,808,257,581	
Non operating income	4.39	121,903,001	3,120,460	121,903,001	3,120,460	
Non operating expense	4.40	94,891,802	1,448,209	94,891,802	1,448,209	
Profit before income tax		2,435,948,993	1,809,929,832	2,427,293,296	1,809,929,832	
ncome tax expense	4.41	732,801,947	560,241,516	730,205,054	560,241,516	
Current Tax		763,508,737	558,867,013	760,911,844	558,867,013	
Deferred Tax		(30,706,790)	1,374,503	(30,706,790)	1,374,503	
Profit for the year		1,703,147,046	1,249,688,316	1,697,088,243	1,249,688,316	
Profit attributable to:						
Equity holders of the Bank		1,703,147,046	1,249,688,316	1,697,088,243	1,249,688,316	
Non-controlling interest		-	-	-	-	
Profit for the year		1,703,147,046	1,249,688,316	1,697,088,243	1,249,688,316	
Earnings per share						
Basic earnings per share		21.14	15.81	21.07	15.81	
Diluted earnings per share		21.14	15.81	21.07	15.81	
Consolidated Statement of C	omprehe	nsive Income For	the year ended	31st Ashad 2076		

Consolidated Statement of Profit or Loss For the year ended 31st Ashad 2076

		<i>c</i>	Gro			ink
Profit for the year	Note	Current Yea 1,703,147		Previous Year 1,249,688,31		Previous Year 1,249,688,31
Other comprehensive income, net of income tax		1,/03,14/	,040	1,247,000,31	1,077,000,245	1,247,000,51
a) Items that will not be reclassified to profit or loss						
Gain /(losses) from investments in equity instruments		(4,996	,603)	(15,374,257	7) (4,996,603)	(15,374,25
measured at fair value						
Gain /(losses) on revaluation		(11.180	-	(24 052 04		(0.1.000.0.1
Actuarial gains/(loss) on defined benefit plans		(11,459		(26,853,845		
Income tax relating to above items		4,930	5,811	12,668,43		
Net other comprehsive income that will not be reclassified to profit or loss		(11,519,	225)	(29,559,671	I) (11,519,225)	(29,559,67
b) Items that are or may be classified to profit or loss					1	1
Gain /(losses) on cash flow hedge			-			
Exchange gain/ (losses) (arising from translating financial assets			-			
of foreign operation)						
Income tax relating to above items			-			
Reclassify to profit or loss			-			
Net other comprehsive income that are or may be reclassified			-			
to profit or loss						
c) Share of other comprehensive income of associate						
accounted as per equity method		(*** ***		/2.2		/
Other comprehensive income for the period, net of		(11,519,	225)	(29,559,671	I) (11,519,225)	(29,559,67
ncome tax Fotal comprehensive income for the year		1,691,627	971	1,220,128,64	4 1,685,569,018	1,220,128,64
Total comprehensive income attributable to:		1,071,027	,021	1,220,120,04	4 1,003,303,010	1,220,120,04
Equity holders of the Bank	1	1,691,62	7 821	1,220,128,64	4 1,685,569,018	1,220,128,6
Non-controlling interest		1,051,021	-	1/220/120/01		1/220/120/0
Total comprehensive income for the year		1,691,627	,821	1,220,128,64	4 1,685,569,018	1,220,128,6
						, ,,,,,,
Consolidated Statement	of Cash			ar ended 31st A		
			pup		Ban	
CASH FLOWS FROM OPERATING ACTIVITIES	cu	rrent Year	P	revious Year	Current Year	Previous Year
Interest received	-	9,850,604,524		7,453,215,409	9,850,604,524	7,453,215,40
Fees and other income received	-	790,519,271		491,068,818	790,519,271	491,068,8
Divided received	1				-	-171,000,0
Receipts from other operating activities		424,495,043		169,923,699	424,495,043	169,923,6
Interest paid	(6,770,253,963)		(5,026,556,648)	(6,779,273,251)	(5,026,556,64
Commission and fees paid		(69,975,241)		(51,568,932)	(69,975,241)	(51,568,93
Cash payment to employees	1	1,201,198,406)		(851,508,956)	(1,201,198,406)	(851,508,95
Other expense paid	-	(723,913,807)		(419,489,928)	(723,550,216)	(419,489,92
Operating cash flows before changes in operating assets and liabilities	1	2,300,277,422		1,765,083,462	2,291,621,725	1,765,083,46
(Increase)/Decrease in operating assets						
Due from Nepal Rastra Bank	-	3,869,645,721		(1,635,168,484)	3,869,645,721	(1,635,168,48
Placement with bank and financial institutions	-	(62,730,027)		(1,322,766,549)	(62,730,027)	(1,322,766,54
Other trading assets		(106,635,833)		(171,811,041)	(106,635,833)	(171,811,04
oan and advances to bank and financial institutions		(647,420,779)		(105,175,767)	(647,420,779)	(105,175,76
Loans and advances to customers	(1	2,952,495,340)		(12,610,192,215)	(12,952,495,340)	(12,610,192,21
Other assets		(656,558,405)		(75,820,218)	(656,558,405)	(75,820,21
Increase/(Decrease) in operating liabilities	(10	,556,194,664)	(1	5,920,934,274)	(10,556,194,664)	(15,920,934,27
Due to bank and financial institutions	-	5,029,490,039		30,126,526	5,029,490,039	30,126,52
Due to Nepal Rastra Bank		382,721,807		477,099,221	382,721,807	477,099,2
Deposit from customers	-	13,848,607,704		13,815,516,434	14,056,029,503	13,815,516,43
Borrowings		-		-	-	
Other liabilities		211,790,541		101,817,298	211,671,546	101,817,2
Net cash flow from operating activities before tax paid	19	9,472,610,090	1	14,424,559,479	19,679,912,894	14,424,559,4
Income taxes paid		(771,870,275)		(498,577,603)	(770,517,381)	(498,577,60
Net cash flow from operating activities	10),444,822,574		(229,868,937)	10,644,822,574	(229,868,93
CASH FLOWS FROM INVESTING ACTIVITIES Purchase of investment securities	1	3,924,020,102)	1	(3,904,253,403)	(4,124,020,102)	(3,904,253,40
Receipts from sale of investment securities	-	1,345,079,880		980,840,000	1,345,079,880	980,840,0
Purchase of property and equipment		(394,174,259)		(281,471,169)	(394,174,259)	(281,471,16
Receipt from the sale of property and equipment		22,595,768		8,218,283	22,595,768	8,218,2
Purchase of intangible assets		(7,950,264)		(7,771,792)	(7,950,264)	(7,771,79
Receipt from the sale of intangible assets		268,375		-	268,375	
Purchase of investment properties		(53,586,919)		-	(53,586,919)	
Receipt from the sale of investment properties		-		645	-	6
Interest received		400,771,482		313,140,361	400,771,482	313,140,3
Dividend received		3,207,495		1,762,843	3,207,495	1,762,8
Net cash used in investing activities	(2	,607,808,543)	(2,889,534,232)	(2,807,808,543)	(2,889,534,23
CASH FLOWS FROM FINANCING ACTIVITIES	1		r –			
Receipt from issue of debt securities Repayment of debt securities	-	-		-	-	
Receipt from issue of subordinated liabilities	+			-	-	
Repayment of subordinated liabilities	1	-	1	-	-	
Receipt from issue of shares		-	1	369,969,665	-	369,969,6
Dividends paid		(781,143,647)		(393,271,730)	(781,143,647)	(393,271,73
Interest paid		-		-	-	
Other receipt/payment		-		-	-	
Net cash from financing activities		(781,143,647)		(23,302,065)	(781,143,647)	(23,302,06
Net increase (decrease) in cash and cash equivalents	7	7,055,870,384	(3,142,705,233)	7,055,870,384	(3,142,705,23
Cash and cash equivalents at Shrawan 1, 2075		2,364,190,960	<u> </u>	5,501,151,243	2,364,190,960	5,501,151,2
Effect of exchange rate fluctuations on cash and cash equivalents held Cash and cash equivalents at Ashad end 2076	<u> </u>	22,839,007 9,442,900,351		5,744,950 2,364,190,960	22,839,007 9,442,900,351	5,744,9 2,364,190,9

 7
 139.49
 128.57
 Cash and cash equivalents at Ashad end 2076

 Consolidated Statement of Changes in Equity For the year ended 31st Ashad 2076

फै	Group												
}	Attributable to equity holders of the Bank Non-controlling interest Total equity												
		Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation reserve	Retained earning	Other reserve	Total		
Ì	Balance at Sawan 1, 2074	6,598,700,000	-	864,186,016	9,280,311	-	407,466	-	1,229,015,006	55,861,218	8,757,450,016	-	8,757,450,016
† f	Adjustment/Restatement Adjusted/Restated balance at Sawan 1, 2074	6,598,700,000	-	- 864,186,016	9,280,311	-	140,711 548,177	-	(140,711) 1,228,874,295	55,861,218	8,757,450,016	-	8,757,450,016
πļ	Comprehensive income for the year	-,,,,			,,200,011		2.0,17						
1	Profit for the year Other comprehensive income, net of tax								1,249,688,316	L	1,249,688,316	-1	1,249,688,316
	Gain/ (losses) from investments in equity instruments measured at fair value									(18,797,692)	(18,797,692)	-	(18,797,692)
वा	Gain /(losses) on revaluation						(10 244 020)						
ł	Actuarial gain /(losses) on defined benefit plans Gain /(lo.sses) on cash flow hedge						(10,761,979)		-		(10,761,979)	-	(10,761,979)
मा	Exchange gain/ (losses) (arising from translating								-		-	-	-
t i	financial assets of foreign operation) Total comprehensive income for the year						(10,761,979)		1,249,688,316	(18,797,692)	1,220,128,645	-	1,220,128,645
न	Transfer to reserve during the year Transfer from reserve during the year	-	-	249,937,663	1,436,237	338,258,835	-		(562,221,803)	(27,410,932)	(0)	-	(0)
	Transactions with owners, directly recognised	in equity 791,844,000	30,881,765	1							822,725,765		822,725,765
ı İ	Right share issued Share based payments	791,844,000	50,001,705									-	
	Dividends to equity holders Bonus shares issued	665,149,000	-	-	-	-	-	-	(665,149,000)	<u> </u>		-	
	Cash dividend paid		20 991 765	240 027 662	1 426 227	220 250 025	(10,761,979)		(443,432,640) (421,115,127)	(46 209 624)	(443,432,640) 1,599,421,769	-	(443,432,640) 1,599,421,769
	Total contributions by and distributions Balance at Asar end 2075	1,456,993,000 8,055,693,000	<u>30,881,765</u> 30,881,765	249,937,663 1,114,123,679	1,436,237 10,716,548	338,258,835 338,258,835	(10,213,802)		807,759,168	9,652,594	10,356,871,786	-	10,356,871,786
8	Balance at Sawan 1, 2075 Adjustment/Restatement	8,055,693,000	30,881,765	1,114,123,679	10,716,548	338,258,835 4,612,277	(10,213,802)	-	807,759,168 (12,668,431)	9,652,594 8,056,154	10,356,871,786	-	10,356,871,786
	Adjusted/Restated balance at Sawan 1, 2075 Comprehensive income for the year	8,055,693,000	30,881,765	1,114,123,679	10,716,548	342,871,112	(10,213,802)	-	795,090,737			-	10,356,871,786
	Profit for the year								1,703,147,046		1,703,147,046		1,703,147,046
	Other comprehensive income, net of tax Gain/ (losses) from investments in equity						(3,497,622)				(3,497,622)	-	(3,497,622)
	instruments measured at fair value Gain /(losses) on revaluation												
	Actuarial gain /(losses) on defined benefit plans									(8,021,603)	(8,021,603)		(8,021,603)
	Gain /(losses) on cash flow hedge Exchange gain/ (losses) (arising from translating											-	
	financial assets of foreign operation) Total comprehensive income for the year	-	-	-	<u> </u>	-	(3,497,622)	-	1,703,147,046	(8,021,603)	1,691,627,821		1,691,627,821
	Transfer to reserve during the year	-	-	339,417,649	5,709,751	47,440,164		-	(393,142,477)	574,914			(0)
	Transfer from reserve during the year Transactions with owners, directly recognised in	n equity -	-	-	-	•	-		-	-	-	-	
	Right share issued Share based payments										-	-	-
	Dividends to equity holders										-	-	
	Bonus shares issued Cash dividend paid								(805,569,300)		(805,569,300)	-	(805,569,300)
	Total contributions by and distributions Balance at Asar end 2076	- 8,055,693,000	- 30,881,765	339,417,649 1,453,541,328	<u>5,709,751</u> 16,426,299	47,440,164 390,311,276	(3,497,622) (13,711,424)		504,435,268 1,299,526,006		886,058,521	-	886,058,521 11,242,930,307
						Statement of o	hanges in equity	k				Non-controlling interest	Total equity
		Share Capital	Share Premium	General Reserve	Exchange	Regulatory	Fair value Reserve	Revaluation	Retained Earning	Other Reserve	Total		quity
	Balance at Shrawn 1, 2074	6,598,700,000	-	864,186,016	Equalisation Reserve 9,280,311	Reserve	407,466	Reserve -	1,229,015,006	55,861,218	8,757,450,016	-	8,757,450,016
	Adjustment/Restatement	-	-	864,186,016	9,280,311		407,466 140,711		1,229,015,006 (140,711)	-	8,757,450,016	-	-
	Adjustment/Restatement Adjusted/Restated balance at Shrawn 1, 2074 Comprehensive income for the year	-			9,280,311 9,280,311 - 9,280,311		407,466	Keserve - - -	1,229,015,006 (140,711) 1,228,874,295	-	8,757,450,016 - 8,757,450,016	-	- 8,757,450,016
	Adjustment/Restatement Adjusted/Restated balance at Shrawn 1, 2074 Comprehensive income for the year Profit for the year Other comprehensive income, net of tax	-	-	864,186,016	9,280,311		407,466 140,711 548,177	Keserve - - -	1,229,015,006 (140,711)	-	8,757,450,016 		- 8,757,450,016 1,249,688,316 -
	Adjustment/Restatement Adjusted/Restated balance at Shrawn 1, 2074 Comprehensive income for the year Profit for the year	-		864,186,016	9,280,311		407,466 140,711		1,229,015,006 (140,711) 1,228,874,295	-	8,757,450,016 - 8,757,450,016		- 8,757,450,016
-	Adjustment/Restatement Adjusted/Restated balance at Shrawn 1, 2074 Comprehensive income for the year Profit for the year Other comprehensive income, net of tax Gain (losses) from investments in equity instru- ments measured at fair value Gain (losses) on revaluation	-		864,186,016	9,280,311		407,466 140,711 548,177	Keserve - - - -	1,229,015,006 (140,711) 1,228,874,295	55,861,218	8,757,450,016 8,757,450,016 1,249,688,316 (10,761,979)		- 8,757,450,016 1,249,688,316 - (10,761,979) -
-	Adjustment/Restatement Adjusted/Restated balance at Shrawn 1, 2074 Comprehensive income for the year Profit for the year Other comprehensive income, net of tax Gain (Iosses) from investments in equity instru- ments measured at fair value Gain /Iosses) on revaluation Actuaria I gain /IOsses) on defined benefit plans Gain /IOsses) on cash flow hedge	-		864,186,016	9,280,311		407,466 140,711 548,177	Keserve - - - -	1,229,015,006 (140,711) 1,228,874,295	-	8,757,450,016 		- 8,757,450,016 1,249,688,316 -
	Adjustment/Restatement Adjusted/Restated balance at Shrawn 1, 2074 Comprehensive income for the year Profit for the year Other comprehensive income, net of tax Gain (Ilosses) from investments in equity instru- ments measured at fair value Gain /(Ilosses) on revaluation. Actuarial gain/(Ilosses) on defined benefit plans Gain /(Ilosses) on ash flow hedge Exchange gain/(Ilosse) (arising from translating financial assets for foreign operation).	-		864,186,016	9,280,311		407,466 140,711 548,177 (10,761,979)	Keserve - - - -	1,229,015,006 (140,711) 1,228,874,295 1,249,688,316	55,861,218	8.757.450.016 8.757.450.016 1.249.688.316 (10.761.979) (18.797.692)		- 8,757,450,016 1,249,688,316 (10,761,979) - (18,797,692) -
	Adjustnent/Restatement Adjusted/Restated balance at Shrawn 1, 2074 Comprehensive income for the year Profit for the year Other comprehensive income, net of tax Gain (losses) from investments in equity instru- ments measured at fair value Gain (losses) on revaluation Actuaria I gain (losses) on defined benefit plans Gain (losses) on cash flow hedge Exchange gain/ (losses) (arising from translating financial assets of foreign operation) Total comprehensive income for the year	-		864,186,016	9,280,311		407,466 140,711 548,177	Keserve	1,229,015,006 (140,711) 1,228,874,295		8,757,450,016 8,757,450,016 1,249,688,316 (10,761,979) (18,797,692) 1,220,128,645		- 8,757,450,016 1,249,688,316 - (10,761,979) -
	Adjustnent/Restatement Adjusted/Restated balance at Shrawn 1, 2074 Comprehensive income for the year Profit for the year Other comprehensive income, net of tax Gain (Iossei) from investments in equity instru- ments measured at fair value Gain (Iossei) on revaluation Actuaria lgain /IOssei) on defined benefit plans Gain/IOssei) on cash flow hedge Exchange gain/IOssei) carsing from tanslating financial assets of foreign operation) Total comprehensive income for the year Transfer from reserve during the year	- 6,598,700,000		864,186,016 	9,280,311		407,466 140,711 548,177 (10,761,979)	Keserve	1,229,015,006 (140,711) 1,228,874,295 1,249,688,316		8,757,450,016 8,757,450,016 1,249,688,316 (10,761,979) (18,797,692) 1,220,128,645		- 8,757,450,016 1,249,688,316 (10,761,979) - (18,797,692) -
	Adjustment/Restatement Adjusted/Restated balance at Shrawn 1, 2074. Comprehensive income for the year Profit for the year Other comprehensive income, net of tax Gain/(Iossei) from investments in equity instru- ments measured at fair value Gain/(Iossei) on revaluation Actuarial gain/(Iossei) on defined benefit plans Gain/(Iossei) on cash flow hedge Exchange gain/(Iossei) on cash flow hedge Exchange gain/(Iossei) on cash flow hedge Irannical assets foreign operation) Total comprehensive income for the year Iransfer for reserve during the year Transactions with owners, directly recognised ir Share issued	- 6,598,700,000	- - - - - - - - - - - - - - - - - - -	864,186,016 864,186,016 249,937,663	9,280,311		407,466 140,711 548,177 (10,761,979)	Keserve	1,229,015,006 (140,711) 1,228,874,295 1,249,688,316		8,757,450,016 8,757,450,016 1,249,688,316 (10,761,979) (18,797,692) 1,220,128,645		- 8,757,450,016 1,249,688,316 (10,761,979) - (18,797,692) -
	Adjustment/Restatement Adjusted/Restated balance at Shrawn 1, 2074. Comprehensive income for the year Profit for the year Other comprehensive income, net of tax Gain (losses) from investments in equity instru- ments measured at fair value Charland (losses) on defined benefit plans Gain (losses) on cash flow hedge Exchange gain (losses) and efined benefit plans Gain (losses) on cash flow hedge Exchange gain (losses) and efined benefit plans Inacial assets of foreign operation) Total comprehensive income for the year Transfer from reserve during the year Transaction swith owners, directly recognised in	- 6,598,700,000 - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	864,186,016 864,186,016 249,937,663	9,280,311		407,466 140,711 548,177 (10,761,979)	Keserve 	1,229,015,006 (140,711) 1,228,874,295 1,249,688,316 		8,757,450,016 8,757,450,016 1,249,688,316 (10,761,979) (18,797,692) 1,220,128,645 (0)		8,757,450,016 1,249,688,316 (10,761,979) (18,797,692) - - 1,220,128,645 (0) -
	Adjustent/Restatement Adjusted/Restated balance at Shrawn 1, 2074 Comprehensive income for the year Profit for the year Other comprehensive income, net of tax Gain (Iosses) from investments in equity instru- ments measured at fair value Gain (Iosses) on revaluation Actuarial gain (Iosses) on defined benefit plans Gain (Iosses) on ach flow hedge Exchange gain (Iosses) on ach flow hedge Exchange gain (Iosse) foreign operation) Total comprehensive income for the year Iransfer tor reserve during the year Transetions with owners, directly recognised in Share issued Share based payments Dividends to equity holders Bonus shares issued			864,186,016 864,186,016 249,937,663	9,280,311		407,466 140,711 548,177 (10,761,979)	Keserve 	1,229,015,006 (140,711) 1,228,874,295 1,249,688,316 		8,757,450,016 8,757,450,016 1,249,688,316 (10,761,979) (18,797,692) 1,220,128,645 (0) 822,725,765		
	Adjustent/Restatement Adjusted/Restated balance at Shrawn 1, 2074 Comprehensive income for the year Profit for the year Other comprehensive income, net of tax Gain (Iosses) from investments in equity instru- ments measured at fair value Gain /(Iosses) on revaluation Actuarial gain /(Iosses) on defined benefit plans Gain /(Iosses) on ach flow hedge Exchange gain/(Iosses) on cash flow hedge Exchange gain/(Iosse) foreign operation) Total comprehensive income for the year Iransfer from reserve during the year Transactions with owners, directly recognised ir Share issued Share hased payments Dividends to equity holders Bonus shares issued Cash dividend paid Ohers	- 6,598,700,000 - 	-	864,186,016 864,186,016 249,937,663 - - - - - - - - - - - - -	9,280,311 9,280,311	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	407.466 140,711 548.177 (10,761,979) (10,761,979) 	Keserve 	1,229,015,006 (140,711) 1,228,874,295 1,249,688,316 		8,757,450,016 8,757,450,016 1,249,688,316 (10,761,979) (18,797,692) 1,220,128,645 (0) 6,22,725,765 1,220,128,645 (0) 6,22,725,765 1,220,128,645 (0) 6,22,725,765 (143,432,640) (143,432,64		
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	Adjustment/Restatement Adjusted/Restated balance at Shrawn 1, 2074. Comprehensive income for the year Profit for the year Other comprehensive income, net of tax Other comprehensive income, net of tax Gain /(losse) from investments in equity instru- ments measured at fair value Cain /(losse) on revaluation. Actuarial gain /(losse) on defined benefit plans Gain /(losse) on cash flow hedge Exchange gain/(losse) (arising from tanslating financial axest of foreign operation) Total comprehensive income for the year Transfer from reserve during the year Transactions with owners, directly recognised in Share issued Share based payments Dividends to equity holders Bonus shares issued Cash dividend paid Ohers Total contributions by and distributions Balance at Shade end 2075 Balance at Share taxetment	- 6,598,700,000 6,598,700,000 		864,186,016 864,186,016 249,937,663 - - - - - - - - - - - - -	9,280,311 9,280,311 1,436,237 	10000 100	407.466 140,711 548,177 (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,761,978) (10,778) (Keserve 	1,229,015,006 (140,711) 1,228,874,295 1,249,688,316 		8,757,450,016 3,757,450,016 1,249,688,316 (10,761,979) (10,761,979) (118,797,692) (119,797,692) (119,797,792) (119,797		
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	Adjustment/Restatement Adjusted/Restated balance at Shrawn 1, 2074. Comprehensive income for the year Profit for the year Other comprehensive income, net of tax Gain (flosses) from investments in equity instru- ments measured at fair value Gain (flosses) on revaluation. Actuarial gain (flosses) on defined benefit plans Gain (flosses) on and flow hedge Exchange gain (flosses) in defined benefit plans Gain (flosses) on ash flow hedge Exchange gain (flosses) (arising from translating financial assets foreign operation) Total comprehensive income for the year Transfer foresreve during the year Transfer foresreve during the year Transfer foresreve during the year Transfer to reserve during the year Transfer to seave during the year Total contributions by and distributions Balance at Shade end 2075 Balance at Shade end 2075 Balance at Shade the year Total for the year Other comprehensive income, net of tax Gain (losse) from investments in equity	- 6,598,700,000 6,598,700,000 		864,186,016 864,186,016 249,937,663 - - - - - - - - - - - - -	9,280,311 9,280,311 1,436,237 	10000 100	407.466 140,711 548,177 (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,761,978) (10,778) (Keserve 	1,229,015,006 (140,711) 1,228,874,295 1,249,688,316 		8.757.450.016 8.757.450.016 1.249.688.316 (10,761,979) (18,797.692) (18,797.692) (18,797.692) (18,797.692) (18,797.692) (18,797.692) (10,761,979) (10,779,692) (10,797,692)		8,757,450,016 8,757,450,016 1,249,688,316 (10,761,979) (18,797,692) 1,220,128,645 (0) 0 1,259,65 (1) 1,599,421,765 (1),356,871,786 (1
	Adjusternet/Restatement Adjuster/Restated balance at Shrawn 1, 2074. Comprehensive income for the year Profit for the year Profit for the year Gain (Jossei) from investments in equity instru- ments measured at fair value Gain (Jossei) on revaluation Acturaid gain (Jossei) on defined benefit plans Gain (Jossei) on cash flow hedge Exchange gain (Jossei) on defined benefit plans Gain (Jossei) on cash flow hedge Exchange gain (Jossei) on defined benefit plans Inancial assets of foreign operation) Total comprehensive income for the year Transfer to reserve during the year Transfer to reserve during the year Transfer to reserve during the year Transet from reserve during the year Transactions with owners, directly recognised in Share based payments Dividends to equity holders Bonus shares issued Cash dividend paid Others Balance at J Shade and 2075 Balance at J Shade and 2075 Adjuster/Restatement Adjuster/Restatement Adjuster/Braven 2075 Comprehensive income for the year Profit for the year Defit Cossei) from investments in equity balarce at Varia and and the sear Profit for the year Instruments measured at fair value	- 6,598,700,000 6,598,700,000 		864,186,016 864,186,016 249,937,663 - - - - - - - - - - - - -	9,280,311 9,280,311 1,436,237 	10000 100	407.466 140,711 548,177 (10,761,979) (10,761,979) (10,761,979) 	Keserve 	1,229,015,006 (140,711) 1,228,874,295 1,249,688,316 		8.757.450.016 8.757,450.016 1.249.688.316 (10,761,979) (18,797,692) (18,797,692) (18,797,692) (18,797,692) (10,761,297,692) (0) 822,725,765 (443,432,640) 1.599,421,769 10,356,871,786 10,356,871,786 1,697,088,243		
	Adjusternet/Restatement Adjuster/Restated balance at Shrawn 1, 2074. Comprehensive income, net of tax Other comprehensive income, net of tax Gain (Jossei) from investments in equity instru- ments measured at fair value Gain (Jossei) on revaluation Atturait gain (Jossei) on defined benefit plans Gain (Jossei) on cash flow hedge Exchange gain (Jossei) on defined benefit plans Gain (Jossei) on cash flow hedge Exchange gain (Jossei) on defined benefit plans Inancial assets of foreign operation) Total comprehensive income for the year Transfer to reserve during the year Transfer tor reserve during the year Transfer tor server during the year Transactions with owners, directly recognised in Share issued Share hased payments Dividends to equity holders Bonus share issued Cash dividend paid Others Balance at Jahad end 2075 Balance at Jahad end 2075 Adjuster/Restated balance at 1 Shrawn 2075. Comprehensive income for the year Torfot for the year Droft for the year Droft for the year Dividends to equity notders Bonus share in the spating the server of the year Torfot for the year Droft for the year Dividends to equity holders Balance at Jahad end 2075 Adjuster/Restated balance at 1 Shrawn 2075 Comprehensive income, net of tax Gain (Jossei) from investments in equity instruments measured at fair value Gain (Jossei) on revaluation Aturaia lagin (Jossei) on defined benefit plans	- 6,598,700,000 6,598,700,000 		864,186,016 864,186,016 249,937,663 - - - - - - - - - - - - -	9,280,311 9,280,311 1,436,237 	10000 100	407.466 140,711 548,177 (10,761,979) (10,761,979) (10,761,979) 	Keserve 	1,229,015,006 (140,711) 1,228,874,295 1,249,688,316 		8.757.450.016 8.757,450.016 1.249.688.316 (10,761,979) (18,797,692) (18,797,692) (18,797,692) (18,797,692) (10,761,297,692) (0) 822,725,765 (443,432,640) 1.599,421,769 10,356,871,786 10,356,871,786 1,697,088,243		8,757,450,016 1,249,688,316 (10,761,979) (18,797,692) (18,797,692) (0) - - - - - - - - - - - - -
	Adjusternet/Restatement Adjuster/Restated balance at Shrawn 1, 2074. Comprehensive income for the year Profit for the year Other comprehensive income, net of tax Gain (losses) form investments in equity instru- ments measured at fair value Gain (losses) on revaluation Attuatia gain (losses) on defined benefit plans Gain (losses) on cash flow hedge Exchange gain (losses) and efined benefit plans Cain (losses) on cash flow hedge Exchange gain (losses) and efined benefit plans Transactions with owners, directly recognised in Share issued Dividends to equity holders Bouns share: issued Cash dividend paid Ohers Iotal contributions by and distributions Balance at I Shard end 2075 Balance at I Shard end 2075 Adjuster/Restated balance at 1 Shrawn 2075 Comprehensive income for the year Toft for the year Other comprehensive income for the year Cain (losses) from investments in equity instruments measured at fair value Gain (losses) from investments in equity instruments measured at fair value Gain (losses) on cash flow hedge Exchange gain (losses) and infined benefit plans Gain (losses) on cash flow hedge	- 6,598,700,000 6,598,700,000 		864,186,016 864,186,016 249,937,663 - - - - - - - - - - - - -	9,280,311 9,280,311 1,436,237 	10000 100	407.466 140,711 548,177 (10,761,979) (10,761,979) (10,761,979) 	Keserve 	1,229,015,006 (140,711) 1,228,874,295 1,249,688,316 		8,757,450,016 8,757,450,016 1,249,688,316 (10,761,979) (18,797,692) (18,797,692) 1,220,128,645 (0) (0) 822,725,765 1,599,421,769 10,356,871,786 10,356,871,786 10,356,871,786 10,356,871,786		8,757,450,016 8,757,450,016 1,249,688,316 (10,761,979) (118,797,692) 1,220,128,645 (10,701,28,71,786 (10,701,28,645 (10,701,28
	Adjustment/Restatement Adjusted/Restated balance at Shrawn 1, 2074. Comprehensive income for the year Profit for the year Information of the sear search of the search of	- 6,598,700,000 6,598,700,000 		864,186,016 864,186,016 249,937,663 - - - - - - - - - - - - -	9,280,311 9,280,311 1,436,237 	10000 100	407.466 140,711 548,177 (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,213,802) (10,213,802) (10,213,802) (3,497,622)	Keserve 	1,229,015,006 (140,711) 1,228,874,295 1,249,688,316 1,249,688,316 (562,21,803) (665,149,000) (443,432,640) (443,43		8,757,450,016 8,757,450,016 1,249,688,316 (10,761,979) (10,761,979) (118,797,692) (118,797,692) (118,797,692) (118,797,692) (11,220,128,645 (0) (0) (0) (11,220,128,645 (0) (0) (11,290,128,645 (0) (0) (10,356,871,786) (10,356,871,786 (10,356,871,786) (10,		8,757,450,016 1,249,688,316 (10,761,979) (10,761,979) (18,797,692) (18,797,692) (18,797,692) (1,220,128,645 (0) (0) (0) (0) (0) (0) (0) (0)
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	Adjustment/Restatement Adjusted/Restated balance at Shrawn 1, 2074. Comprehensive income for the year Profit for the year Information of the sear search of the sear search of the searc			249,937,663 	9,280,311 9,280,311 9,280,311 1,436,237 1,436,237 1,436,237 - - - - - - - - - - - - - - - - - - -		407.466 140,711 548,177 (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,213,802) (10,213,802) (10,213,802) (3,497,622)	Keserve 	1,229,015,006 (140,711) 1,228,874,295 1,249,688,316 		8.757.450.016 8.757.450.016 1.249.688.316 (10,761,979) (18,797,692) (18,797,692) 1.220,128.645 (0) 822,725,765 1.220,128.645 (0) (0) 822,725,765 1.599.421,769 10.356.871,786 10.356.871,786 10.356.871,786 1.697.088.243 (3,497,622) (8.021.603) (8.021.603)		8,757,450,016 1,249,688,316 (10,761,979) (18,797,692) (18,797,692) 1,220,128,645 1,220,128,645 (0,000 1,220,128,645 (0,000 1,220,128,647 1,599,421,756 10,356,871,786 10,356,871,786 1,697,088,243 (3,497,622) (8,021,603) (8,021,603)
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	Adjusternet/Restatement Adjuster/Restated balance at Shrawn 1, 2074. Comprehensive income for the year Profit for the year Profit for the year Gain (flossei) from investments in equity instru- ments measured at fair value Gain (flossei) on revaluation Atturait gain (flossei) on defined benefit plans Gain (flossei) on cash flow hedge Exchange gain (lossei) orderined benefit plans Gain (flossei) on cash flow hedge Exchange gain (lossei) ordering from translating financial assets of foreign operation) Total comprehensive income for the year Transfer to reserve during the year Transations with owners, directly recognised in Share based payments Dividends to equity holders Bonus shares issued Cash dividend paid Ohers Dalance at 1 Shade end 2075 Balance at 1 Shade and 2075 Adjuster/Restated balance at 1 Shrawn 2075 Comprehensive income, net of tax Gain (flossei) from investments in equity instruments measured at fair value Gain (flossei) on revaluation. Acturain gain (flossei) on defined benefit plans. Gain (flossei) on cash flow hedge Exchange gain (flossei) clarising from translating financial asset of foreign operation). Total comprehensive income for the year Transfer to reserve during the year			249,937,663 	9,280,311 9,280,311 9,280,311 1,436,237 1,436,237 1,436,237 - - - - - - - - - - - - - - - - - - -		407.466 140,711 548,177 (10,761,979) (10,761,979) (10,761,979) (10,761,979) (10,213,802) (10,213,802) (10,213,802) (3,497,622)	Keserve 	1,229,015,006 (140,711) 1,228,874,295 1,249,688,316 		8.757.450.016 8.757.450.016 1.249.688.316 (10,761,979) (18,797,692) (18,797,692) 1.220,128.645 (0) 822,725,765 1.220,128.645 (0) (0) 822,725,765 1.599.421,769 10.356.871,786 10.356.871,786 10.356.871,786 1.697.088.243 (3,497,622) (8.021.603) (8.021.603)		8,757,450,016 1,249,688,316 (10,761,979) (10,761,979,99) (18,797,692) (18,797,692) (0)
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भागलिन पाउने छ । तर संरक्षक स्वयम् शेयर धनी नभएमा अरू कसैको तर्फबाट प्रतिनिधि (प्रोक्सी) नियुक्त हुन 👖 योग्य हुने छैन ।

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१०. अन्य जानकारीको लागि बैंकको केन्द्रीय कार्यालय, लाजिम्पाट, काठमाण्डौमा सम्पर्क राख्नु हुन अनुरोध छ ।



INDEPENDENT AUDITOR'S REPORT

TO THE SHAREHOLDRS OF MACHHAPUCHCHHRE BANK LIMITED

Opinion

We have audited the financial statements of Machhapuchchhre Bank Limited, which comprise the Statement of Financial Position as at Ashadh 31, 2076 (July 16, 2019), and the Statement of Profit or Loss, and 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, the accompanying financial statements present fairly, in all material respects, the Financial Position of the Bank as at Ashath 31, 2076 (July 16, 2019), 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 [NSA]. 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 ethical requirements that are relevant to our audit of the financial statements in Nepal, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with NAS, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance whether the financial statements as a whole are free from material misstatement whether caused due to fraud or error, and to issue auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists.

As part of an audit in accordance with NSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

Identify and assess the risks of material misstatement of the financial statements, whether a large due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opision.

Naravanchaur, Sama Marga	Nocal Kathmandu	Neoal, t-+977-	1-4415682.4415823.	e: info@gor.com.no, v	WWW.EDT.CRMLPH