

Excel Development Bank Limited Statement of Changes in Equity For the Year Commencing on Shrawan 1, 2077 and Ending on Ashad 31, 2078												
Particulars	Attributable to Equity-Holders of the Bank										Non-Controlling Interest	Total Equity
	Share Capital	Share Premium	General Reserve	Exchange Equalisation	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Total		
Balance at Shrawan 01, 2077	811,121,224.72	4,890,591.88	191,514,623.66	22,787.80	25,635,109.79	13,026,088.56	-	100,056,381.33	(159,416.84)	1,146,107,390.90	-	1,146,107,390.90
Comprehensive Income for the year												
Profit for the year	-	-	-	-	-	-	-	133,681,533.88	-	133,681,533.88	-	133,681,533.88
Other Comprehensive Income, Net of Tax												
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	29,721,992.61	-	-	-	29,721,992.61	-	29,721,992.61
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	2,275,332.92	2,275,332.92	-	2,275,332.92
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses)/(arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year	-	-	-	-	-	29,721,992.61	-	133,681,533.88	2,275,332.92	165,678,859.41	-	163,403,526.48
Transfer to Reserves during the year	-	-	28,392,042.20	(18,458.87)	11,551,847.37	-	-	8,883,341.13	1,336,815.34	50,145,587.18	-	50,145,587.18
Transfer from Reserves during the year	-	-		-	-	(8,278,677.14)	-	(39,606,510.62)	(2,260,399.42)	(50,145,587.18)	-	(50,145,587.18)
Transactions with Owners, directly recognized in Equity										-	-	-
Share Issued	-	-	-	-	-	-	-	-	-	-	-	-
Share Based Payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividend to Equity-Holders										-	-	-
Bonus Shares Issued		-	-	-	-	-	-	-	-	-	-	-
Cash Dividend Paid		-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total Contributions by and Distributions	-	-						-		-	-	-
Balance at Asar 31, 2078	811,121,224.72	4,890,591.88	219,906,665.86	4,328.93	37,186,957.16	34,469,404.03	-	203,014,745.72	1,192,332.00	1,311,786,250.30	-	1,311,786,250.30

Excel Development Bank Ltd. Major Financial Indicators of last 5 years For the year ended 31 Asadh 2078 (July 15, 2021)							
S. No.	Indicators	Unit	FY 2073/74	FY 2074/75	FY 2075/76	FY 2076/77	FY 2077/78
1	Net Profit/Gross income	Percent	29.11%	25.81%	19.17%	8.95%	12.62%
2	Earnings per share	NPR	39.12	23.75	24.32	12.78	16.48
3	Market value per share	NPR	624.00	326.00	283.00	298.00	855.00
4	Price earning Ratio	Ratio	15.95	13.72	11.64	23.32	51.88
5	Dividend (including bonus) on Share Capital (%)	Percent	31.71%	17.00%	18.00%	12.63%	8.95%
6	Cash Dividend on Share Capital (%)	Percent	1.59%	17.00%	0.63%	0.63%	0.45%
7	Interest Income/ Loans and Advances (%)	Percent	11.96%	14.16%	12.72%	13.65%	9.94%
8	Staff Expenses/ Total Operating Expenses (%)	Percent	52.19%	59.30%	59.28%	64.79%	64.40%
9	Interest Expenses/ Total Deposits & Borrowings (%)	Percent	4.03%	4.91%	5.55%	5.87%	4.32%
10	Exchange Gain/ Total Income (%)	Percent	-	-	-	-	-
11	Staff Bonus/ Total Staff Expenses (%)	Percent	41.66%	24.20%	20.75%	9.99%	11.65%
12	Net Profit/Total Loans & Advances (%)	Percent	3.94%	3.85%	2.65%	1.33%	1.40%
13	Net Profit/ Total Assets (%)	Percent	2.82	2.61	1.96	0.91	1.00
14	Total Loans & Advances/ Total Deposits (%)	Percent	81.78%	81.57%	85.63%	77.00%	83.87%
15	Total Operating Expenses/ Total Assets (%)	Percent	1.86%	2.47%	2.29%	2.24%	2.07%
16	Capital Adequacy (On Risk Weighted Assets)						
	a. Core Capital	Percent	12.04%	18.43%	12.68%	12.29%	11.15%
	b. Supplementary Capital	Percent	0.77%	0.80%	0.83%	1.38%	1.11%
	c. Total Capital Fund	Percent	12.81%	19.23%	13.50%	13.67%	12.26%
17	Liquidity (%)	Percent	30%	32.00%	23.39%	30.27%	26.98%
18	Non-Performing Loan/ Total Loans & Advances (%)	Percent	1.03%	0.62%	0.62%	2.76%	3.77%
19	Weighted Average Interest Rate Spread	Percent	7.93%	8.29%	6.35%	7.05%	4.84%
20	Book Net Worth	NPR	631,252,827.12	980,241,630.06	1,029,804,057.68	1,146,107,390.90	1,311,786,250.30
21	Number of Shares	No.	3,845,625.00	6,926,739.75	6,926,739.75	8,111,212.25	8,111,212.25
22	Number of Staff	No.	137	149	216	242	266

Excel Development Bank Limited Statement of Profit or Loss For the Year Commencing on Shrawan 1, 2077 and Ending on Ashad 31, 2078		
Particulars	FY 2077-78	FY 2076-77
Interest Income	949,864,337.88	1,065,696,528.93
Interest Expense	492,439,109.57	594,859,291.01
Net Interest Income	457,425,228.32	470,837,237.92
Fee and Commission Income	79,278,494.77	87,006,106.89
Fee and Commission Expense	6,841,400.59	6,227,708.63
Net Fee and Commission Income	72,437,094.18	80,778,398.26
Net Interest, Fee and Commission Income	529,862,322.50	551,615,636.18
Net Trading Income	-	-
Other Operating Income	30,458,014.29	5,125,144.14
Total Operating Income	560,320,336.79	556,740,780.32
Impairment Charge/ (Reversal) for Loans and Other Lossess	97,958,338.65	150,825,202.50
Net Operating Income	462,361,998.14	405,915,577.82
Operating Expense		
Personnel Expenses	177,736,502.71	166,183,538.74
Other Operating Expenses	75,574,132.16	72,301,736.47
Depreciation & Amortisation	22,692,319.17	18,029,834.58
Operating Profit	186,359,044.10	149,400,468.04
Non Operating Income	-	-
Non Operating Expense	-	-
Profit Before Income Tax	186,359,044.10	149,400,468.04
Income Tax Expense		
Current Tax	57,092,108.34	45,820,031.35
Deferred Tax	(4,414,598.11)	(81,593.34)
Profit for the Period	133,681,533.88	103,662,030.03
Profit Attributable to:		
Equity-holders of the Bank	133,681,533.88	103,662,030.03
Non-Controlling Interest	-	-
Profit for the Period	133,681,533.88	103,662,030.03
Earnings per Share		
Basic Earnings per Share	16.48	12.78
Diluted Earnings per Share	16.48	12.78

Excel Development Bank Limited Statement of Risk Weighted Asset For the year ended on Asadh 31 2078 (July 15, 2021)						
Particular	As at Asadh 31, 2078					
	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
	a	b	c	d=a-b-c	e	f=d*e
1. Balance Sheet Exposures						
Cash Balance	470,152.29			470,152.29	0%	-
Balance With Nepal Rastra Bank	284,576.63			284,576.63	0%	-
Gold	-			-	0%	-
Investment in Nepalese Government Securities	541,779			541,779	0%	-
All Claims on Government of Nepal	-			-	0%	-
Investment in Nepal Rastra Bank securities	-			-	0%	-
All claims on Nepal Rastra Bank	-			-	0%	-
Claims on Foreign Government and Central Bank (ECA 0-1)	-			-	0%	-
Claims on Foreign Government and Central Bank (ECA -2)	-		-	-	20%	-
Claims on Foreign Government and Central Bank (ECA -3)	-		-	-	50%	-
Claims on Foreign Government and Central Bank (ECA-4-6)	-		-	-	100%	-
Claims on Foreign Government and Central Bank (ECA -7)	-		-	-	150%	-
Claims On BIS, IMF, ECB, EC and MDB's recognized by the framework	-			-	0%	-
Claims on Other Multilateral Development Banks	-		-	-	100%	-
Claims on Domestic Public Sector Entities	-		-	-	100%	-
Claims on Public Sector Entity (ECA 0-1)	-		-	-	20%	-
Claims on Public Sector Entity (ECA 2)	-		-	-	50%	-
Claims on Public Sector Entity (ECA 3-6)	-		-	-	100%	-
Claims on Public Sector Entity (ECA 7)	-		-	-	150%	-
Claims on domestic banks that meet capital adequacy requirements	2,196,311.38			2,196,311.38	20%	439,262.28
Claims on domestic banks that do not meet capital adequacy requirements	20,636.14	20,636.14	-	-	100%	-
Claims on foreign bank (ECA Rating 0-1)	-		-	-	20%	-
Claims on foreign bank (ECA Rating 2)	-		-	-	50%	-
Claims on foreign bank (ECA Rating 3-6)	-		-	-	100%	-
Claims on foreign bank (ECA Rating 7)	-		-	-	150%	-
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement					20%	-
Claims on Domestic Corporates	2,308,709.68			2,308,709.68	100%	2,308,709.68
Claims on Foreign Corporates (ECA 0-1)	-		-	-	20%	-
Claims on Foreign Corporates (ECA 2)	-		-	-	50%	-
Claims on Foreign Corporates (ECA 3-6)	-		-	-	100%	-
Claims on Foreign Corporates (ECA 7)	-		-	-	150%	-
Regulatory Retail Portfolio (Not Overdue)	4,288,018.18		56,437.11	4,231,581.07	75%	3,173,685.80
Claims fulfilling all criterion of regularity retail except granularity			-	-	100%	-
Claims secured by residential properties	1,252,313.82		-	1,252,313.82	60%	751,388.29
Claims not fully secured by residential properties			-	-	150%	-
Claims secured by residential properties (Overdue)	78,972.83	10,874.01	-	68,098.82	100%	68,098.82
Claims secured by Commercial real estate	390,349.74		-	390,349.74	100%	390,349.74
Past due claims (except for claims secured by residential properties)	549,132.25	178,365.17	-	370,767.09	150%	556,150.63
High Risk claims	266,097.12		-	266,097.12	150%	399,145.69
Lending Against Securities (Bonds & Shares)	244,349.13		-	244,349.13	100%	244,349.13
Investments in equity and other capital instruments of institutions listed in stock exchange	93,684.60		-	93,684.60	100%	93,684.60
Investments in equity and other capital instruments of institutions not listed in the stock exchange	195,913.31		-	195,913.31	150%	293,869.97
Staff loan secured by residential property	93,675.03			93,675.03	50%	46,837.52
Interest Receivable/claim on government securities				-	0%	-
Cash in transit and other cash items in the process of collection				-	20%	-
Other Assets (as per attachment)	225,149.98	-		225,149.98	100%	225,149.98
TOTAL (A)	13,499,820.80	209,875.31	56,437.11	13,233,508.38		8,990,682.11
B. Off Balance Sheet Exposures						
Revocable Commitments				-	0%	-
Bills Under Collection				-	0%	-
Forward Exchange Contract Liabilities				-	10%	-
LC Commitments With Original Maturity Upto 6 months domestic counterparty	26,261.32			26,261.32	20%	5,252.26
Foreign counterparty (ECA Rating 0-1)			-	-	20%	-
Foreign counterparty (ECA Rating 2)			-	-	50%	-
Foreign counterparty (ECA Rating 3-6)			-	-	100%	-
Foreign counterparty (ECA Rating 7)			-	-	150%	-
LC Commitments With Original Maturity Over 6 months domestic counterparty			-	-	50%	-
Foreign counterparty (ECA Rating 0-1)			-	-	20%	-
Foreign counterparty (ECA Rating 2)			-	-	50%	-
Foreign counterparty (ECA Rating 3-6)			-	-	100%	-
Foreign counterparty (ECA Rating 7)			-	-	150%	-
Bid Bond, Performance Bond and Counter guarantee domestic counterparty	88,872.17		-	88,872.17	50%	44,436.09
Foreign counterparty (ECA Rating 0-1)			-	-	20%	-
Foreign counterparty (ECA Rating 2)			-	-	50%	-
Foreign counterparty (ECA Rating 3-6)			-	-	100%	-
Foreign counterparty (ECA Rating 7)			-	-	150%	-
Underwriting commitments			-	-	50%	-
Lending of Bank's Securities or Posting of Securities as collateral			-	-	100%	-
Repurchase Agreements, Assets sale with recourse			-	-	100%	-
Advance Payment Guarantee	20,000.000		-	20,000.000	100%	20,000.00
Financial Guarantee				-	100%	-
Acceptances and Endorsements			-	-	100%	-
Unpaid portion of Partly paid shares and Securities			-	-	100%	-
Irrevocable Credit commitments (short term)	860,186.63		-	860,186.63	20%	172,037.33
Irrevocable Credit commitments (long term)			-	-	50%	-
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement				-	20%	-
Other Contingent Liabilities	8,412.010		-	8,412.010	100%	8,412.01
Unpaid Guarantee Claims				-	200%	-
TOTAL (B)	1,003,732.13	-	-	1,003,732.13		250,137.68
Total RWE for credit Risk Before Adjustment (A) +(B)	14,503,552.93	209,875.31	56,437.106	14,237,240.51		9,240,819.80
Adjustments under Pillar II	-	-	-	-	-	-
Total RWE for Credit Risk	14,503,552.93	209,875.31	56,437.11	14,237,240.51		9,240,819.80