



Unaudited Financial Report (Quarterly)

As at 3rd quarter (2079/12/30) of the Fiscal Year 2079/80

Condensed statement of financial position

As on quarter ended Chaitra 2079

ASSETS	This Quarter Ending	Immediate Previous Year Ending
Cash and cash equivalent	44,69,39,525	54,84,57,237
Due from Nepal Rastra Bank	30,62,39,367	31,24,00,196
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loans and advances to B/FIs	17,95,37,117	16,46,24,035
Loans and advances to customers	4,92,49,99,486	5,01,15,41,067
Investment securities	1,67,20,24,673	1,62,93,46,225
Current tax assets	3,76,21,419	2,65,38,138
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	6,81,270	6,81,270
Property Plant and Equipment	20,93,89,759	20,29,62,572
Goodwill and Intangible assets	28,07,297	17,54,451
Deferred tax assets	95,04,485	-
Other assets	4,11,99,885	3,51,59,310
TOTAL ASSETS	7,83,09,44,282	7,93,34,64,502
LIABILITIES	This Quarter Ending	Immediate Previous Year Ending
Due to Bank and Financial Institutions	12,71,13,273	23,71,73,864
Due to Nepal Rastra Bank	6,00,00,000	30,02,30,137
Derivative financial instruments	-	-
Deposits from customers	6,40,18,77,613	6,08,94,60,930
Borrowing	-	-
Current Tax Liabilities	-	-
Provisions	-	-
Deferred tax liabilities	-	39,06,028
Other liabilities	8,55,82,922	9,14,55,848
Debt securities issued	-	-
Subordinated Liabilities	-	-
TOTAL LIABILITIES	6,67,45,73,809	6,72,22,26,807
EQUITY	This Quarter Ending	Immediate Previous Year Ending
Share Capital	94,88,75,459	94,88,75,459
Share premium	4,42,546	4,42,546
Retained Earnings	(1,38,49,573)	5,06,50,223
Reserves	22,09,02,042	21,12,69,467
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS	1,15,63,70,474	1,21,12,37,695
NON-CONTROLLING INTEREST		
TOTAL EQUITY	1,15,63,70,474	1,21,12,37,695
TOTAL LIABILITIES & EQUITY	7,83,09,44,282	7,93,34,64,502

Condensed statement of profit or loss

For the quarter ended Chaitra 2079

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest income	23,34,18,891	68,76,66,363	18,33,44,208	51,08,40,363
Interest expense	16,68,26,464	49,45,90,872	12,70,25,021	34,30,88,962
Net interest income	6,65,92,427	19,30,75,491	5,63,19,187	16,77,51,401
Fee and commission income	25,35,898	1,58,42,580	80,74,417	2,93,59,693
Fee and commission expense	-	-	-	-
Net fee and commission income	25,35,898	1,58,42,580	80,74,417	2,93,59,693
Net interest, fee and commission income	6,91,28,325	20,89,18,071	6,43,93,604	19,71,11,094
Net trading income	-	-	-	-
Other operating income	1,33,099	13,77,609	1,12,431	38,74,211
Total operating income	6,92,61,424	21,02,95,680	6,45,06,035	20,09,85,305
Impairment charge/(reversal) for loans and other losses	(93,65,094)	5,81,92,626	1,76,45,103	3,76,49,148
Net operating income	7,86,26,518	15,21,03,054	4,68,60,932	16,33,36,157
Operating expense	-	-	-	-
Personnel expenses	2,19,27,837	6,23,58,456	1,86,36,557	5,95,98,069
Other operating expenses	1,72,88,906	4,00,25,988	99,57,304	2,91,33,688
Depreciation & Amortization	59,99,612	1,57,80,299	91,53,553	1,58,63,459
Operating Profit	3,34,10,163	3,39,38,311	91,13,518	5,87,40,941
Non operating income	1,16,313	1,58,471	84,197	4,86,457
Non operating expense	-	-	-	24,350
Profit before income tax	3,35,26,476	3,40,96,782	91,97,715	5,92,03,048
Income tax expense	-	-	-	-
Current Tax expenses	1,00,57,943	1,02,29,035	27,59,314	1,77,60,914
Deferred Tax Expenses/(Income)	-	-	-	-
Profit for the period	2,34,68,533	2,38,67,748	64,38,400	4,14,42,133

Condensed statement of comprehensive income

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Profit for the year	2,34,68,533	2,38,67,748	64,38,400	4,14,42,133
Gains/(Losses) from investments in equity instruments measured at fair value	(4,05,37,017)	(4,47,01,708)	(2,49,02,186)	(1,78,04,401)
Gains/(Losses) on revaluation	-	-	-	-
Actuarial gain/(loss) on defined benefit plans	-	-	-	-
Income tax relating to above terms	1,21,61,106	1,34,10,513	74,70,655	53,41,320
Net other comprehensive income that will not be reclassified to profit or loss	(2,83,75,911)	(3,12,91,195)	(1,74,31,531)	(1,24,63,081)
Other comprehensive income for the year, net of income tax	(2,83,75,911)	(3,12,91,195)	(1,74,31,531)	(1,24,63,081)
Total comprehensive income for the period	(49,07,378)	(74,23,448)	(1,09,93,131)	2,89,79,052
Basic earnings per share		3.35		5.82
Diluted earnings per share		3.35		5.82
Total comprehensive income attributable to:				
Equity holders of the bank	(49,07,378)	(74,23,448)	(1,09,93,131)	2,89,79,052
Non-controlling interest				
Total comprehensive income for the period	(59,38,105)	(84,54,175)	(1,09,93,131)	2,89,79,052

Ratio as per NRB directive

Particulars	Current year		Previous year	
	This quarter	Upto this quarter (YTD)	This quarter	Upto this quarter (YTD)
Capital fund to RWA		22.15%		22.93%
Non-performing loan (NPL) to total loan		4.60%		2.96%
Total loan loss provision to Total NPL		83.93%		88.27%
Cost of Funds		10.55%		8.76%
Credit to Deposit Ratio		80.66%		87.36%
Base Rate		13.23%		11.00%
Interst Rate Spread		4.60%		4.38%

Statement of distributable profit

Particulars	CHAITRA END 2079	CHAITRA END 2078
Opening Retained earning	32,06,450	98,51,722
Net profit or (loss) as per statement of Profit or loss	2,38,67,748	4,14,42,133
Appropriations:		
a. General reserve	(47,73,550)	(82,88,427)
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(2,38,677)	(4,14,421)
e. Employees' training fund	(12,64,700)	
f. Other	5,79,714	2,77,055
Profit or (loss) before regulatory adjustment	1,81,70,533	3,30,16,340
Regulatory adjustment :		
a. Transferred to Regulatory Reserve	(4,47,31,042)	(1,10,79,717)
b. Transferred from Regulatory Reserve	95,04,485	-
Distributable profit or (loss)	(1,38,49,573)	3,17,88,345

Notes:

- Above Financial Statements are prepared in accordance with the Nepal Financial Reporting Standards (NFRS) and certain carve -outs.
- Following alternative treatment has been implied by the financial institution with respect to the Carve-out published by the Institute of Chartered Accountants of Nepal:
 - The financial institution has not restated the figures relating to corresponding quarter of the previous year.
 - The financial institution recognized impairment of loans and advances at higher of loan loss provision required as per the directives issued by Nepal Rastra Bank and impairment amount determined as per Para 63 of NAS 39.
 - The financial institution has not recognized interest income on loans and advances based on the effective interest rate due to impracticability of determination of transaction cost. All such costs have been directly charged off to Statement of profit or loss.
- Figures presented above may vary with the audited figures as per the instruction or requirement of the banking regulator and/or statutory auditor.
- Loans and advances are presented net of impairment charges and includes staff loans and advances.
- Personnel expenses includes provision for staff bonus which has been calculated as per provision of Bonus Act and amortization of the deferred employee benefits of subsidized loans provided to employees.
- Figures are regrouped and reclassified wherever necessary.
- A detailed interim financial report has been published in the financial institution's website <https://www.centralfinance.com.np>

आ. व. २०७९/८० को तेस्रो त्रैमासिक प्रतिवेदन

(धितोपत्र दत्त तथा निष्काशन नियमावली, २०७३ को अनुसूची १४ नियम २६ को उपनियम (१) सँग सम्बन्धित)

१. वित्तीय विश्लेषण:

- क) (१) यस त्रैमासिक अवधिको बासलात र नाफा नोक्सान सम्बन्धी विवरण यसै साथ प्रकाशित गरिएको छ ।
(२) यस संस्था र तोकिए बमोजिम सम्बन्धित पक्षबीच कुनै कारोबार नभएको ।
- ख) २०७९ चैत मसान्तमा यस संस्थाको प्रमुख वित्तीय अनुपातहरू निम्नानुसार रहेको छ ।
१) प्रति शेयर आम्दानी रु. ३.३५ (वार्षिक) २) मूल्य आम्दानी अनुपात रु. १५.२२ ३) प्रति शेयर नेटवर्थ रु. १२१.८७
४) प्रतिशेयर कूल सम्पत्तिको मूल्य रु. ८२५.२९ ५) तरलता अनुपात ३३.४०

२. व्यवस्थापकीय विश्लेषण:

- क) त्रैमासिक अवधिमा संस्थाको मौज्दात, आम्दानी र तरलतामा कुनै परिवर्तन भएनभएको सोको प्रमुख कारण सम्बन्धी विवरण: यस त्रैमासिक अवधिमा वित्तीय बजारमा तरलताको संकट देखिए तापनि संस्थाले उचित तरलता कायम राख्दै कारोबार संचालन गरेको छ । साथै संस्थाको आम्दानी सन्तोषजनक रूपले वृद्धि भएको छ ।
- ख) आगामी अवधिको व्यवसायिक योजना सम्बन्धमा व्यवस्थापनको विश्लेषणात्मक विवरण:
संस्थाको स्रोत संकलन र परिचालनको दायरा अझ फराकिलो बनाउन काठमाण्डौ उपत्यकाबाहिर शाखा कार्यालय विस्तार गरी सेवा विस्तार गर्ने, संस्थाको कारोबारलाई आधुनिकीकरण गर्ने र संस्थाका Stakeholder का प्रत्यक्ष चासोका विषयमा योजनाबद्ध रूपमा कार्य गरी समग्र रूपमा शेयरधनीको हित अभिवृद्धि (Value Maximization of Shareholder) तर्फ व्यवस्थापन कटिबद्ध रहेको छ ।
- ग) विगतको अनुभवबाट संगठित संस्थाको मौज्दात, नाफा वा नगद प्रवाहमा तात्त्विक असर पार्न सक्ने घटना, अवस्था आदि भएमा सो सम्बन्धी विश्लेषणात्मक विवरण विगतको अनुभव तथा वर्तमान परिस्थितिलाई मध्यनजर गर्दा यस अवधिमा वित्तीय बजारमा तरलताको अभाव रहे तापनि यस संस्थाको मौज्दात, आम्दानीमा आशानुकूल वृद्धि भएको छ भने यस संस्थाले तरलताको उचित व्यवस्थापन गरेको छ ।

३. कानुनी कारवाही सम्बन्धी विवरण:

- क) उल्लेखित त्रैमासिक अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएका भए : यस त्रैमासिक अवधिमा यस संस्था वा संस्था विरुद्ध कुनै मुद्दा मामिला नरहेको ।
- ख) यस संस्थाको संस्थापक वा संचालकले वा संस्थापक वा संचालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा मामिला नरहेको ।
- ग) यस संस्थाको संस्थापक वा संचालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा मामिला नरहेको ।

४. संस्थाको शेयर कारोबार सम्बन्धी विश्लेषण:

- क) धितोपत्र बजारमा भएको संगठित शेयरको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा:
ख) १) शेयरको अधिकतम मूल्य : रु. ३७७.४० २) शेयरको न्यूनतम मूल्य : रु. २८७
३) शेयरको अन्तिम मूल्य : रु. ३१९ ४) कारोबार भएको कूल दिन : ५२
५) कारोबारको संख्या : ५१९४

५. समस्या र चुनौतीहरू:

हाल बजारमा व्याप्त निक्षेपको बढ्दो व्याजदर प्रतिस्पर्धा र पूँजी विस्तार लगायतका कारणले बैंकिङ क्षेत्रले अपेक्षित प्रतिफलदर कायम राख्न ठूलो चुनौती थपिएको देखिन्छ भने निक्षेपको वृद्धिदर कर्जा सापटको भन्दा कम रहँदा तरलता संकुचनले थप लगानी विस्तारमा अंकुश लागेको देखिन्छ । यद्यपी यस संस्थाले यस चुनौतीलाई स्वाभाविक, सहज रूपमा लिंदै योजना अनुरूपको लक्ष्य हासिल गर्नेमा विश्वस्त रहेको छ ।

६. संस्थागत सुशासन:

संस्थागत सुशासन स्वनिर्देशित हुनुपर्ने मान्यतामा व्यवस्थापन विश्वास गर्दछ । नियमनकारी निकायहरूद्वारा जारी निर्देशनहरू तथा प्रचलित ऐन कानुनहरूको संस्थाले सदैव पालना गर्दै आएको छ ।

७. सत्यतथ्य सम्बन्धमा अध्यक्ष/कार्यकारी प्रमुखको उद्घोषणा:

आजका मितिसम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरूको शुद्धता सम्बन्धमा म व्यक्तिगत रूपमा उत्तरदायित्व लिन्छु । साथै म यो उद्घोषणा गर्दछु कि मैले जाने बुझ्नेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरू सत्य, तथ्य र पूर्ण छन् र लगानीकर्ताहरूलाई सुसूचित गर्नुपर्ने र निर्णाय लिन आवश्यक पर्ने कुनै विवरण, सूचना तथा जानकारीहरू लुकाइएको छैन ।