एक्सेल डेभलपमेन्ट बैंक लि.
Excel Development Bank Ltd.
नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतपत्र प्राप्त संस्था (कोशी प्रदेश कार्यक्षेत्र लक्षित)
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कम्पनी ऐन, २०६३ को दफा ७५(३) को प्रयोजनको निमित्त प्रकाशित सूचना
सूचना प्रकाशित मिति : २०८३।०६।२१

यस बैंकको मिति २०८३।०५।२४ मा सम्पन्न बीसौं वार्षिक साधारण सभाबाट पारित देहाय बमोजिमका निर्णय समस्त शेयरधनी महानुभावहरुको जानकारीको निमित्त प्रकाशित गरिएको छ ।

(क) सामान्य प्रस्ताव तर्फ:

प्रस्ताव नं. १: संचालक समितिको तर्फबाट अध्यक्षज्यूबाट प्रस्तुत हुने आ.व.२०८१/०८२ को वार्षिक प्रतिवेदन पारित गर्ने।

निर्णय : अध्यक्षले प्रस्तुत गर्नु भएको आ.व.२०८१/८२ को वार्षिक प्रतिवेदन सभामा आवश्यक छलफल पश्चात प्रतिवेदन पारित गरि दिन सभाध्यक्ष महोदयले अनुरोध गर्दा सबै सदस्यहरुले ताली बजाई सर्वसम्मत रुपले पारित गर्ने निर्णय गरियो।

प्रस्ताव नं.२: लेखापरीक्षकको प्रतिवेदन सहितको २०८२ आषाढ मसान्तको वासलात, नाफा नोक्सान हिसाब तथा नगद प्रवाह विवरण र सोही अवधिको वित्तीय विवरणसंग सम्बन्धित अनुसूचीहरु पारित गर्ने ।

निर्णय : लेखापरीक्षकको प्रतिवेदन सहितको लेखापरीक्षण गरिएको २०८२ आषाढ मसान्तको वासलात, आ.व.२०८१/८२ को नाफा नोक्सान हिसाब तथा सोही अवधीको नगद प्रवाह विवरण, इक्विटीमा भएको परिवर्तन सम्बन्धि विवरण र सोही अवधिको वित्तीय विवरणसंग सम्बन्धित अनुसूचीहरु सबै सम्मत रुपले पारित गर्ने निर्णय गरियो ।

प्रस्ताव नं. ३: बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ तथा कम्पनी ऐन, २०६३ को दफा १११ अनुसार आ.व. २०८२/८३ को लागि लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने (वर्तमान लेखापरीक्षक श्री वि.आर.एस.न्यौपाने एण्ड कम्पनी, चार्टर्ड एकाउण्टेन्टस् ज्ञानेन्द्र बहादुर भारी.पुनः नियुक्तिको लागि योग्य हुनुहुन्छ ।)

निर्णय : आर्थिक वर्ष २०८२/८३ को लागी लेखापरीक्षक नियुक्ती र निजको पारिश्रमिक तोक्ने सम्बन्धमा लेखापरीक्षण समिति तथा संचालक समितिबाट साधारण सभामा सिफारिस गरिएका ३ जना लेखापरीक्षकहरु मध्ये आ.व. २०८२/८३ को लागि एफ.सि.ए. ज्ञानेन्द्र बहादुर भारी, पार्टनर, वि.आर.एस.न्यौपाने एण्ड कम्पनी, चार्टर्ड एकाउण्टेन्ट्स, वालुवाटार, काठमाण्डौं लाई लेखापरीक्षक नियुक्ति गर्ने र सो आर्थिक बर्षको लेखापरीक्षण कार्य (स्ट्याण्डर्ड अडिट, लंग फर्म अडिट रिपोर्ट, कर लेखापरीक्षण, कम्पनी ऐनको दफा ७८ अनुसारको विवरण प्रमाणिकरण सहित सवै किसिमका लेखापरीक्षण) गरे बापत लेखापरीक्षण शुल्क बापत मूल्य अभिवृद्धि कर सहित रु ५,१०,०००।०० (अक्षरेपी रु पाँच लाख दस हजार मात्र) र यातायात खर्च, होटल खर्च लगायतका लेखापरीक्षण खर्च बापत मूल्य अभिवृद्धि कर सहित रु ३,४०,०००।०० (अक्षरेपी रु तीन लाख चालीस हजार मात्र) उपलब्ध गराउने सर्वसम्मतिबाट निर्णय गरियो ।

प्रस्ताव नं.४: संचालक समितिद्वारा थप गरिएको कम्पनीको सर्वसाधारण समूह तर्फको सञ्चालकहरुको कार्यकाल अनुमोदन गर्ने सम्बन्धमा ।

निर्णय : यस बैंकको मिति २०७८।०८।१६ मा सम्पन्न पन्ध्रौं वार्षिक साधारण सभाबाट सर्वसाधारण समूहका शेयरधनीहरुको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्ने ३ (तीन) जना सञ्चालक हरुको निर्वाचन भई निर्वाचित संचालकहरु तथा उक्त संचालकहरुको रिक्त स्थानमा मनोनयन हुनु भएका संचालकको कार्यकाल (पदावधि) मिति २०८२ असोज १६ गतेबाट समाप्त हुने भएकाले बैंकको नियमित काम कारवाहीलाई सुचार राख्नको लागि सर्वसाधारण समुहबाट सञ्चालक समितिमा प्रतिनिधित्व गर्ने सञ्चालक समितिका सदस्यहरु क्रमशः श्री पर्शुराम दाहाल, श्री यज्ञ प्रसाद शर्मा र श्री प्रकाश वायु पन्तको कार्यकाल (पदावधि) आगामी वार्षिक साधारण सभा सम्मकालागि थप गर्ने निर्णय संचालक समितिको मिति २०८२।०६।०१ को बैठक नं. ३३३ बाट भएकाले सञ्चालक समितिद्वारा थप गरिएको कम्पनीको सर्वसाधारण समूह तर्फको सञ्चालकहरुको कार्यकाल अनुमोदन गर्न प्रस्ताव गरिएको गरिएकोमा उक्त प्रस्ताव सर्वसम्मत रुपले पारित गर्ने निर्णय गरियो ।

प्रस्ताव नं.५: सर्वसाधारण समूहका सेयरधनीहरुको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्ने ३ (तीन) जना सञ्चालकहरुको निर्वाचन गर्ने ।

निर्णय : संस्थाको नियमावली अनुसार सर्वसाधारण समूहका शेयरधनीहरुको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्ने ३ (तीन) जना संचालकको निर्वाचन गर्ने प्रयोजनार्थ नियुक्त निर्वाचन अधिकृतबाट निर्वाचन सम्बन्धमा प्रकाशित निर्वाचन कार्यक्रमको तालिका बमोजिम सर्वसाधारण समूहबाट ३ (तीन) जना शेयरधनीहरुको मात्र संचालक पदमा अन्तीम उम्मेदवारी प्राप्त भएकोले निजहरु निर्विरोध निर्वाचीत भएको जानकारी निर्वाचन अधिकृत श्री हरि कुमार नेपालबाट सभालाई जानकारी प्राप्त भए अनुसार सर्वसाधारण समूहका तर्फबाट निर्विरोध निर्वाचीत संचालकहरु श्री पर्शुराम दाहाल, श्री यज्ञ प्रसाद शर्मा र श्री चिराग गोयलको नियुक्ति सर्वसम्मत रुपले स्वीकृत गर्ने निर्णय गरियो ।

(ख) विशेष प्रस्ताव तर्फ:

प्रस्ताव नं. १: यस बैंक र अन्य उपयुक्त बैंक तथा वित्तीय संस्थाहरु एक आपसमा गाभ्ने/गाभिने (Merger) वा प्राप्ती (Acquisition) प्रयोजनको लागि उनाइसौं वार्षिक साधारण सभाले दिईएको अख्तियारीलाई निरन्तरता दिदै अन्य उपयुक्त बैंक तथा वित्तिय संस्थासंग गाभ्ने/गाभिने (Merger) तथा प्राप्ती (Acquisition) गर्ने सम्बन्धी आवश्यक कार्य गर्न, उक्त कार्यका लागि सहमतीपत्र (Memorandum Of Understanding) मा हस्ताक्षर गर्न Merger tyf Acquisition समिति गठन गर्न, चल अचल सम्पत्तीको मूल्याङ्कन (Due Diligence Audit) गर्न मूल्याकनकर्ताको नियुक्ती गर्न, निजको पारिश्रमीक निर्धारण गर्न, शेयर आदान प्रदान अनुपात (Share Swap Ratio) निर्धारण गर्न, सम्बन्धित नियमनकारी निकायहरुसंग सहमति लिने लगायतका Merger तथा Acquisition सम्बन्धी आवश्यक सम्पूर्ण कार्य/प्रकृया अघि बढाउने अख्तियारी संचालक समितिलाई प्रदान गर्ने ।

निर्णय : यस बैंक र अन्य उपयुक्त बैंक तथा वित्तीय संस्थाहरु एक आपसमा गाभ्ने/गाभिने (Merger) वा प्राप्ति (Acquisition) प्रयोजनको लागि उनाईसौं वार्षिक साधारण सभाले दिईएको अख्तियारीलाई निरन्तरता दिदै अन्य उपयुक्त बैंक तथा वित्तिय संस्थासंग गाभ्ने/गाभिने (Merger) तथा प्राप्ति (Acquisition) गर्ने सम्बन्धी आवश्यक कार्य गर्न, उक्त कार्यका लागि सहमतीपत्र (Memorandum Of Understanding) मा हस्ताक्षर गर्न Merger tyf Acquisition समिति गठन गर्न, चल अचल सम्पत्तीको मूल्याङ्कन (Due Diligence Audit) गर्न मूल्याङ्कनकर्ताको नियुक्ती गर्न, निजको पारिश्रमीक निर्धारण गर्न, शेयर आदान प्रदान अनुपात (Share Swap Ratio) निर्धारण गर्न, सम्बन्धित नियमनकारी निकायहरुसंग सहमति लिने लगायतका :भचनभच तथा Acquisition सम्बन्धी आवश्यक सम्पूर्ण कार्य/प्रकृया अघि बढाउने अख्तियारी संचालक समितिलाई प्रदान गर्ने सर्वसम्मत निर्णय गरियो ।

प्रस्ताव नं. २: संचालक समितिका सदस्यहरुको बैठक भत्ता बृद्धि गर्ने ।

निर्णय : संचालक समितिका सदस्यहरुको बैठक भत्ता बृद्धि गर्ने सम्बन्धमा प्रस्ताव बमोजिम हुनेगरी बैंकको नियामवलीमा गरिने संशोधन प्रस्ताव सर्वसम्मत रुपले पारित गरियो ।

प्रस्ताव नं. ३: बैंकको प्रबन्धपत्र तथा नियामवलीमा संशोधन गर्ने सम्बन्धी प्रस्ताव पारित गर्ने र गाभ्ने/गाभिने तथा प्राप्ति गर्ने प्रक्रिया लगायत अन्य आवश्यक विषयका लागि प्रबन्धपत्र तथा नियामावलीमा संशोधन गर्नुपर्ने भएमा प्रबन्धपत्र तथा नियामावलीमा आवश्यक संशोधन गर्न संचालक समितिलाई अख्तियारी प्रदान गर्ने ।

निर्णय :संलग्न ३ महले विवरण बमोजिम बैंकको प्रबन्धपत्र तथा नियामवलीमा संशोधन गर्ने सम्बन्धी प्रस्ताव पारित गर्ने र गाभ्ने/गाभिने तथा प्राप्ति गर्ने प्रक्रिया लगायत अन्य आवश्यक विषयका लागि प्रबन्धपत्र तथा नियामवलीमा संशोधन गर्नुपर्ने भएमा प्रबन्धपत्र तथा नियामवलीमा आवश्यक संशोधन गर्न संचालक समितिलाई अख्तियारी प्रदान गर्ने निर्णय गरियो ।

नियमावलीमा गरिने संशोधन (तिनमहले) विवरण

नियम नं.	साविकको व्यवस्था	संसोधित व्यवस्था	संसोधन गर्नुको कारण
२.१(क)	यस कम्पनीको केन्द्रीय कार्यालय (रजिष्टर्ड कार्यालय) मेची अञ्चलको भापा जिल्ला विर्तामोड नगरपालिका वडा नं.४, विर्तामोडमा रहने छ ।	यस कम्पनीको केन्द्रीय कार्यालय (रजिष्टर्ड कार्यालय) मेची अञ्चलको भापा जिल्ला विर्तामोड नगरपालिका वडा नं.३, विर्तामोडमा रहने छ ।	यस कम्पनीको केन्द्रीय कार्यालय (रजिष्टर्ड कार्यालय) मेची अञ्चलको भापा जिल्ला विर्तामोड नगरपालिका वडा नं.३, विर्तामोडमा नेपाल राष्ट्र बैंकको स्वीकृति लिई स्थानान्तरण गरिसकिएकोले ।
२.१(ख)	यस कम्पनीको कार्यक्षेत्र प्रदेश नं. १ भित्र हुनेछ । नेपाल राष्ट्र बैंकको स्वीकृति लिई आवश्यकता अनुसार शाखा, उपशाखा वा अन्य कार्यालय खोली वित्तीय कारोवार गर्न सकिनेछ ।	यस कम्पनीको कार्यक्षेत्र कोशी प्रदेश भित्र हुनेछ । नेपाल राष्ट्र बैंकको स्वीकृति लिई आवश्यकता अनुसार शाखा, उपशाखा वा अन्य कार्यालय खोली वित्तीय कारोवार गर्न सकिनेछ ।	साविक प्रदेश नं. १ को नामाङ्कन कोशी प्रदेश भईसकेकाले ।
१६(क)	सञ्चालक समितिको बैठकमा उपस्थित भए बापत अध्यक्ष र अन्य सञ्चालकले पाउने बैठक भत्ता प्रति बैठक क्रमशः रु ९,०००।- (अक्षरेपी नौ हजार मात्र) र रु ८,०००।- (अक्षरेपी आठ हजार मात्र) हुनेछ ।	सञ्चालक समितिको बैठकमा उपस्थित भए बापत अध्यक्ष र अन्य सञ्चालकले पाउने बैठक भत्ता प्रति बैठक क्रमशः रु ११,०००।- (अक्षरेपी एघार हजार मात्र) र रु १०,०००।- (अक्षरेपी दश हजार मात्र) हुनेछ ।	अध्यक्ष तथा सञ्चालकहरु सञ्चालक समितिको बैठकमा उपस्थित भए बापत पाउने बैठक भत्ता सोही वार्षिक साधारण सभा पश्चात पुनरावलोकन गर्ने उपयुक्त भएकाले प्रस्ताव गरिएको ।

प्रबन्धपत्रमा गरिने संशोधन (तिनमहले) विवरण

दफा नं.	साविकको व्यवस्था	संशोधित व्यवस्था	संशोधनगर्नुको कारण
२(क)	यस कम्पनीको केन्द्रीय कार्यालय (रजिष्टर्ड कार्यालय) रहने ठेगानाः यस कम्पनीको केन्द्रीय कार्यालय (रजिष्टर्ड कार्यालय) मेची अञ्चलको भापा जिल्ला विर्तामोड नगरपालिका वडा नं.४, विर्तामोडमा रहने छ ।	यस कम्पनीको केन्द्रीय कार्यालय (रजिष्टर्ड कार्यालय) रहने ठेगानाः यस कम्पनीको केन्द्रीय कार्यालय (रजिष्टर्ड कार्यालय) मेची अञ्चलको भापा जिल्ला विर्तामोड नगरपालिका वडा नं.३, विर्तामोडमा रहने छ ।	यस कम्पनीको केन्द्रीय कार्यालय (रजिष्टर्ड कार्यालय) मेची अञ्चलको भापा जिल्ला विर्तामोड नगरपालिका वडा नं.३, विर्तामोडमा नेपाल राष्ट्र बैंकको स्वीकृति लिई स्थानान्तरण गरिसकिएकोले ।
२(ख)	यस कम्पनीको कार्यक्षेत्र प्रदेश नं. १ भित्र हुनेछ । नेपाल राष्ट्र बैंकको स्वीकृति लिई आवश्यकता अनुसार शाखा, उपशाखा वा अन्य कार्यालय खोली वित्तीय कारोवार गर्न सकिनेछ ।	यस कम्पनीको कार्यक्षेत्र कोशी प्रदेश भित्र हुनेछ । नेपाल राष्ट्र बैंकको स्वीकृति लिई आवश्यकता अनुसार शाखा, उपशाखा वा अन्य कार्यालय खोली वित्तीय कारोवार गर्न सकिनेछ ।	साविक प्रदेश नं. १ को नामाङ्कन कोशी प्रदेश भईसकेकाले ।
४(ङ)	नभएको	सहायक कम्पनी स्थापना गरी सोही मार्फत मर्चेन्ट बैंकिङ्गका कामहरु गर्ने ।	मर्चेन्ट बैंकिङ्ग लगायतका कामहरु गर्न सहायक कम्पनी स्थापना गर्नका लागि ।
४(क्ष)	नभएको	प्रचलित धितोपत्र सम्बन्धी ऐन, नियम र कानुनी व्यवस्था तथा विद्यमान नीतिगत व्यवस्थाको अधिनमा रही छुट्टै सहायक कम्पनी मार्फत नेपाल धितोपत्र बोर्ड/सम्बन्धित अन्य निकायबाट अनुमति लिई धितोपत्र व्यवसाय सम्बन्धी कार्य गर्ने ।	छुट्टै सहायक कम्पनी मार्फत विद्यमान नीतिगत व्यवस्थाको अधीनमा रही धितोपत्र व्यवसाय सम्बन्धी कार्य गर्ने ।

(ग) विविध : विविध विषयसूची अन्तर्गत प्रस्तावका रुपमा छलफल तथा निर्णय गर्नुपर्ने केहि नभएको ।

पुनश्च : यो सूचना, यस बैंकको वेभसाईट www.edb.com.np मा समेत हेर्न सकिने व्यहोरा अनुरोध गरिन्छ ।

Excel Development Bank Limited
Statement of Financial Position
As on 32 Ashad 2082 (July 16, 2025)

Particulars	As on Asadh 32, 2082	As on Asadh 31, 2081
Assets		
Cash and Cash Equivalents	1,487,408,026.66	2,057,930,512.37
Due from Nepal Rastra Bank	611,096,415.18	304,451,510.96
Placement with Bank and Financial Institutions	-	-
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loans and Advances to BFIs	190,333,110.25	397,129,752.78
Loans and Advances to Customers	12,118,268,582.36	10,833,762,785.43
Investment Securities	3,851,193,246.73	3,092,126,880.59
Current Tax Assets	-	-
Investment in Subsidiaries	-	-
Investment in Associates	-	-
Investment Property	414,763,529.77	308,711,211.18
Property and Equipment	183,081,696.34	206,491,336.54
Goodwill and Intangible Assets	1,358,334.08	2,218,072.39
Deferred Tax Assets	-	-
Other Assets	126,008,790.93	49,583,787.71
Total Assets	**18,983,511,732.29**	**17,252,405,849.95**
Liabilities		
Due to Bank and Financial Institutions	253,177,479.33	260,343,650.14
Due to Nepal Rastra Bank	-	-
Derivative Financial Instruments	-	-
Deposits from Customers	16,498,527,056.86	14,763,480,967.17
Borrowings	-	-
Current Tax Liabilities	8,309,772.61	10,733,213.52
Provisions	16,814,398.65	14,295,813.29
Deferred Tax Liabilities	76,671,429.85	81,017,884.85
Other Liabilities	184,891,830.67	183,961,271.44
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
Total Liabilities	**17,038,391,967.97**	**15,313,832,800.41**
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	(12,609,792.22)	(11,718,670.53)
Reserves	698,959,615.46	691,521,778.99
Total Equity Attributable to Equity Holders	**1,945,119,764.32**	**1,938,573,049.54**
Non Controlling Interest	-	-
Total Equity	**1,945,119,764.32**	**1,938,573,049.54**
Total Liabilities and Equity	**18,983,511,732.29**	**17,252,405,849.95**
Contingent Liabilities and Commitments	811,613,674.86	705,571,650.52
Net Assets Value per share	155.65	155.12

Excel Development Bank Limited
Statement of Profit or Loss
For the Year Commencing on Shrawan 1, 2081 and Ending on Ashad 32, 2082

Particulars	F.Y 2081-82	F.Y 2080-81
Interest Income	1,229,000,942.21	1,562,973,839.82
Interest Expense	663,458,498.53	1,005,336,309.10
Net Interest Income	**565,542,443.68**	**557,637,530.72**
Fee and Commission Income	97,932,120.81	91,127,865.29
Fee and Commission Expense	14,949,024.05	14,257,216.44
Net Fee and Commission Income	82,983,096.76	76,870,648.85
Net Interest, Fee and Commission Income	**648,525,540.44**	**634,508,179.57**
Net Trading Income	-	-
Other Operating Income	1,874,285.75	2,164,856.17
Total Operating Income	**650,399,826.19**	**636,673,035.74**
Impairment Charge/ (Reversal) for Loans and Other Lossess	172,665,199.51	128,948,361.39
Net Operating Income	**477,734,626.68**	**507,724,674.35**
Operating Expense		
Personnel Expenses	226,017,953.96	259,650,588.36
Other Operating Expenses	97,186,043.42	95,489,317.16
Depreciation & Amortisation	42,405,436.59	45,866,023.52
Operating Profit	**112,125,192.71**	**106,718,745.30**
Non Operating Income	-	-
Non Operating Expense	42,674,436.88	-
Profit Before Income Tax	**69,450,755.83**	**106,718,745.30**
Income Tax Expense		
Current Tax	74,671,528.29	66,585,740.35
Deferred Tax	(6,572,764.67)	(3,361,880.86)
Profit for the Period	**1,351,992.21**	**43,494,885.82**
Profit Attributable to:		
Equity-holders of the Bank	1,351,992.21	43,494,885.82
Non-Controlling Interest	-	-
Profit for the Period	**1,351,992.21**	**43,494,885.82**
Earnings per Share		
Basic Earnings per Share	0.11	3.48
Diluted Earnings per Share	0.11	3.48

Excel Development Bank Limited
Statement of Other Comprehensive Income
For the Year Commencing on Shrawan 1, 2081 and Ending on Ashad 32, 2082

Particulars	F.Y 2081-82	F.Y 2080-81
Profit for the year	1,351,992.21	43,494,885.82
Other Comprehensive Income, Net of Income Tax		
a) Items that will not be reclassified to profit or loss		
Gains/(losses) from investment in equity instruments measured at fair value	11,711,590.98	296,019,386.45
Gains/(losses) on revaluation	-	-
Actuarial gains/(losses) on defined benefit plans	(4,290,558.73)	1,663,070.28
Income tax relating to above items	(2,226,309.68)	(89,304,737.02)
Net other comprehensive income that will not be reclassified to profit or loss	**5,194,722.58**	**208,377,719.70**
b) Items that are or may be reclassified to profit or loss	-	-
Gains/(losses) on cash flow hedge	-	-
Exchange gains/(losses)(arising from translating financial assets of foreign operation)	-	-
Income tax relating to above items	-	-
Reclassify to profit or loss	-	-
Net other comprehensive income that are or may be reclassified to profit or loss	-	-
c) Share of other comprehensive income of associate accounted as per equity method	-	-
Other Comprehensive Income for the year, Net of Income Tax	5,194,722.58	208,377,719.70
Total Comprehensive Income for the Period	**6,546,714.79**	**251,872,605.52**
Total Comprehensive Income attributable to:		
Equity-Holders of the Bank	6,546,714.79	251,872,605.52
Non-Controlling Interest	-	-
Total Comprehensive Income for the Period	**6,546,714.79**	**251,872,605.52**

Excel Development Bank Limited
Statement of Changes in Equity
For the Year Commencing on Shrawan 1, 2081 and Ending on Ashad 32, 2082

Particulars	Attributable to Equity-Holders of the Bank										NCI	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, 2080	**1,249,694,470.93**	**9,075,470.15**	**249,745,940.43**	**13,873.13**	**215,882,334.88**	**21,207,351.27**	**-**	**(64,521,971.05)**	**5,602,974.27**	**1,686,700,444.02**	**-**	**1,686,700,444.02**
Comprehensive Income for the year												
Profit for the year	-	-	-	-	-	-	-	43,494,885.82	-	43,494,885.82	-	43,494,885.82
Other Comprehensive Income, Net of Tax												
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	207,213,570.51	-	-	-	207,213,570.51	-	207,213,570.51
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	1,164,149.19	1,164,149.19	-	1,164,149.19
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses)(arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year	**-**	**-**	**-**	**-**	**-**	**207,213,570.51**	**-**	**43,494,885.82**	**1,164,149.19**	**251,872,605.52**	**-**	**251,872,605.52**
Transfer to Reserves during the year	-	-	8,850,427.84	387.12	-	-	-	22,997,817.79	4,990,038.81	36,838,671.57	-	36,838,671.57
Transfer from Reserves during the year	-	-		-	(18,375,513.60)	(757,253.40)	-	(13,689,403.10)	(4,016,501.47)	(36,838,671.57)	-	(36,838,671.57)
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 Ashadh 31, 2081	**1,249,694,470.93**	**9,075,470.15**	**258,596,368.27**	**14,260.25**	**197,506,821.28**	**227,663,668.38**	**-**	**(11,718,670.53)**	**7,740,660.81**	**1,938,573,049.54**	**-**	**1,938,573,049.54**
Balance at Shrawan 01, 2081	1,249,694,470.93	9,075,470.15	258,596,368.27	14,260.25	197,506,821.28	227,663,668.38	-	(11,718,670.53)	7,740,660.81	1,938,573,049.54	-	1,938,573,049.54
Comprehensive Income for the year												
Profit for the year	-	-	-	-	-	-	-	1,351,992.21	-	1,351,992.21	-	1,351,992.21
Other Comprehensive Income, Net of Tax												
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	8,198,113.69	-	-	-	8,198,113.69	-	8,198,113.69
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	(3,003,391.11)	(3,003,391.11)	-	(3,003,391.11)
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses)(arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year	**-**	**-**	**-**	**-**	**-**	**8,198,113.69**	**-**	**1,351,992.21**	**(3,003,391.11)**	**6,546,714.79**	**-**	**6,546,714.79**
Transfer to Reserves during the year	-	-	1,132,563.28	2,036.90	-	-	-	2,644,267.53	4,614,946.09	8,393,813.80	-	8,393,813.80
Transfer from Reserves during the year	-	-		-	5,424,094.72	(4,310,824.21)	-	(4,887,381.43)	(4,619,702.88)	(8,393,813.80)	-	(8,393,813.80)
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 Ashadh 32, 2082	**1,249,694,470.93**	**9,075,470.15**	**259,728,931.55**	**16,297.14**	**202,930,916.00**	**231,550,957.86**	**-**	**(12,609,792.22)**	**4,732,512.91**	**1,945,119,764.32**	**-**	**1,945,119,764.32**

Excel Development Bank Limited
Statement of Cash Flow
As on 32 Ashad 2082 (July 16, 2025)

Particulars	F.Y 2081-82	F.Y 2080-81
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest Received	1,216,283,362.37	1,305,444,406.53
Fee and Other Income Received	97,932,120.81	91,127,865.29
Dividend Received	-	-
Receipts from Other Operating Activities	-	-
Interest Paid	(663,113,949.68)	(1,004,734,918.81)
Commissions and Fees Paid	(14,949,024.05)	(14,257,216.44)
Cash Payment to Employees	(187,147,533.58)	(149,738,707.66)
Other Expenses Paid	(110,943,566.02)	(100,649,183.49)
Operating Cash Flows before Changes in Operating Assets and Liabilities	**338,061,409.85**	**127,192,245.41**
(Increase) Decrease in Operating Assets		
Due from Nepal Rastra Bank	(306,644,904.22)	(173,992,664.42)
Loans and Advances to BFIs	209,534,397.53	(157,067,788.65)
Loans and Advances to Customers	(1,552,879,625.52)	(362,070,997.98)
Other Assets	(76,425,003.22)	46,202,963.12
Increase (Decrease) in Operating Liabilities	-	-
Due to Banks and Financials Institutions	(7,166,170.81)	(167,599,038.07)
Due to Nepal Rastra Bank	-	-
Deposit from Customers	1,735,046,089.69	996,054,328.60
Borrowings	-	-
Other Liabilities	930,559.23	(9,249,658.99)
Net Cash Flow from Operating Activities before Tax Paid	340,456,752.53	299,469,389.03
Income Tax Paid	(74,671,528.29)	(66,585,740.35)
Net Cash Flow from Operating Activities	**265,785,224.24**	**232,883,648.68**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of Investment Securities	(159,236,945,363.76)	(22,239,757,343.20)
Receipts from Sale of Investment Securities	158,322,271,319.51	21,649,157,587.79
Purchase of Property and Equipment	(10,676,037.49)	(24,745,294.14)
Purchase of Investment Properties	-	-
Receipts from Sale of Property and Equipment	549,060.00	1,182,250.00
Purchase of Intangible Assets	(226,000.00)	-
Interest Received	87,232,170.29	35,533,472.88
Dividend Received	1,478,993.92	1,486,192.09
Net Cash Used in Investing Activities	**(836,315,857.53)**	**(577,143,134.58)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt from Issue of Shares	-	-
Dividends Paid	-	-
Interest Paid	-	-
Other Receipts/Payments	-	-
Net Cash from Financing Activities		
Net Increase (Decrease) in Cash and Cash Equivalents	(570,530,633.29)	(344,259,485.90)
Cash and Cash Equivalents at Shrawan 01, 2081	2,057,930,512.37	2,402,188,449.80
Effect of Exchange Rate fluctuations on Cash and Cash Equivalents Held	8,147.58	1,548.47
Cash and Cash Equivalents at Asadh 32, 2082	**1,487,408,026.66**	**2,057,930,512.37**

Excel Development Bank Limited
Statement of Distributable Profit or Loss
For the year ended 32 Ashad 2082 (July 16, 2025)
(As per NRB Regulation)

Particulars	F.Y 2081-82	F.Y 2080-81
Net profit or (loss) as per statement of profit or loss	**1,351,992.21**	**43,494,885.82**
Appropriations:		
a. General reserve	(270,398.44)	(8,698,977.16)
b. Foreign exchange fluctuation fund	(2,036.90)	(387.12)
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(13,519.92)	(434,948.86)
e. Employees' training fund	(4,601,426.17)	(4,555,089.96)
f. Other		
>Realized Gain of Investment routed from Fair Value Reserve	3,448,659.37	605,802.72
>CSR Expenses	508,852.15	602,312.23

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>Training expense	4,110,850.73	3,414,189.24
Profit or (loss) before regulatory adjustment	**4,532,973.03**	**34,427,786.91**
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	31,200,020.00	(2,521,420.11)
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 (-)/reserval (+)	(31,948,522.67)	-
e. Deferred tax assets recognised (-)/ reversal (+)	-	2,401,368.30
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reserval (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	(4,675,592.04)	5,462,225.52
i. Other	-	13,033,339.89
Net profit for the year Ashadh 31, 2081 availiable for distribution	**(891,121.69)**	**52,803,300.51**
Opening Retained Earning as on Shrawan 1, 2081	(11,718,670.53)	(64,521,971.05)
Adjustment (+/-)	-	-
Distribution:		
Bonus Share Issued	-	-
Cash Dividend Paid	-	-
Total Distributable Profit or (Loss) as on Ashadh 32, 2082	**(12,609,792.22)**	**(11,718,670.53)**
Annualised Distributable Profit/Loss per Share	(1.01)	(0.94)

Excel Development Bank Ltd.
Major Financial Indicators of last 5 years
For the year ended 32 Ashad 2082 (July 16, 2025)

S. No.	Indicators	Unit	FY 2077/78	FY 2078/79	FY 2079/80	FY 2080/81	FY 2081/82
1	Capital Adequacy						
	a. Core Capital ("000")	NPR	1,163,377.75	1,378,106.31	1,292,755.99	1,354,409.72	1,430,333.60
	b. Supplementary Capital("000")	NPR	115,514.58	151,988.02	201,800.07	192,536.05	171,500.73
	c. Total Capital Fund("000")	NPR	1,278,892.32	1,530,094.33	1,494,556.06	1,546,945.77	1,601,834.33
	c. Risk Weighted Exposure("000")	NPR	10,435,481.74	12,547,757.88	12,704,346.26	12,155,932.95	12,737,923.48
2	Earnings per share (Average Share outstanding)	NPR	16.48	8.37	4.10	3.48	0.11
3	Market value per share	NPR	855.00	327.00	325.40	453.00	649.42
4	Book Net Worth (Per Share)	NPR	161.73	141.83	134.97	155.12	155.65
5	Number of Promoter Equity Share	Nos.	4,136,718.25	5,874,139.91	6,373,441.80	6,373,441.80	6,373,441.80
6	Number of Public Equity Share	Nos.	3,974,494.00	5,643,781.48	6,123,502.91	6,123,502.91	6,123,502.91
7	Number of Permanent Staff	Nos.	197.00	235.00	250.00	234.00	236.00
8	Price earning Ratio	Times	51.88	39.05	79.39	130.16	6,002.82
9	Dividend (including bonus) on Share Capital	Percent	8.95%	0.00%	0.00%	0.00%	0.00%
10	Cash Dividend on Share Capital	Percent	0.45%	0.00%	0.00%	0.00%	0.00%
11	Net Profit/Gross income	Percent	12.62%	7.36%	2.80%	2.63%	0.10%
12	Net Profit/Total Loans & Advances	Percent	1.40%	0.89%	0.45%	0.37%	0.01%
13	Return on Total Asset	Percent	1.00%	0.67%	0.32%	0.25%	0.01%
14	Return on Equity	Percent	10.19%	5.90%	3.04%	2.24%	0.07%
15	Interest Income/ Loans and Advances	Percent	9.94%	11.39%	15.43%	13.12%	9.57%
16	Exchange Gain/ Total Income	Percent	0.00%	0.00%	0.00%	0.00%	0.00%
17	Interest Expenses/ Total Deposits & Borrowings	Percent	4.32%	6.45%	7.98%	6.69%	3.96%
18	Total Operating Expenses/ Total Assets	Percent	2.07%	2.29%	2.19%	2.32%	1.93%
19	Staff Expenses/ Total Operating Expenses	Percent	64.40%	62.47%	59.56%	64.75%	61.82%
20	Staff Bonus/ Total Staff Expenses	Percent	11.65%	7.87%	5.72%	4.57%	3.34%
21	Total Credit/Deposits	Percent	83.87%	87.66%	77.34%	76.53%	76.66%
22	Non-Performing Loan/ Total Loans & Advances	Percent	3.77%	2.85%	4.86%	6.16%	6.69%
23	Net NPL	Percent	1.97%	0.96%	2.04%	2.04%	1.31%
24	Base Rate	Percent	7.53%	10.90%	11.36%	8.00%	6.02%
25	Weighted Average Interest Rate Spread	Percent	4.84%	4.54%	4.58%	4.57%	4.58%

Excel Development Bank Limited
Statement of Risk Weighted Exposure
For the year ended 32 Ashad 2082 (July 16, 2025)

Figure in "000"

Particular	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
	a	b	c	d=a-b-c	e	f=d*e
A. Balance Sheet Exposures						
Cash Balance	441,412.38	-	-	441,412.38	0%	-
Balance With Nepal Rastra Bank	575,890.15	-	-	575,890.15	0%	-
Gold	-	-	-	-	0%	-
Investment in Nepalese Government Securities	844,496.64	-	-	844,496.64	0%	-
All Claims on Government of Nepal	-	-	-	-	0%	-
Investment in Nepal Rastra Bank securities	2,501,586.30	-	-	2,501,586.30	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	1,237,970.86	-	-	1,237,970.86	20%	247,594.17
Claims on domestic banks that do not meet capital adequacy requirements	5.00	5.00	-	-	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 (Unrated)	1,810,936.08	-	585.00	1,810,351.08	100%	1,810,351.08
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)	6,649,225.36	-	423,119.51	6,226,105.86	75%	4,669,579.39
Claims fulfilling all criterion of regularity retail except granularity	-	-	-	-	100%	-
Claims secured by residential properties	1,497,617.53	-	-	1,497,617.53	60%	898,570.52
Claims not fully secured by residential properties	-	-	-	-	150%	-
Claims secured by residential properties (Overdue)	217,228.23	72,771.55	-	144,456.69	100%	144,456.69
Claims secured by Commercial real estate	52,421.07	-	-	52,421.07	100%	52,421.07
Past due claims (except for claims secured by residential properties)	1,300,794.34	629,520.16	-	671,274.19	150%	1,006,911.28
High Risk claims	451,867.55		133.77	451,733.78	150%	677,600.68
Real Estate loans for land acquisition and development (Other than mentioned in Capital Adequacy framework 2007-point 3.3(j)(1)(j))	4,288.86	-	-	4,288.86	125%	5,361.07
Lending Against Shares	437,793.36	-	-	437,793.36	100%	437,793.36
Lending Against Securities (Bonds)	-	-	-	-	100%	-
"Real Estate loans for land acquisition and development (For institutions/projects registred/licensed and approved by Government of Nepal for land acquisition and development purposes)"	92,100.88	-	-	92,100.88	100%	92,100.88
Personal Hirepurchase/Personal Auto Loans	135,398.90	-	-	135,398.90	100%	135,398.90
Investments in equity and other capital instruments of institutions listed in stock exchange	157,223.23	-	-	157,223.23	100%	157,223.23
Investments in equity and other capital instruments of institutions not listed in the stock exchange	17,100.00	-	-	17,100.00	150%	25,650.00
Staff loan secured by residential property	138,580.18	-	-	138,580.18	50%	69,290.09
Interest Receivable/claim on government securities	35,206.27	-	-	35,206.27	0%	-
Cash in transit and other cash items in the process of collection	-	-	-	-	20%	-
Other Assets (as per attachment)	725,207.35	83,957.87	-	641,249.48	100%	641,249.48
TOTAL (A)	**19,324,350.51**	**786,254.57**	**423,838.28**	**18,114,257.66**		**11,071,551.89**
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	-	-	-	-	20%	-
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	114,125.87	-	19,508.5676	94,617.30	40%	37,846.92
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	-	-	-	-	100%	-
Financial Guarantee	-	-	-	-	100%	-
Acceptances and Endorsements	-	-	-	-	100%	-
Unpaid portion of Partly paid shares and Securities	-	-	-	-	100%	-
Irrevocable Credit commitments (short term)	697,487.81	-	-	697,487.81	20%	139,497.56
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	-	-	-	-	100%	-
Unpaid Guarantee Claims	-	-	-	-	200%	-
TOTAL (B)	**811,613.67**	**-**	**19,508.5676**	**792,105.11**		**177,344.48**
Total RWE for credit Risk Before Adjustment (A) +(B)	20,135,964.18	786,254.57	443,346.84	18,906,362.77		11,248,896.37
Adjustments under Pillar II						
Total RWE for Credit Risk	**20,135,964.18**	**786,254.57**	**443,346.84**	**18,906,362.77**		**11,248,896.37**