# NIC ASIA Bank Limited

## Unaudited Financial Results (Quarterly)

### NIC ASIA Bank Ltd.
### Condensed Consolidated Statement of Profit or Loss
### For the Quarter Ended 32nd Ashadh 2082 (16th July 2025)

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) |
| Interest income | 6,881,490,695 | 30,607,651,127 | 9,494,701,930 | 40,313,038,700 | 6,346,895,976 | 28,816,212,123 | 9,100,351,618 | 38,521,096,744 |
| Interest expense | 4,316,595,807 | 19,583,784,076 | 6,751,513,500 | 28,714,896,483 | 4,053,179,548 | 18,559,976,558 | 6,525,272,211 | 27,757,846,795 |
| **Net interest income** | **2,564,894,888** | **11,023,867,051** | **2,743,188,430** | **11,598,142,217** | **2,293,716,428** | **10,256,235,565** | **2,575,079,407** | **10,763,249,949** |
| Fee and commission income | 235,461,924 | 1,744,629,825 | 496,755,787 | 2,409,826,275 | 339,485,508 | 1,547,164,294 | 406,054,806 | 2,285,551,934 |
| Fee and commission expense | 128,932,874 | 374,335,252 | 113,099,711 | 391,109,391 | 82,342,564 | 321,859,349 | 69,651,155 | 317,496,740 |
| **Net fee and commission income** | **106,529,050** | **1,370,294,573** | **383,656,076** | **2,018,716,884** | **257,142,944** | **1,225,304,945** | **336,403,650** | **1,968,055,194** |
| **Net interest, fee and commission income** | **2,671,423,938** | **12,394,161,623** | **3,126,844,506** | **13,616,859,101** | **2,550,859,372** | **11,481,540,510** | **2,911,483,057** | **12,731,305,142** |
| Net trading income | 44,906,923 | 162,721,578 | 43,230,211 | 128,653,466 | 44,906,923 | 162,721,578 | 43,230,211 | 128,653,466 |
| Other operating income | 171,019,677 | 330,806,557 | 508,272 | 603,555,695 | (15,516,784) | 128,235,561 | 15,768,512 | 412,470,262 |
| **Total operating income** | **2,887,350,537** | **12,887,689,758** | **3,170,582,989** | **14,349,068,263** | **2,580,249,511** | **11,772,497,649** | **2,970,481,780** | **13,272,428,871** |
| Impairment charge/ (Reversal) for loans and other losses | 1,562,793,313 | 4,551,334,922 | 2,000,103,893 | 4,265,807,233 | 1,094,286,149 | 4,144,554,320 | 1,738,279,696 | 3,886,810,538 |
| **Net operating income** | **1,324,557,225** | **8,336,354,836** | **1,170,479,097** | **10,083,261,030** | **1,485,963,361** | **7,627,943,329** | **1,232,202,084** | **9,385,618,333** |
| **Operating expense** | | | | | | | | |
| Personnel expenses | 1,017,111,372 | 4,392,330,425 | 1,829,636,290 | 4,996,813,623 | 774,285,241 | 3,693,429,241 | 1,649,166,603 | 4,468,601,550 |
| Other operating expenses | 611,008,642 | 2,120,695,303 | 910,841,677 | 2,267,880,750 | 550,738,631 | 1,866,238,047 | 937,054,438 | 2,061,810,016 |
| Depreciation & Amortization | 186,903,613 | 829,619,204 | 287,065,283 | 896,933,247 | 179,323,499 | 796,150,183 | 237,555,319 | 821,503,221 |
| **Operating Profit** | **(490,466,403)** | **993,709,905** | **(1,857,064,154)** | **1,921,633,410** | **(18,384,010)** | **1,272,125,858** | **(1,591,574,277)** | **2,033,703,545** |
| Non operating income | 13,217,255 | 29,355,641 | 4,009,455 | 12,036,792 | 11,964,055 | 24,064,145 | 3,500,000 | 10,318,074 |
| Non operating expense | (50,304,850) | 1,086,216,939 | 100,316,126 | 1,118,707,910 | 1,441,741 | 1,079,464,477 | 88,600,606 | 1,097,300,091 |
| **Profit before income tax** | **(426,944,298)** | **(63,151,392)** | **(1,953,345,583)** | **814,987,534** | **(7,861,695)** | **216,725,527** | **(1,676,674,882)** | **946,721,528** |
| **Income tax expense** | | | | | | | | |
| Current Tax | 874,444,271 | 984,240,039 | (457,167,853) | 302,893,413 | 863,433,038 | 931,244,301 | (501,359,781) | 207,144,958 |
| Deferred Tax | (876,092,008) | (876,092,008) | (85,179,069) | (85,179,069) | (876,092,008) | (876,092,008) | 38,078,940 | 38,078,940 |
| **Profit/(loss) for the period** | **(425,296,562)** | **(171,299,424)** | **(1,410,998,660)** | **597,273,191** | **4,797,274** | **161,573,233** | **(1,213,394,041)** | **701,497,630** |
| **Condensed Consolidated Statement of Comprehensive Income** | | | | | | | | |
| Profit/(loss) for the period | (425,296,562) | (171,299,424) | (1,410,998,660) | 597,273,191 | 4,797,274 | 161,573,233 | (1,213,394,041) | 701,497,630 |
| Other Comprehensive Income | (212,887,886) | (158,509,273) | 62,522,041 | 48,102,258 | (162,843,213) | (159,324,567) | (62,522,041) | (76,987,854) |
| **Total Comprehensive Income** | **(638,184,448)** | **(329,808,697)** | **(1,348,476,619)** | **645,375,449** | **(158,045,939)** | **2,248,666** | **(1,275,916,082)** | **624,509,776** |
| Basic earnings per share | | (1.15) | | 4.00 | | 1.08 | | 4.70 |
| Diluted earnings per share | | (1.15) | | 4.00 | | 1.08 | | 4.70 |
| **Profit attributable to:** | | | | | | | | |
| Equity holders of the Bank | (241,964,213) | 6,689,250 | (1,315,584,397) | 690,656,076 | 4,797,274 | 161,573,233 | (1,213,394,041) | 701,497,630 |
| Non-controlling interest | (183,332,348) | (177,988,674) | (95,414,263) | (93,382,885) | - | - | - | - |
| **Total** | **(425,296,562)** | **(171,299,424)** | **(1,410,998,660)** | **597,273,191** | **4,797,274** | **161,573,233** | **(1,213,394,041)** | **701,497,630** |

### NIC ASIA Bank Ltd.
### Condensed Consolidated Statement of Financial Position
### For the Quarter Ended 32nd Ashadh 2082 (16th July 2025)

Amount in NPR

| Assets | Group | | Bank | |
|---|---|---|---|---|
| | This Quarter Ending | Immediate Previous Year | This Quarter Ending | Immediate Previous Year |
| Cash and cash equivalent | 21,494,587,977 | 36,038,477,839 | 17,128,006,061 | 29,752,769,729 |
| Due from Nepal Rastra Bank | 59,224,514,070 | 16,749,169,067 | 59,224,514,070 | 16,749,169,067 |
| Placement with Bank and Financial Institutions | - | - | - | - |
| Derivative financial instruments | 4,973,047,958 | 3,753,025,095 | 4,973,047,958 | 3,753,025,095 |
| Other trading assets | - | 2,800,000 | - | 2,800,000 |
| Loan and advances to B/FIs | 6,554,208,000 | 5,049,855,800 | 9,899,208,000 | 10,949,855,800 |
| Loans and advances to customers | 241,685,665,240 | 286,669,776,735 | 224,121,856,104 | 271,253,725,413 |
| Investment securities | 47,825,434,934 | 60,582,164,484 | 47,488,617,555 | 60,089,191,867 |
| Current tax assets | 165,965,005 | 665,469,129 | 83,508,873 | 622,252,230 |
| Investment in subsidiaries | - | - | 1,184,500,000 | 1,194,500,000 |
| Investment in associates | - | - | - | - |
| Investment property | 4,643,590,898 | 4,365,413,519 | 4,639,844,432 | 4,361,667,053 |
| Property and equipment | 4,734,809,214 | 5,518,403,824 | 4,471,532,907 | 5,233,055,005 |
| Goodwill and Intangible assets | 160,262,228 | 188,743,743 | 156,282,826 | 180,728,337 |
| Deferred tax assets | 863,412,046 | - | 715,907,260 | - |
| Other assets | 4,842,904,663 | 6,466,035,652 | 4,677,415,919 | 6,325,102,705 |
| **Total Assets** | **397,168,402,231** | **426,049,334,887** | **378,764,241,965** | **410,467,842,301** |
| **Liabilities** | | | | |
| Due to Bank and Financial Institutions | 4,908,580,662 | 5,388,344,213 | 7,393,949,036 | 8,340,598,144 |
| Due to Nepal Rastra Bank | - | - | - | - |
| Derivative financial Instruments | 4,975,247,868 | 3,746,713,025 | 4,975,247,868 | 3,746,713,025 |
| Deposits from customers | 320,845,896,711 | 355,070,780,252 | 319,065,897,444 | 354,096,864,840 |
| Borrowing | 17,132,787,364 | 15,132,620,727 | - | - |
| Current Tax Liabilities | - | - | - | - |
| Provisions | 39,669,804 | 33,187,812 | - | - |
| Deferred tax liabilities | - | 92,302,338 | - | 238,462,751 |
| Other liabilities | 5,712,047,187 | 4,597,712,400 | 5,074,215,677 | 3,788,365,647 |
| Debt securities issued | 12,733,174,440 | 10,737,329,063 | 12,733,174,440 | 10,737,329,063 |
| Subordinated Liabilities | - | - | - | - |
| **Total liabilities** | **366,347,404,037** | **394,798,989,829** | **349,242,484,467** | **380,948,333,470** |
| **Equity** | | | | |
| Share capital | 14,917,566,922 | 14,917,566,922 | 14,917,566,922 | 14,917,566,922 |
| Share premium | - | - | - | - |
| Retained earning | (5,354,167,906) | (2,527,285,743) | (5,211,822,272) | (2,666,972,173) |
| Reserves | 20,332,957,468 | 17,765,810,571 | 19,816,012,847 | 17,268,914,082 |
| **Total equity attributable to equity holders** | **29,896,356,484** | **30,156,091,751** | **29,521,757,498** | **29,519,508,832** |
| Non-controlling interest | 924,641,710 | 1,094,253,307 | - | - |
| **Total equity** | **30,820,998,194** | **31,250,345,057** | **29,521,757,498** | **29,519,508,832** |
| **Total liabilities and equity** | **397,168,402,231** | **426,049,334,887** | **378,764,241,965** | **410,467,842,301** |

| Ratios as per NRB Directive | 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) |
| Capital fund to RWA | | 13.85% | | 11.25% | | 14.00% | | 11.03% |
| Tier I capital to RWA | | 8.97% | | 8.60% | | 8.87% | | 8.29% |
| CET I capital to RWA | | 8.97% | | 8.60% | | 8.87% | | 8.29% |
| Gross Non-performing loan (NPL) to total loan | | 7.07% | | 3.80% | | 6.28% | | 3.45% |
| Net Non-performing loan to total Loan | | 2.71% | | 1.68% | | 1.87% | | 1.44% |
| Total loan loss provision to Total NPL | | 84.12% | | 91.35% | | 92.01% | | 98.44% |
| Cost of Funds | | 5.02% | | 7.00% | | 4.92% | | 6.96% |
| Credit to Deposit Ratio | | 75.38% | | 78.80% | | 73.97% | | 79.70% |
| Base Rate for the Month | | 7.14% | | 9.24% | | 7.04% | | 9.19% |
| Interest Rate Spread | | 4.35% | | 4.21% | | 3.99% | | 3.99% |
| Return on Equity | | -0.57% | | 1.89% | | 0.55% | | 2.38% |
| Return on Asset | | -0.05% | | 0.15% | | 0.04% | | 0.18% |

### Statement of Distributable Profit or Loss
### For the Qtr end of Ashadh 2082
### (As per NRB Regulation)

Amount in NPR

| | Current Year Upto this Qtr YTD | Previous Year Corresponding Qtr YTD |
|---|---|---|
| **Net profit or (loss) as per statement of profit or loss** | **161,573,233** | **701,497,630** |
| **Appropriations:** | | |
| a. General reserve | 32,314,647 | 140,299,526 |
| b. Foreign exchange fluctuation fund | 1,422,688 | 508,623 |
| c. Capital redemption reserve | 1,370,744,029 | 1,970,744,029 |
| d. Corporate social responsibility fund | (7,001,795) | (16,686,042) |
| e. Employees' training fund | 80,809,521 | - |
| f. Other | - | - |
| - Deferred Tax reserve | - | - |
| - Investment Adjustment Reserve | - | - |
| - Sale of investment | (18,659,285) | (160,028,559) |
| **Profit or (loss) before regulatory adjustment** | **(1,298,056,572)** | **(1,233,339,947)** |
| **Regulatory adjustment:** | **(1,246,793,527)** | **(993,249,663)** |
| a. Interest receivable (-)/previous accrued interest received (+) | (461,630,408) | (16,141,220) |
| b. Short loan loss provision in accounts (-)/reversal (+) | - | - |
| c. Short provision for possible losses on investment (-)/reversal (+) | - | - |
| d. Short loan loss provision on Non Banking Assets (-)/reversal (+) | 438,599,670 | (1,035,239,476) |
| e. Deferred tax assets recognised (-)/ reversal (+) | (876,092,008) | - |
| f. Goodwill recognised (-)/ impairment of Goodwill (+) | - | - |
| g. Bargain purchase gain recognised (-)/reversal (+) | - | - |
| h. Actuarial loss recognised (-)/reversal (+) | (347,670,781) | 58,131,034 |
| i. Other (+/-) | - | - |
| - Debt securities recognised at amortised cost | - | - |
| - Defined benefit obligation | - | - |
| - Fair value reserve | | |
| **Net Profit or (loss) for the Qtr end Ashad 2082 available for distribution** | **(2,544,850,099)** | **(2,226,589,610)** |
| Opening Retained Earning as on Shrawan 1 | (2,666,972,172) | 3,534,225,906 |
| Adjustment (+/-) | | |
| Tax paid out of Retained Earning | - | (444,543,673) |
| **Distribution** | | |
| Bonus Share Issued | - | 3,353,561,556 |
| Cash Dividend Paid | - | 176,503,240 |
| **Total Distributable profit or (loss) as on year end date** | **(5,211,822,272)** | **(2,666,972,172)** |
| **Annualised Distributable Profit/Loss per share** | - | - |

Debenture of NPR 3 Bn had Matured on 29th Poush 2081 and the amount of redemption reserve created of NPR 3 Bn has been transferred to Capital Adjustment Reserve. Considering the same, retained loss of the bank would be NPR 2.11 Bn. Also, As per NRB directive 16/2081 only bonus share can be distributed out of Capital Adjustment Reserve.

Amount in '000

| Particulars | Corporate | Retail | SME | DSL | Treasury | TB | Others | Total |
|---|---|---|---|---|---|---|---|---|
| **Revenue from External Customers** | **3,835,316** | **12,205,684** | **8,305,885** | **2,547,969** | **2,500,393** | **575,927** | **578,989** | **30,550,162** |
| Inter Segment Expenses/ Revenue | (22) | 12 | 8 | 2 | - | - | - | - |
| Net Revenue | 3,835,294 | 12,205,696 | 8,305,892 | 2,547,971 | 2,500,393 | 575,927 | 578,989 | 30,550,162 |
| Interest Income | 3,769,415 | 11,913,466 | 7,910,261 | 2,505,939 | 2,125,932 | - | 591,200 | 28,816,212 |
| Interest Expenses | 2,800,089 | 7,604,167 | 5,329,445 | 1,833,711 | 992,564 | - | - | 18,559,977 |
| **Net Interest Income** | **969,325** | **4,309,299** | **2,580,816** | **672,228** | **1,133,368** | **-** | **591,200** | **10,256,236** |
| Depreciation and Amortization | 68,334 | 272,556 | 262,277 | 70,041 | 91,044 | 4,569 | 27,329 | 796,150 |
| **Profit before Income Tax** | **5,239** | **76,772** | **55,779** | **13,455** | **40,577** | **1,895** | **23,008** | **216,726** |
| Impairment charge/(reversal) for loans and other losses | 894,166 | 1,952,186 | 1,007,875 | 290,327 | - | - | - | 4,144,554 |
| **Segment Assets** | **29,930,970** | **121,375,681** | **116,798,391** | **31,190,833** | **79,281,191** | **172,202** | **14,974** | **378,764,242** |
| **Segment Liabilities** | **31,043,241** | **122,562,528** | **121,216,467** | **20,753,179** | **83,114,324** | **73,913** | **591** | **378,764,242** |

**Notes**

1. The above figures are prepared in accordance with Nepal Financial Reporting Standard (NFRS) as issued by Nepal Accounting Standard Board.
2. The above figures are subject to change at the instance of external auditors and/or regulators.
3. Group represents the Bank and 90% holding NIC ASIA Capital Limited and 57.75% holding in NIC ASIA Laghubitta Bittiya Sanstha Limited.
4. Figures have been regrouped and rearranged wherever necessary.
5. The Impairment on Credit Exposures have beenMeasured at higher of amount derived as per NFRS-9, Expected Credit Loss (ECL) Related Guideline issued by Nepal Rastra Bank and as per NRB Unified Directive 2 where the Impairment Charge as per NRB Unified Directive 2 is higher than impairment charge as calculated based on the ECL Related Guideline.

**Related Party Disclosures**

**General**

1. Group represents the Bank and 90% holding in NIC ASIA Capital Limited and 57.75% holding in NIC ASIA Laghubitta Bittiya Sanstha Limited.
2. All intragroup transactions are conducted at arm's length basis. The group financial statements has excluded all such transactions and outstanding balances between the bank and the subsidiaries.
3. Figures in immediate previous year has been restated with audited financial statement figures.

**Specific**

**With NIC ASIA Capital Limited**

1. There is an Inter Service Agreement between NIC ASIA Bank Ltd. and NIC ASIA Capital for the logistics and services provided by the bank for which amount of NPR. 1.51 million was paid.
2. At reporting date, the Capital has outstanding deposit of NPR. 322.86 Million with the Bank. During the reporting period, the Bank has paid interest amounting to NPR 17.29 million to the Capital in respect of the deposit placed with the Bank.
3. NIC ASIA bank has received Dividend of NPR. 94.82 million from NIC ASIA Capital during the year.

**With NIC ASIA Laghubitta Bittiya Sanstha Limited**

1. At reporting date, NIC ASIA Laghubitta Bittiya Sanstha Limited has borrowed NPR. 3.34 billion from the bank and paid interest of NPR 96.95Million during the year to the Bank

*Detailed Interim Financial Statement has been published at Bank's Website www.nicasiabank.com*

## वित्तीय पत्र दर्ता तथा निष्काशन नियमावली २०७३ (छैठौं संसोधन) को अनुसूची १४ नियम २६ को उपनियम १ सँग सम्बन्धित आ.व. २०८१/०८२ को चौथो त्रैमासिक प्रतिवेदन

१) **वित्तीय विवरण**

क) **त्रैमासिक अवधिको वासलात तथा नाफा नोक्सान सम्बन्धी विवरण:**
यस बैंकको त्रैमासिक अवधिको वासलात तथा नाफा नोक्सान सम्बन्धी विवरण यसै साथ संलग्न गरिएको छ ।

ख) **प्रमुख वित्तीय अनुपातहरु:**

| | | | |
|---|---|---|---|
| प्रति शेयर आम्दानी | रु. १.०८ | मूल्य आम्दानी अनुपात | ३८७.८२ |
| प्रति शेयर नेटवर्थ | रु. १९७.३० | प्रति शेयर बजार मूल्य | रु. ४२०.०५ |
| तरलता अनुपात | ३६.१९ प्रतिशत | खुल सम्पत्तिमा प्रतिफल | ०.०४ प्रतिशत |

२) **व्यवस्थापकीय विश्लेषण**

क) तरलता र लगानीयोग्य रकमको पर्याप्तताको बाबजुद अर्थतन्त्रमा आएको शिथिलताका कारण कर्जाको माग न्यून हुन गयो । यस त्रैमासको अन्तमा बैंकको तरलता अनुपात ३६.१९ प्रतिशत रहेको छ ।

ख) **व्यवसायिक योजना**

अ) **निक्षेप:** बैंकको दीर्घकालीन रणनीति अनुरुप नै यस बैंकले बचत खाता/व्यक्तिगत निक्षेपमा विशेष जोड दिदै यस्ता खाता मार्फत ग्राहक वर्गलाई उच्च गुणस्तरीय सेवा तथा अधिकतम सुविधा प्रदान गर्दै आएको छ । साथै, बैंकले कुल निक्षेपमा व्यक्तिगत निक्षेपको हिस्सालाई क्रमिक रुपमा सुधार गर्दै लैजाने नीति अपनाएको छ ।

आ) **कर्जा तथा सापटी:** बैंकले अवलम्बन रणनीति अनुरुप आउनी दिनहरुमा कर्जा प्रवाह गर्दा कर्जा जोखिमलाई मध्यनजर गर्नुका साथै बैंकको खराब कर्जा तथा कर्जा नोक्सानीलाई न्यूनीकरण गर्ने उद्देश्यका साथ कर्जा असुली तथा व्यवस्थापन प्रक्रियालाई थप सुदृढ तथा सबल बनाउदै नियन्त्रित कर्जा विस्तारतर्फ बैंकले आफ्नो ध्यान केन्द्रित गरेको छ ।

इ) **शाखा संजाल विस्तार:** यस त्रैमासमसम्ममा बैंकको शाखा संजाल ३६० रहेको छ ।

३) **कानूनी कारवाही सम्बन्धी विवरण**

क) **यस अवधिमा बैंकले वा बैंकको विरुद्ध कुनै मुद्दा दायर भए नभएको:**
यस अवधिमा बैंकको सामान्य व्यवसायिक कारोबार सम्बन्धी मुद्दा बाहेक व्यवसायमा तात्विक असर पर्ने गरी बैकले वा बैंकको विरुद्ध कुनै मुद्दा दायर नभएको ।

ख) **बैंकको संस्थापक वा संचालकले वा संस्थापक वा संचालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै किसिमको मुद्दा दायर भए नभएको:**
यस सम्बन्धी कुनै जानकारी प्राप्त नभएको ।

ग) **कुनै संस्थापक वा संचालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भए नभएको:**
यस सम्बन्धी कुनै जानकारी प्राप्त नभएको ।

४) **बैंकको शेयर कारोवार सम्बन्धी विश्लेषण**

क) **वित्तीपत्र बजारमा भएको बैंकको शेयरको कारोवार सम्बन्धमा व्यवस्थापनको धारणा:**
दोस्रो बजारमा हुने शेयर कारोबारको मूल्य खुल्ला बजारले निर्धारण गरे अनुरुप हुने व्यवस्थापनको धारणा रहेको छ ।

ख) **यस अवधिको शेयरको अधिकतम, न्युनतम, अन्तिम मुल्य, कारोवार भएको कुल दिन तथा कारोवार संख्या:**

| | | | |
|---|---|---|---|
| अधिकतम मुल्य | रु. ४२६.०० | न्युनतम मुल्य | रु. ३३३.०० |
| अन्तिम मुल्य | रु. ४२०.०५ | कारोवार संख्या | ३५,३८२ |
| कारोबार दिन | ६३ | | |

५) **समस्या र चुनौती**

**प्रमुख चुनौतीहरु तल उल्लेख गरिए अनुसार रहेको छ ।**

**आन्तरिक**

क) बढ्दो निष्क्रीय कर्जा ।
ख) बढ्दो सञ्चालन लागत ।
ग) गैर बैंकिङ्ग सम्पतिको बिक्रीमा ढिलाई ।

**वाह्य**

क) पूर्वी युरोप तथा मध्य पूर्वमा देखा परेको द्वन्दका कारण विश्व अर्थतन्त्रमा आएको मन्दि ।
ख) राजश्व आम्दानी र विकास खर्चमा कमी ।
ग) न्यून कर्जा माग ।
घ) बढ्दो प्रतिस्पर्धात्मक वातावरण ।
ङ) बढ्दो सुचना प्रविधि चुनौति ।

**रणनीति**

क) नविनतम् प्रविधिको प्रयोग गरी उत्कृष्ट सेवा प्रदान गर्ने ।
ख) नयाँ क्षेत्रहरुमा लगानी एवं अवसरहरुको निरन्तर खोजी गर्दै जाने ।
ग) कर्मचारीहरुको निरन्तर वृति विकासमा जोड दिने ।
घ) प्रतिस्पर्धी क्षमताको विकास गर्दै जाने ।
ङ) विवेकशील जोखिम व्यवस्थापनको नीतिलाई अंगिकार गर्दै जाने ।
च) उत्पादनशील क्षेत्र कर्जा लगानी वृद्धिको लागि सम्भाव्य अवसरहरुको खोजी गर्ने ।
छ) चल्ती तथा बचत निक्षेपमा जोड ।
ज) मितव्ययी खर्चमा जोड दिने ।
झ) डिजिटल बैंकिङ्ग गतिविधिहरु तिव्र रुपमा अगाडि बढाउने ।

६) **संस्थागत सुशासन**

संस्थागत सुशासनलाई सदैव उच्च प्राथमिकता दिने नीति अनुसार श्री नेपाल राष्ट्र बैंकद्वारा जारी संस्थागत सुशासन सम्बन्धी व्यवस्था अनुरुप बैंकका संचालक समिति तथा व्यवस्थापनमा कार्यरत सम्पूर्ण कर्मचारीहरु, आफ्ना शेयरधनीहरु, सर्वसाधारण निक्षेपकर्ताहरु लगायत सम्पूर्ण सरोकारवालाहरुको हितलाई सदैव उच्च प्राथमिकतामा राखी संस्थागत सुशासनको मुल्य मान्यता प्रति सदैव सजग रही कार्य गर्दै आएको छ ।

संस्थागत सुशासन परिपालनाको प्रत्याभूतिका लागि प्रभावकारी संस्थागत सुशासन नीति तर्जुमा गरी लागु गर्दै आइरहेको छ ।

७) **सत्य, तथ्यता सम्बन्धमा प्रमुख कार्यकारी अधिकृतको उद्घोषण**

आजको मितिसम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरुको शुद्धता सम्बन्धमा मैले जानेबुझेसम्म म व्यक्तिगत रुपमा उत्तरदायित्व लिन्छु । साथै म यो उद्घोष गर्दछु की मैले जाने बुझेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरु सत्य, तथ्य र पूर्ण छन् र लगानीकर्ताहरुलाई सूसुचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरु लुकाइएको छैन ।

**प्रमुख कार्यकारी अधिकृत**

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बैंक पनि, साथी पनि
रामो पनि, हामो पनि