



एक्सेल डेवलपमेन्ट बैंक लि.

Excel Development Bank Ltd. तथाईको स्थानीय साझेदार (Your Local Partner)

ग्रेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतनाम प्राप्त संस्था (कार्यालय कार्यक्षेत्र मधेको)

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INTERIM FINANCIAL STATEMENTS AS ON POUSH 30, 2082

Excel Development Bank Limited Condensed Statement of Financial Position As on quarter end 30 Poush 2082 (14 January, 2026)

The Bank
Figures in NPR

Particulars	This Quarter Ending	Immediately Previous Year Ending
Assets		
Cash and Cash Equivalents	1,127,842,611.87	1,487,408,026.66
Due from Nepal Rastra Bank	1,575,726,537.04	611,096,415.18
Placement with Bank and Financial Institutions	-	-
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loans and Advances to BFIs	122,388,264.39	190,333,110.25
Loans and Advances to Customers	12,434,382,017.86	12,103,836,717.35
Investment Securities	3,863,246,414.55	4,003,561,054.61
Current Tax Assets	44,435,249.86	48,588,474.00
Investment in Subsidiaries	-	-
Investment in Associates	-	-
Investment Property	414,763,529.77	414,763,529.77
Property and Equipment	179,042,186.09	183,155,861.17
Goodwill and Intangible Assets	1,159,281.88	1,360,886.78
Deferred Tax Assets	-	-
Other Assets	70,628,506.48	126,008,790.97
Total Assets	19,833,614,599.80	19,170,112,866.73
Liabilities		
Due to Bank and Financial Institutions	163,214,090.37	253,177,479.33
Due to Nepal Rastra Bank	-	-
Derivative Financial Instruments	-	-
Deposits from Customers	17,102,473,827.50	16,498,527,056.86
Borrowings	-	-
Current Tax Liabilities	-	-
Provisions	14,295,813.29	14,295,813.29
Deferred Tax Liabilities	147,779,962.81	128,954,536.89
Other Liabilities	182,061,467.65	183,831,261.32
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
Total Liabilities	17,609,825,161.62	17,078,786,147.69
Equity		
Share Capital	1,249,694,470.93	1,249,694,470.93
Share Premium	9,075,470.15	9,075,470.15
Retained Earnings	93,226,157.16	26,067,970.61
Reserves	871,793,339.93	806,488,807.35
Total Equity Attributable to Equity Holders	2,223,789,438.17	2,091,326,719.04
Non Controlling Interest	-	-
Total Equity	2,223,789,438.17	2,091,326,719.04
Total Liabilities and Equity	19,833,614,599.80	19,170,112,866.73

Excel Development Bank Limited Condensed Statement of Profit or Loss For the quarter ended 30 Poush 2082 (14 January, 2026)

The Bank
Figures in NPR

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest Income	279,603,959.21	568,040,864.30	238,743,502.87	544,056,506.40
Interest Expense	144,115,461.87	299,221,122.86	162,481,064.60	347,609,753.20
Net Interest Income	135,488,497.34	268,819,741.44	76,262,438.26	196,446,753.19
Fee and Commission Income	25,732,480.21	47,265,888.92	21,289,584.90	40,952,043.80
Fee and Commission Expense	4,309,104.61	7,344,095.90	2,287,516.57	4,282,933.96
Net Fee and Commission Income	21,423,375.60	39,921,793.02	19,002,068.33	36,669,109.84
Net Interest, Fee and Commission Income	156,911,872.94	308,741,534.46	95,264,506.59	233,115,863.03
Net Trading Income	-	-	-	-
Other Operating Income	376,058.66	2,567,369.78	939,671.91	2,020,313.76
Total Operating Income	157,287,931.60	311,308,904.24	96,204,178.51	235,136,176.80
Impairment Charge / (Reversal) for Loans and Other Losses	(154,467,002.34)	3,937,247.59	(7,466,484.46)	174,118,780.13
Net Operating Income	311,754,933.93	307,371,656.65	103,670,662.97	61,017,396.66
Operating Expense				
Personnel Expenses	57,809,453.68	112,437,849.86	41,584,495.37	89,205,302.63
Other Operating Expenses	27,419,828.48	52,118,316.76	23,068,511.08	49,454,207.13
Depreciation & Amortisation	5,680,573.72	11,767,319.23	6,536,927.91	12,893,189.07
Operating Profit	220,845,078.05	131,048,170.80	32,480,728.61	(90,535,302.17)
Non Operating Income	-	-	-	-
Non Operating Expense	4,567,134.62	4,567,134.62	-	-
Profit Before Income Tax	216,277,943.43	126,481,036.18	32,480,728.61	(90,535,302.17)
Income Tax Expense				
Current Tax	37,944,310.85	37,944,310.85	-	-
Deferred Tax	-	-	-	-
Profit/(Loss) for the Period	178,333,632.58	88,536,725.32	32,480,728.61	(90,535,302.17)
Earnings per Share				
Annualized Basic Earnings per Share		14.17		(14.49)
Annualized Diluted Earnings per Share		14.17		(14.49)
Condensed Statement of Other Comprehensive Income				
Profit (Loss) for the Period	178,333,632.58	88,536,725.32	32,480,728.61	(90,535,302.17)
Other Comprehensive Income, Net of Income Tax	103,827,420.07	43,925,993.80	12,945,870.41	124,487,110.40
Total Comprehensive Income for the Period	282,161,052.64	132,462,719.13	45,426,599.02	33,951,808.23

Excel Development Bank Limited Ratios as per NRB Directive				
Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Capital Fund to RWA	-		13.68%	-
Tier 1 Capital to RWA	-		11.97%	-
Non-Performing Loan(NPL) to Total Loan	-		7.07%	-
Total Loan Loss Provision to Total NPL	-		92.77%	-
Cost of Funds	-		3.42%	-
Credit to Deposit Ratio	-		75.87%	-
Base Rate	-		5.98%	-
Interest Rate Spread	-		4.57%	-
Return On Equity	-		4.10%	-
Return On Assets	-		0.45%	-
Excel Development Bank Limited Statement of Distributable Profit For the quarter ended 30 Poush 2082 (14 January, 2026) (As per NRB Regulation)				
Particulars	Current Year Up to This Quarter (YTD)	Previous Year Corresponding Quarter (YTD)		
Net profit or (loss) as per statement of profit or loss	88,536,725.32	(90,535,302.17)		
Appropriations:				
a. General reserve	(17,707,345.06)	-		
b. Foreign exchange fluctuation fund	(584.88)	(1,625.33)		
c. Capital redemption reserve	-	-		
d. Corporate social responsibility fund	(885,367.25)	-		
e. Employees' training fund	(4,847,587.31)	(4,601,426.17)		
f. Other	1,616,142.16	1,987,063.35		
Profit or (loss) before regulatory adjustment	66,711,982.97	(93,151,290.31)		
Regulatory adjustment :				
a. Interest receivable (-)/previous accrued interest received (+)	446,203.57	12,079,477.57		
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 (-)/residual (+)	-	5,055,472.33		
e. Deferred tax assets recognised (-)/ reversal (+)	-	-		
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-		
g. Bargain purchase gain recognised (-)/residual (+)	-	-		
h. Actuarial loss recognised (-)/reversal (+)	-	-		
i. Other (+/-)	-	-		
Net profit for the quarter end 30th Poush 2082 available for distribution	67,158,186.54	(76,016,340.41)		
Opening Retained Earning as on Shrawan 01. 2082	26,067,970.61	(11,718,670.53)		
Adjustment (+/-)	-	-		
Distribution :				
Bonus Share Issued	-	-		
Cash Dividend Paid	-	-		
Total distributable profit or (loss) as on 30th				