



Nepal Infrastructure Bank Ltd.

समृद्ध नेपालको लागि

नेपाल इन्फ्रास्ट्रक्चर बैंक लिमिटेड

(नेपाल राष्ट्र बैंकबाट इजाजतपत्र प्राप्त पूर्वाधार विकास बैंक)

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Unaudited Financial Results (Quarterly)

4th Quarter ended of Fiscal Year 2075/76

Rs. in '000

Statement of Financial Position	This Quarter Ending	Previous Quarter Ending	Corresponding Quarter Ending Previous Year
Assets			
Cash and Cash Equivalent	4,271,679	1,082,158	-
Due from NRB and Placements with BFIs	8,536,509	11,510,144	-
Loan and Advances	78,624	-	-
Investments Securities	122,700	-	-
Investment in Subsidiaries and Associates	-	-	-
Property and Equipment	82,871	47,791	-
Goodwill and intangible Assets	13,847	1,683	-
Other Assets	43,298	49,835	-
Total Assets	13,149,528	12,691,611	-
Capital and Liabilities			
Paid up Capital	12,000,000	12,000,000	-
Reserves and Surplus	789,860	616,498	-
Deposits	200,000	-	-
Borrowings	-	-	-
Bond and Debenture	-	-	-
Other Liabilities and Provisions	159,668	75,113	-
Total Capital and Liabilities	13,149,528	12,691,611	-
Statement of Profit or Loss			
	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Quarter Previous Year
Interest Income	1,136,673	824,535	-
Interest Expense	2,351	-	-
Net Interest Income	1,134,322	824,535	-
Fee and commission Income	-	-	-
Fee and commission Expense	21	-	-
Net Fee and commission Income	(21)	-	-
Other Operating Income	-	-	-
Total Operating Income	1,134,301	824,535	-
Impairment Charge/(Reversal) for loans and other Losses	-	-	-
Net Operating Income	1,134,301	824,535	-
Personnel Expenses	147,150	102,106	-
Other Operating Expenses	25,901	12,733	-
Operating Profit	961,250	709,696	-
Non-Operating Income/(Expenses)	(4,982)	15	-
Profit Before Tax	956,268	709,711	-
Income Tax	286,109	212,913	-
Profit/(Loss) for the Period	670,159	496,798	-
Other Comprehensive Income	-	-	-
Total Comprehensive Income	670,159	496,798	-
Distributable Profit			
Net Profit/(Loss) as per Profit or Loss	670,159	496,798	-
Add/Less: Regulatory Adjustment as per NRB Directive	(67)	-	-
Profit/(Loss) after Regulatory Adjustments	670,092	496,798	-
Ratios			
Capital Fund to RWA	425.27%	441.86 %	-
Non-Performing Loan (NPL) to Total Loan (As per NRB Directive)	-	-	-
Total Loan Loss Provision to Total NPL (As per NRB Directive)	-	-	-
Cost of Fund	9.34%	-	-
Credit to Deposit Ratio (As per NRB Directive)	-	-	-
Base Rate	-	-	-
Basic Earnings Per Share	6.11	6.04	-
Diluted Earnings Per Share	6.11	6.04	-

Notes

- The above financial result is the second quarterly result publication of the Bank since the commencement of commercial operation, hence Corresponding Quarter Ending Previous Year figures are Nil.
- The Financial Statement has been prepared in accordance with the NFRS Compliant Financial Statement format provided by NRB and the principles and policies adopted by the Bank in accordance with NFRS.
- Personnel Expenses include employee bonus provision calculated at 10 percent of Profit before bonus and tax.
- Previous period figures have been regrouped/rearranged wherever necessary.
- The above figures are subject to change as per the direction of the Regulator/ External auditor.



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