

CONSOLIDATED PROFIT & LOSS ACCOUNT

for the period July 16, 2016 to July 15, 2017
(Shrawan 1 2073 to Ashad 31 2074)

Particulars	Current Year Rs.	Previous Year Rs.
1. Interest Income	9,394,848,584	6,856,958,213
2. Interest Expenses	(4,441,055,994)	(2,844,417,590)
Net Interest Income	4,953,792,590	4,012,540,623
3. Commission and Discount	843,929,081	595,231,027
4. Other Operating Income	491,363,170	304,446,076
5. Exchange Profit	621,431,590	533,264,928
Total Operating Income	6,910,516,431	5,445,482,654
6. Staff Expenses	(703,157,168)	(589,879,958)
7. Other Operating Expenses	(776,999,951)	(685,799,028)
8. Exchange Loss	-	-
Operating Profit Before Provision for Possible Loss	5,430,359,312	4,169,803,668
9. Provision for Possible Losses	(511,039,603)	(436,464,847)
Operating Profit	4,919,319,709	3,733,338,821
10. Non-operating Income/ Loss	88,645,598	62,763,984
11. Loss Provision Written Back	96,207,425	358,708,869
Profit from Regular Operations	5,104,172,732	4,154,811,674
12. Profit/ Loss from extra-ordinary activities	20,156,118	378,627
Net Profit after considering all activities	5,124,328,850	4,155,190,301
13. Provision for Staff Bonus	(461,326,514)	(377,744,573)
14. Income Tax Provision	(1,410,719,973)	(1,174,162,268)
- Current Year	(1,382,116,862)	(1,127,020,380)
- Upto Previous Year	(35,666,747)	(47,371,345)
- Deferred Tax Income / (Expense)	7,063,636	229,458
Net Profit/ Loss	3,252,282,363	2,603,283,460

Schedules 18 to 28 form integral part of this Profit & Loss Account.

Prithivi Bahadur Pandé
Chairman

Jyoti P. Pandey
Chief Executive Officer

Sachin Tibrewal
Head- Accounts & Finance

As per attached report of
even date

Prajanaya Rajbhandary
Director

Surya Prakash Lal Shrestha
Director

Bhuwaneshwar Prasad Shah
Director

Auditor
Sundar Man Shrestha, FCA
Partner
Sundar & Company
Chartered Accountants

Niranjan Lal Shrestha
Director

Mohan Madan Budathoki
Director