

# **Nepal Rastra Bank**

## **Format of Interim Financial Statements**

**for "A", "B" and "C" class  
Financial Institutions**

**February 2019**

**Banks and Financial Institution Regulation  
Department**



**Format of Interim Financial Statements to be published in  
News Paper**



..... Ltd.  
**Condensed Consolidated Statement of Financial Position**  
As on Quarter ended ..... 20.....

	Group		Bank	
	This Quarter Ending	Immediate Previous Year Ending	This Quarter Ending	Immediate Previous Year Ending
<b>Assets</b>				
Cash and cash equivalent				
Due from Nepal Rastra Bank				
Placement with Bank and Financial Institutions				
Derivative financial instruments				
Other trading assets				
Loan and advances to B/FIs				
Loans and advances to customers				
Investment securities				
Current tax assets				
Investment in subsidiaries				
Investment in associates				
Investment property				
Property and equipment				
Goodwill and Intangible assets				
Deferred tax assets				
Other assets				
<b>Total Assets</b>				
<b>Liabilities</b>				
Due to Bank and Financial Institutions				
Due to Nepal Rastra Bank				
Derivative financial instruments				
Deposits from customers				
Borrowing				
Current Tax Liabilities				
Provisions				
Deferred tax liabilities				
Other liabilities				
Debt securities issued				
Subordinated Liabilities				
<b>Total liabilities</b>				
<b>Equity</b>				
Share capital				
Share premium				
Retained earnings				
Reserves				
<b>Total equity attributable to equity holders</b>				
<b>Non-controlling interest</b>				
<b>Total equity</b>				
<b>Total liabilities and equity</b>				

..... Ltd.  
**Condensed Consolidated Statement of Profit or Loss**  
**For the Quarter ended ..... 20....**

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Interest income								
Interest expense								
<b>Net interest income</b>								
Fee and commission income								
Fee and commission expense								
<b>Net fee and commission income</b>								
<b>Net interest, fee and commission income</b>								
Net trading income								
Other operating income								
<b>Total operating income</b>								
Impairment charge/(reversal) for loans and other losses								
<b>Net operating income</b>								
<b>Operating expense</b>								
Personnel expenses								
Other operating expenses								
Depreciation & Amortization								
<b>Operating Profit</b>								
Non operating income								
Non operating expense								
<b>Profit before income tax</b>								
Income tax expense								
Current Tax								
Deferred Tax								
<b>Profit/(loss) for the period</b>								

**Condensed Consolidated Statement of Comprehensive Income**

Profit/(loss) for the period  
Other Comprehensive Income  
**Total Comprehensive Income**

Basic earnings per share  
Diluted earnings per share

**Profit attributable to:**

Equity holders of the Bank  
Non-controlling interest

**Total**

Ratios as per NRB Directive

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
			Corresponding				Corresponding	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Capital fund to RWA								
Non-performing loan (NPL) to total loan								
Total loan loss provision to Total NPL								
Cost of Funds								
Credit to Deposit Ratio								
Base Rate								
Interest Rate Spread								

Note: Bank and financial institutions shall clearly mention in the interim financial report published in news paper that detailed interim report has been published in their website.

Disclosure as per other regulatory requirement

**Format of Interim Financial Statements to be Uploaded on Website**

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..... Ltd.  
**Condensed Consolidated Statement of Financial Position**  
As on Quarter ended ..... 20.....

	Group		Bank	
	This Quarter Ending	Immediate Previous Year Ending	This Quarter Ending	Immediate Previous Year Ending
<b>Assets</b>				
Cash and cash equivalent				
Due from Nepal Rastra Bank				
Placement with Bank and Financial Institutions				
Derivative financial instruments				
Other trading assets				
Loan and advances to B/FIs				
Loans and advances to customers				
Investment securities				
Current tax assets				
Investment in subsidiaries				
Investment in associates				
Investment property				
Property and equipment				
Goodwill and Intangible assets				
Deferred tax assets				
Other assets				
<b>Total Assets</b>				
<b>Liabilities</b>				
Due to Bank and Financial Institutions				
Due to Nepal Rastra Bank				
Derivative financial instruments				
Deposits from customers				
Borrowing				
Current Tax Liabilities				
Provisions				
Deferred tax liabilities				
Other liabilities				
Debt securities issued				
Subordinated Liabilities				
<b>Total liabilities</b>				
<b>Equity</b>				
Share capital				
Share premium				
Retained earnings				
Reserves				
<b>Total equity attributable to equity holders</b>				
<b>Non-controlling interest</b>				
<b>Total equity</b>				
<b>Total liabilities and equity</b>				

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..... Ltd.  
**Condensed Consolidated Statement of Profit or Loss**  
**For the Quarter ended ..... 20.....**

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Interest income								
Interest expense								
<b>Net interest income</b>								
Fee and commission income								
Fee and commission expense								
<b>Net fee and commission income</b>								
<b>Net interest, fee and commission income</b>								
Net trading income								
Other operating income								
<b>Total operating income</b>								
Impairment charge/(reversal) for loans and other losses								
<b>Net operating income</b>								
<b>Operating expense</b>								
Personnel expenses								
Other operating expenses								
Depreciation & Amortization								
<b>Operating Profit</b>								
Non operating income								
Non operating expense								
<b>Profit before income tax</b>								
Income tax expense								
Current Tax								
Deferred Tax								
<b>Profit for the period</b>								

## Statement of Comprehensive Income

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD)						
Profit or loss for the period								
<b>Other comprehensive income</b>								
<b>a) Items that will not be reclassified to profit or loss</b>								
-Gains/(losses) from investments in equity instruments measured at fair value								
-Gain/(loss) on revaluation								
-Actuarial gain/loss on defined benefit plans								
-Income tax relating to above items								
<b>Net other compressive income that will not be reclassified to profit or loss</b>								
<b>b) Items that are or may be reclassified to profit or loss</b>								
-Gains/(losses) on cash flow hedge								
-Exchange gains/(losses) (arising from translating financial assets of foreign operation)								
-Income tax relating to above items								
<b>Net other compressive income that are or may be reclassified to profit or loss</b>								
<b>c) Share of other comprehensive income of associate accounted as per equity method</b>								
<b>Other comprehensive income for the period, net of income tax</b>								
<b>Total Comprehensive Income for the period</b>								

**Profit attributable to:**

Equity holders of the Bank

Non-controlling interest

**Total**

**Earnings per share**

Basic earnings per share

Annualized Basic Earnings Per Share

Diluted earnings per share

Ratios as per NRB Directive

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
			Corresponding				Corresponding	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Capital fund to RWA								
Non-performing loan (NPL) to total loan								
Total loan loss provision to Total NPL								
Cost of Funds								
Credit to Deposit Ratio								
Base Rate								
Interest Rate Spread								

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.....Ltd.

Condensed Consolidated Statement of Changes in Equity  
For the Period (..... to.....) ended ..... 20.....

Group

Attributable to equity holders of the Bank

	Share Capital	Share premium	General reserve	Exchange equalizati on reserve	Regulatory reserve	Fair value reserve	Revaluatio n reserve	Retained earning	Other reserve	Total	Non- controlling interest	Total equity
Balance at Sawan 1, 20X0												
Profit for the period												
Other Comprehensive income												
<b>Total comprehensive income</b>												
<b>Contributions from and distributions to owners</b>												
Share issued												
Share based payments												
Dividends to equity holders												
Bonus shares issued												
Cash dividend paid												
Other												
<b>Total contributions by and distributions</b>												
<b>Balance at ..... end 20....</b>												
Balance at Sawan 1, 20X1												
Profit for the period												
Other Comprehensive income												
<b>Total comprehensive income</b>												
<b>Contributions from and distributions to owners</b>												

Share issued  
 Share based payments  
 Dividends to equity holders  
     Bonus shares issued  
     Cash dividend paid

Other

**Total contributions by and distributions**

Balance at ..... end 20.....

Bank											
Attributable to equity holders of the Bank											
Share Capital	Share premium	General reserve	Exchange equalizatio n reserve	Regulatory reserve	Fair value reserve	Revaluation reserve	Retained earning	Other reserve	Total	Non- controlling interest	Total equity

Balance at Sawan 1, 20X0

Profit for the period

Other Comprehensive income

**Total comprehensive income**

**Contributions from and distributions to owners**

Share issued

Share based payments

Dividends to equity holders

    Bonus shares issued

    Cash dividend paid

Other

**Total contributions by and distributions**

Balance at ..... end 20.....



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Balance at Sawan 1, 20X1
Profit for the period
Other Comprehensive income
<b>Total comprehensive income</b>
<b>Contributions from and distributions to owners</b>
Share issued
Share based payments
Dividends to equity holders
Bonus shares issued
Cash dividend paid
Other
<b>Total contributions by and distributions</b>
<b>Balance at ..... end 20.....</b>

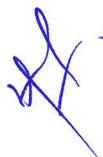
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..... Ltd.  
**Condensed Consolidated Statement of cash flows**

For the Period (..... to.....) ended ..... 20.....

	Group		Bank	
	Up to This Quarter	Corresponding Previous Year Up to this Quarter	Up to This Quarter	Corresponding Previous Year Up to this Quarter
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>				
Interest received				
Fees and other income received				
Divided received				
Receipts from other operating activities				
Interest paid				
Commission and fees paid				
Cash payment to employees				
Other expense paid				
<b>Operating cash flows before changes in operating assets and liabilities</b>				
<b>(Increase)/Decrease in operating assets</b>				
Due from Nepal Rastra Bank				
Placement with bank and financial institutions				
Other trading assets				
Loan and advances to bank and financial institutions				
Loans and advances to customers				
Other assets				
<b>Increase/(Decrease) in operating liabilities</b>				
Due to bank and financial institutions				
Due to Nepal Rastra Bank				
Deposit from customers				
Borrowings				
Other liabilities				
<b>Net cash flow from operating activities before tax paid</b>				
Income taxes paid				
<b>Net cash flow from operating activities</b>				
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>				
Purchase of investment securities				
Receipts from sale of investment securities				



Purchase of property and equipment  
Receipt from the sale of property and equipment  
Purchase of intangible assets  
Receipt from the sale of intangible assets  
Purchase of investment properties  
Receipt from the sale of investment properties  
Interest received  
Dividend received

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**Net cash used in investing activities**

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**CASH FLOWS FROM FINANCING ACTIVITIES**

Receipt from issue of debt securities  
Repayment of debt securities  
Receipt from issue of subordinated liabilities  
Repayment of subordinated liabilities  
Receipt from issue of shares  
Dividends paid  
Interest paid  
Other receipt/payment

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**Net cash from financing activities**

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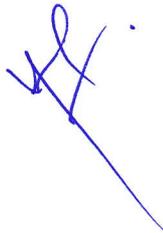
**Net increase (decrease) in cash and cash equivalents**

Cash and cash equivalents at Sawan 1, 20.....  
Effect of exchange rate fluctuations on cash and cash equivalents held

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**Cash and cash equivalents at ..... end 20.....**

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## Notes to the Interim Financial Statements

1. Basis of preparation
2. Statement of Compliance with NFRSs
3. Use of Estimates, assumptions and judgments
4. Changes in accounting policies
5. Significant accounting policies
6. Segmental Information

### A. Information about reportable segments

Particulars	Reportable Segment 1		Reportable Segment 2		.....		All Other		Total	
	Current Quarter	Corresponding Previous Year Quarter	Current Quarter	Corresponding Previous Year Quarter	Current Quarter	Corresponding Previous Year Quarter	Current Quarter	Corresponding Previous Year Quarter	Current Quarter	Corresponding Previous Year Quarter
Revenues from external customers										
Intersegment revenues										
Segment profit (loss) before tax										
Segment assets										
Segment liabilities										

### B. Reconciliation of reportable segment profit or loss

Particulars	Current Quarter	Corresponding Previous Year Quarter
Total profit before tax for reportable segments		
Profit before tax for other segments		
Elimination of inter-segment profit		
Elimination of discontinued operation		
Unallocated amounts:		
- Other corporate expenses		
Profit before tax		

7. Related parties disclosures
8. Dividends paid (aggregate or per share) separately for ordinary shares and other shares.
9. Issues, repurchases and repayments of debt and equity securities
10. Events after interim period
11. Effect of changes in the composition of the entity during the interim period including merger and acquisition

