

कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED

सबैका लागि, सधैंका लागि

(नेपाल राष्ट्र बैंकबाट "क" वर्गको इजाजत पत्र प्राप्त संस्था)

CORPORATE OFFICE

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प.लि.द.नं.:- ७२३/०५६/०५७

च.नं.:केबिएल/सिईओज अफिस/०७९/८०

मिति : २०७९/०९/२९

श्री नेपाल राष्ट्र बैंक,
बैंक तथा वित्तीय संस्था नियमन विभाग,
बालुवाटार, काठमाण्डौ ।

श्री नेपाल राष्ट्र बैंक,
बैंक सुपरिवेक्षण विभाग,
दरबारमार्ग, काठमाण्डौ ।

विषय : एकीकृत वित्तीय विवरणहरुको जानकारी सम्बन्धमा ।

महोदय,

उपरोक्त सम्बन्धमा यस कुमारी बैंक लि.र साविक नेपाल क्रेडिट एण्ड कमर्स बैंक लि.एक आपसमा मर्जर गर्न नेपाल राष्ट्र बैंकबाट प्राप्त अन्तिम स्वीकृति पत्रको शर्त नं.७ बमोजिम, दुवै संस्थाको तथ्यांकलाई एकीकृत गरी गाभिएको दिन देखि एउटै सफ्टवेयरबाट वित्तीय कारोवार गर्ने व्यवस्था मिलाई दुवै संस्थाको एकीकृत वित्तीय कारोवार कुमारी बैंक लि.को नाममा मिति २०७९/०९/१७ गते देखि शुरु गरिएको र गाभिए पश्चात एकीकृत विवरणहरु तयार गरी तहाँ समेतको जानकारीको लागि अनुरोध छ ।

संलग्न:

१. कुमारी बैंक लि.र साविक नेपाल क्रेडिट एण्ड कमर्स बैंक लि. एक आपसमा गाभिए पश्चात तयार गरिएको एकीकृत विवरणहरु -१ थान ।

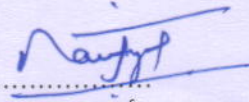
भवदिय,



राम चन्द्र खनाल

वरिष्ठ नायव प्रमुख कार्यकारी अधिकृत





रमेश राज अर्याल

प्रमुख कार्यकारी अधिकृत

बोधार्थ,

श्री कम्पनी रजिष्ट्रारको कार्यालय, त्रिपुरेश्वर, काठमाण्डौ ।

श्री नेपाल धितोपत्र बोर्ड, खुमलटार, ललितपुर, नेपाल ।

श्री नेपाल स्टक एक्सचेन्ज लि., सिंह दरबार प्लाजा, काठमाण्डौ ।

श्री सिडिएस एण्ड क्लियरिङ लि., पुतलीसडक, काठमाण्डौ ।

Kumari Bank Limited
Unaudited Statement of Financial Position

As on 16th Poush 2079 (Date of Merger)

	Combined	Kumari Bank	NCC Bank
Assets			
Cash and Cash Equivalent	13,678,274,509	3,674,394,142	10,003,880,367
Due from Nepal Rastra Bank	18,487,534,353	14,347,305,836	4,140,228,517
Placement with Bank and Financial Institutions	4,161,433,269	4,067,090,645	94,342,624
Derivative Financial Instruments	9,956,551	6,907,753	3,048,798
Other Trading Assets	-	-	-
Loan and Advances to B/Fis*	5,636,900,772	1,670,283,069	3,966,617,703
Loans and Advances to Customers*	287,046,126,914	171,781,638,388	115,264,488,526
Investment Securities	36,160,826,347	23,657,925,588	12,502,900,759
Current Tax Assets	-	133,406,649	-
Investment in Subsidiaries	600,000,000	600,000,000	-
Investment in Associates	155,017,596	135,017,596	20,000,000
Investment property	1,135,157,165	147,403,910	987,753,255
Property and Equipment	2,328,139,861	1,192,452,739	1,135,687,122
Goodwill and Intangible Assets	157,598,179	144,495,717	13,102,463
Deferred Tax Assets	-	-	31,835,395
Other Assets	4,500,746,379	1,351,075,770	3,149,670,609
Total Assets	374,057,711,897	222,909,397,802	151,313,556,139
Liabilities			
Due to Bank and Financial Institutions	6,974,249,311	3,274,183,361	3,700,065,951
Due to Nepal Rastra Bank	9,000,000,000	8,784,727,000	215,273,000
Derivative Financial Instruments	-	-	-
Deposits from Customers	302,629,097,177	180,168,221,752	122,460,875,425
Borrowing	1,326,000,000	-	1,326,000,000
Current Tax Liabilities	456,510,014	-	589,916,663
Provisions	-	-	-
Deferred Tax Liabilities	51,096,493	82,931,888	-
Other Liabilities	7,868,524,032	3,712,876,348	4,155,647,685
Debt Securities Issued	8,995,797,489	5,869,950,725	3,125,846,764
Subordinated Liabilities	-	-	-
Total Liabilities	337,301,274,517	201,892,891,074	135,573,625,487
Equity			
Share Capital	26,225,861,340	14,711,183,326	11,514,678,014
Share Premium	88,804,041	88,804,041	-
Retained Earnings & Reserves	10,441,771,998	6,216,519,361	4,225,252,638
Total Equity Attributable to Equityholders	36,756,437,380	21,016,506,728	15,739,930,652
Non-Controlling Interest	-	-	-
Total Equity	-	-	-
Total Liabilities and Equity	374,057,711,897	222,909,397,802	151,313,556,139

*The stated loans of NCC bank is excluding credit sales Rs. 4,215,088,307.56

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Kumari Bank Limited
Unaudited Statement of Profit or Loss

For the Period Ended 16th Poush 2079 (Date of Merger)

	Combined	Kumari Bank	NCC Bank
Interest Income	18,707,123,164	10,931,145,132	7,775,978,032
Interest Expense	12,902,543,835	7,413,547,742	5,488,996,093
Net Interest Income	5,804,579,329	3,517,597,390	2,286,981,939
Fee and Commission Income	850,766,712	486,964,664	363,802,048
Fee and Commission Expense	102,605,104	75,834,815	26,770,289
Net Fee and Commission Income	748,161,608	411,129,849	337,031,759
Net Interest, Fee and Commission Income	6,552,740,937	3,928,727,239	2,624,013,699
Net Trading Income	218,357,163	135,491,457	82,865,707
Other Operating Income	189,563,477	129,333,764	60,229,713
Total Operating Income	6,960,661,578	4,193,552,459	2,767,109,119
Impairment Charge/(Reversal) for Loans and Other Losses	(7,064,380)	(70,666,914)	63,602,534
Net Operating Income	6,967,725,958	4,264,219,373	2,703,506,585
Operating Expense			
Personnel Expenses	2,317,440,501	1,303,311,083	1,014,129,418
Other Operating Expenses	768,202,140	422,633,881	345,568,259
Depreciation & Amortisation	230,816,445	117,754,737	113,061,708
Operating Profit	3,651,266,872	2,420,519,672	1,230,747,200
Non Operating Income	2,049,157	1,974,157	75,000
Non Operating Expense	1,214,489	1,214,489	-
Profit Before Income Tax	3,652,101,540	2,421,279,340	1,230,822,200
Income Tax Expense	1,524,907,278	712,186,074	712,186,074
Current Tax	1,524,907,278	812,721,204	712,186,074
Deferred Tax	-	-	-
Profit for the Year	2,127,194,262	1,608,558,136	518,636,126
Profit Attributable to:			
Equity Holders of the Bank	2,127,194,262	1,608,558,136	518,636,126
Non-Controlling Interest	-	-	-
Profit for the Year	2,127,194,262	1,608,558,136	518,636,126

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