लुम्बिनी विकास बैंक लि.
Lumbini Bikas Bank Ltd.

निरन्तर सहयात्रा

(नेपाल राष्ट्र बैंकबाट "स" वर्गको इजाजतपत्रप्राप्त संस्था)

केन्द्रीय कार्यालय, सनराईज बिज़ पार्क, डिल्लीबजार, काठमाडौं

फोन : ०१ ४४४१६४१, फ्याक्स: ०१ ४४१३२४०

को

चौथौ वार्षिक साधारण सभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मितिः २०७८/८/१७ गते शुक्रवार, आर्थिक अभियान राष्ट्रिय दैनिक)

आदरणीय शेयरधनी महानुभावहरु,

यस लुम्बिनी विकास बैंक लि.को मिति २०७८ साल मंसिर १६ गते बसेको सञ्चालक समितिको ४११ औं बैठकको निर्णय बमोजिम विकास बैंकको चौथौं वार्षिक साधारण सभा निम्न लिखित मिति, समय र स्थानमा देहायका विषयहरु उपर छलफल तथा निर्णय गर्न बस्ने भएकोले कम्पनी ऐन २०६३ को दफा ६७ अनुसार सम्पुर्ण शेयरधनी महानुभावहरुको जानकारी तथा उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ । हाल विश्वभर फैलिएको कोभिड-१९ महामारीको जोखिम कायम रहेकोले शेयरधनीहरुको उपस्थितीको लागि भर्चुअल (Virtual) माध्यमको व्यवस्था मिलाईएको हुँदा विद्युतिय माध्यमबाट सभामा भाग लिई दिनुहुन समेत अनुरोध छ ।

सभा हुने मिति, समय र स्थान :

मिति : वि.सं. २०७८ साल पौष ९ गते, शुक्रवार (सन् २४ डिसेम्बर २०२१)

समय : बिहान ११ : १५ बजे देखि

स्थान : केन्द्रीय कार्यालय, डिल्लीबजार, काठमाडौं ।

माध्यम : अनलाईन (Zoom Meeting) मार्फत सञ्चालन हुने ।

छलफलका विषयहरु :

क) साधारण प्रस्तावहरु :

१) आर्थिक वर्ष २०७७/७८ को सञ्चालक समितिको वार्षिक प्रतिवेदन उपर छलफल गरि पारित गर्ने ।

२) लेखापरीक्षकको प्रतिवेदन सहित २०७८ आषाढ मसान्तको वासलात, नाफा नोक्सान हिसाब तथा सोही अवधिको नगद प्रवाह विवरण तथा सम्बन्धित अनुसूचीहरु छलफल गरी पारित गर्ने ।

३) कम्पनी ऐन २०६३ को दफा ११९ बमोजिम आ.व.२०७८/७९ को लागि लेखापरीक्षकको नियुक्ति गर्ने तथा निजको पारिश्रमिक निर्धारण गर्ने ।

४) सञ्चालक समितिले प्रस्ताव गरे बमोजिम आर्थिक वर्ष २०७७/७८ को मुनाफा तथा सचित मुनाफा रकम समेतबाट यस विकास बैंकको हाल कायम चुक्ता पुँजीको ०.६८४२% ले हुन आउने नगद लाभांश रु १,९८,८५,९५५.१९ (अक्षरेपी एक करोड अण्ठानब्बे लाख पचासी हजार नौ सय पचपन्न रुपैया र पैसा उन्नाईस मात्र ।) बोनस शेयरमा लाभै कर काटी वितरण गर्न स्वीकृति प्रदान गर्ने ।

ख) विशेष प्रस्तावहरु :

१) सञ्चालक समितिले प्रस्ताव गरे बमोजिम आर्थिक वर्ष २०७७/७८ को मुनाफा तथा सचित मुनाफा रकम समेतबाट यस विकास बैंकको हाल कायम चुक्ता पुँजीको १३% ले हुन आउने रकम रु ३७,७८,३८,९६१.४४ (अक्षरेपी सैंतीस करोड अठहत्तर लाख अट्ठतीस हजार नौ सय एकसट्ठी रुपैया र पैसा चवालीस मात्र) बराबरको बोनस शेयर वितरण गर्न स्वीकृति प्रदान गर्ने ।

२) विकास बैंकको जारी तथा चुक्ता पुँजी रु.२,९७,६४,५३,५४९.५५ (अक्षरेपी दुई अर्ब नब्बे करोड चौंसट्ठी लाख त्रिपन्न हजार पौचसय उनान्चासय रुपैया र पैसा पचपन्न मात्र) रहेकोमा बोनस शेयर वितरण पश्चात जारी तथा चुक्ता पुँजी रु.३,२८,४२,९२,५१०.९९ (अक्षरेपी तीन अर्ब अठ्ठाईस करोड बयालीस लाख बयान्ब्बे हजार पाँच सय दश रुपैया र पैसा उन्नासय मात्र) पुऱ्याउने विशेष प्रस्ताव पारित गर्ने ।

३) बोनस शेयर जारी पछि कायम हुने जारी र चुक्ता पुँजी बमोजिम यस विकास बैंकको प्रबन्धपत्रको दफा ५ को (ख) र (ग) मा तथा दफा ७ को (ङ) सावै नियमावलीको नियम ५ मा आवश्यक संशोधन गर्ने । यस सम्बन्धमा नियमनकारी निकायहरुबाट फेरबदल गर्न निर्देशन भएमा आवश्यकता अनुसार थपघट, परिमार्जन, संशोधन, भाषागत लगायत अन्य सुधार समेतका लागि सञ्चालक समितिलाई अख्तियारी दिने ।

४) यस विकास बैंक अन्य कुनै बैंक तथा वित्तीय संस्थामा गाभ्ने/गाभिने वा एक्विजिसन (प्राप्ती) सम्बन्धी उपयुक्त प्रस्ताव आएमा सो कार्यका लागि समझदारीपत्रमा हस्ताक्षर गर्न, सम्पत्ति दायित्व तथा कारोबारको मूल्यांकनकर्ता नियुक्त गर्न तथा निजको पारिश्रमिक निर्धारण गर्न लगायत अन्य सम्पुर्ण प्रक्रिया पुरा गर्न सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने ।

ग) विविधः

संचालक समितिको आज्ञाले
कम्पनी सचिव

वार्षिक साधारण सभा सम्बन्धी जानकारी

१. विश्वव्यापी रुपमा फैलिएको कोभिड-१९ को संक्रमण न्यूनिकरण गर्न नेपाल सरकारले तोकेको सुरक्षा मापदण्डको पूर्ण पालना गरी सभा सम्पन्न गर्नुपर्ने भएकोले Virtual माध्यमबाट वार्षिक साधारण सभामा भाग लिन व्यवस्था मिलाइएको र यस किसिमको उपस्थितिलाई सभा हलमा उपस्थित भए सरह मान्यता प्रदान गरिनेछ । Virtual माध्यम मार्फत आफ्नो मतव्य राख्न चाहने शेयरधनी महानुभावहरुले agm@lumbinibikasbank.com मा ईमेल गरी वा फोन नं ९८१८४४२६६५ मा सम्पर्क गरी सभा शुरु हुनु भन्दा ४८ घण्टा अगावै आफ्नो नाम तथा ईमेल ठेगाना टिपाउनु पर्नेछ । भर्चुअल मार्फत उपस्थित हुन शेयरधनी महानुभावहरुलाई Meeting ID/Password उपलब्ध गराई सभामा सहभागी हुने व्यवस्था मिलाईने छ । Virtual माध्यम मार्फत सहभागी हुन शेयरधनीहरुको लागि साधारण सभा शुरु हुनु भन्दा एक (१) घन्टा अगाडि देखि Virtual माध्यम खुल्ला गरिने छ । उक्त समयावधि भित्र सभामा सहभागी हुन शेयरधनीहरुले दिइएको ID/Password को माध्यमबाट जिनपत गरी आफ्नो परिचय, डिम्याट खाता नं. र शेयर संख्या सहित उपस्थितिको जानकारी सभालाई दिनु पर्नेछ ।

२. वार्षिक साधारण सभा प्रयोजनको लागि मिति २०७८/०८/२० गते (१) एक दिन बैंकको शेयरधनी दर्ता किताब बन्द गर्ने निर्णय गरिएको छ । शेयरधनी दर्ता किताब बन्द भएको मिति २०७८/०८/२० गते भन्दा अगाडि अर्थात मिति २०७८/०८/१९ गते सम्मका नेपाल स्टक एक्सचेन्ज लिमिटेडमा नियमानुसार कारोबार भई सि.डि.एस. एण्ड क्लियरिंग लिमिटेडबाट राफसाफ समेत भई प्रचलित नियमानुसार यस विकास बैंकको शेयर रजिष्ट्रार श्री मुक्तिनाथ क्यापिटल लिमिटेड, हात्तीसार मार्ग, कमलादी, काठमाडौंमा रहेको शेयरधनी दर्ता कितापमा अद्यावधिक भई कायम हुन आएका शेयरधनीहरु मात्र साधारण सभामा भाग लिन र लाभांश प्राप्त गर्न योग्य हुनुहुन्छ ।

३. शेयरधनीले प्रतिनिधि (प्रोक्सी) नियुक्त गर्न आफ्नो नामका रहेको सम्पुर्ण शेयरको प्रतिनिधि (प्रोक्सी) एकजना व्यक्तिलाई मात्र मुकर्रर गर्नु पर्नेछ । एकभन्दा बढी व्यक्तिलाई अख्तियारनामा दिएमा पहिलो पटक दर्ता हुन आएको अख्तियारनामालाई मान्यता दिइनेछ र पछिल्लो पटक दर्ता हुन आएको अख्तियारनामा स्वतः बदर हुनेछ । संगठित संस्थाका शेयरधनीको हकमा संस्थाले तोकि खटाएको वा मनोनित गरेको प्रतिनिधिले साधारण सभामा भाग लिन पाउनु हुनेछ ।

४. साधारण सभामा भाग लिनका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरुले तोकिएको ढाँचामा यस विकास बैंकको शेयरधनीलाई मात्र प्रतिनिधि (प्रोक्सी) नियुक्त गर्न सक्नुहुनेछ । बसरी प्रतिनिधि (प्रोक्सी) नियुक्त गरिएको निवेदन सभा शुरु हुनु भन्दा कमितमा ४८ घण्टा अगावै विकास बैंकको प्रधान कार्यालय, डिल्लीबजार, काठमाडौंमा दर्ता गराइ सकुनु पर्नेछ ।

५. प्रतिनिधि नियुक्त गरिसकुनु भएको शेयरधनी अनलाईन (Zoom) मार्फत सभामा उपस्थित भएमा निजले दिएको सम्पुर्ण प्रतिनिधि (प्रोक्सी) स्वतः बदर हुनेछ ।

६. नाबालक वा विक्षिप्त व्यक्ति शेयरधनीको तर्फबाट यस विकास बैंकको शेयर लगत किताबमा संयुक्तको रुपमा नाम दर्ता भएको व्यक्तिले सभामा भाग लिन, मतदान गर्न र प्रतिनिधि तोक्न पाउनु हुनेछ तर संरक्षक अफि शेयरधनी नभएमा संरक्षकले अरु शेयरधनीको प्रतिनिधि (प्रोक्सी) भई सभामा भाग लिन सक्नुहुने छैन । संयुक्त रुपमा शेयर लिने शेयरधनीहरुको हकमा त्यस्तो शेयरधनीहरु मध्येबाट सर्वसम्मत रुपमा मनोनित प्रतिनिधिले वा सो बमोजिम कुनै प्रतिनिधि नियुक्त नभएमा शेयरधनीहरुको दर्ता किताबमा पहिलो नाम उल्लेख भएको शेयरधनीले मात्र साधारण सभामा भाग लिन तथा मतदान गर्न पाउनु हुनेछ ।

७. शेयरधनीहरुबाट उठेका प्रश्न, जिज्ञासा वा मन्तव्यहरुको सम्बन्धमा सञ्चालक समितिको तर्फबाट सभाका अध्यक्ष वा अध्यक्षबाट तोकिएको व्यक्तिले जवाफ दिनुहोस्ला ।

८. साधारण सभा सम्बन्धी अन्य जानकारीका लागि लुम्बिनी विकास बैंक लि.को केन्द्रीय कार्यालय, डिल्लीबजार, काठमाडौंमा कार्यालय समय भित्र सम्पर्क गर्नुहुन वा हाम्रो वेबसाईट www.lumbinibikasbank.com मा हेर्नुहुन अनुरोध छ ।

सञ्चालक समितिको निर्णयानुसार
कम्पनी सचिव

लुम्बिनी विकास बैंक लिमिटेडको
आ.व. २०७७/७८ को संक्षिप्त आर्थिक विवरण

(कम्पनी ऐन २०६३ को दफा ८४ को प्रयोजनार्थ)

आदरणीय शेयरधनी महानुभावहरु,

लुम्बिनी विकास बैंक लिमिटेडको चौथौं वार्षिक साधारण सभाको प्रयोजनार्थ बैंकको २०७८ आषाढ मसान्तको वासलात, आर्थिक वर्ष २०७७/७८ को नाफा नोक्सान हिसाब लगायत बैंकको कारोबारको सिंहावलोकन निम्नानुसार रहेको व्यहोरा यस संक्षिप्त आर्थिक आर्थिक विवरण मार्फत जानकारी गराउँदौं ।

१) विगत वर्षको कारोबारको सिंहावलोकन

विगत आ.व. २०७६।७७ तथा २०७७/७८ को विकास बैंकको प्रमुख वित्तीय भलकहरु वार्षिक रुपमा तिनानुसार प्रस्तुत गरिएको छ ।

शीर्षक	आ.व. २०७७।७८	आ.व. २०७६।७७	वृद्धि (ह्रास)%
चुक्ता पुँजी	२,९०६,४२३,५४०	२,७१६,२११,७२९	७००
सञ्चित मुनाफा, जगेडा तथा कोषहरु	२,३८८,११८,२३५	१,७२७,६६३,८६३	३८.२३
पुँजी कोषको पर्याप्तता	१३.२६%	१४.२०%	(०.९४)
कुल सम्पत्ति	४४,१२५,१७३,१७१	३४,४९६,४८३,८१०	२७.९१
कुल निक्षेप	३७,१६२,८११,०७९	२९,७०५,२६१,१४३	२५.११
कुल कर्जा सापटीहरु	३३,०००,४४०,५८७	२५,७१२,८३७,६५५	२८.०७
लगानीहरु धितोपत्र तथा शेयर (बजार मुल्य)	५,५६१,१४७,३१०	२,४१९,७६९,७४३	१२९.८२
खुद ब्याज आम्दानी	१,२११,००४,६४६	१,१४९,७१३,७३४	५.३३
सञ्चालन खर्च	६२२,२१५,५३६	५१०,२५३,४७८	५.४१
खुद मुनाफा	४३३,९६७,१७९	३७८,४६०,८२४	१४.६४
निष्क्रिय कर्जा अनुपात	२.१७%	२.६९%	(०.५२)

समिक्षा अवधि आ.व.२०७७/७८ मा बैंकको कुल कर्जा सापटी २८.०७ प्रतिशतले वृद्धि भई रु ३३,०००,४४०,५८७ पुगेको छ भने निक्षेप २५.११ प्रतिशतले वृद्धि भई रु. ३७,१६२,८११,०७९ पुगेको छ । विकास बैंकको वासलात आकारमा २७.९१ प्रतिशतले वृद्धि भई ४४,१२५,१७३,१७१ पुगेको छ । यस अवधिमा विकास बैंकको खुद मुनाफा रु ४३३,९६७,१७९ भएको छ ।

२) लेखापरीक्षकको मन्तव्यः

बैंकको आ.व. २०७७।७८ को एकीकृत वासलात, एकीकृत नाफा नोक्सान हिसाब तथा सोहि अवधिको एकीकृत नगद प्रवाह विवरण लगायतका वित्तीय विवरणहरुमा लेखापरीक्षकबाट नेपाल राष्ट्र बैंकद्वारा जारी निर्देशन तथा सर्वमान्य लेखाका सिद्धान्त अनुसार यथार्थ पक्ष रहेको राय सहितको प्रतिवेदन रहेको छ ।

३) आ.व. २०७७।७८ को संक्षिप्त वित्तीय विवरणः

४) खुलाउनुपर्ने अन्य कुराहरुः

क) संक्षिप्त आर्थिक आर्थिक विवरण कम्पनीको आर्थिक आर्थिक विवरण र सञ्चालक समितिको प्रतिवेदनको संक्षिप्त विवरण मात्र हो ।

(ख) माथि उल्लेखित संक्षिप्त आर्थिक विवरण कम्पनीको आर्थिक आर्थिक विवरण, सञ्चालक समितिको प्रतिवेदन र प्रचलित नियमानुसार तयार पारिएको हो ।

(ग) लेखापरीक्षकले लेखापरीक्षण क्रममा कम्पनीको कारोवार सम्बद्ध वाहेक अन्य कैफियतहरु उल्लेख नगरेको ।

(घ) कम्पनीको लेखा तथा लेखा सम्बन्धी विवरणहरु पूर्ण रहेको, कम्पनीको लेखा सम्बन्धी अभिलेखको विवरणसँग दुरुस्त रहेको र लेखापरीक्षकले माग गरे बमोजिमको आवश्यक सूचना, स्पष्टिकरण एवं विवरणहरु उपलब्ध गराईएको व्यहोरा प्रतिवेदनमा उल्लेख भएको ।

Khaidendra & Associates
Chartered Accountants

INDEPENDENT AUDITOR'S REPORT
TO THE SHAREHOLDERS OF LUMBINI BIKAS BANK LIMITED

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the accompanying consolidated financial statements of Lumbini Bikas Bank Ltd (Bikas Bank), which comprise consolidated statement of financial position as at Ashad 31, 2078 (July 15, 2021) and consolidated statement of profit or loss, consolidated statement of other comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial statements give a true and fair view of the consolidated financial position of the Bikas Bank as at Ashad 31, 2078 (July 15, 2021), and its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRS).

Basis for Opinion

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the Bikas Bank and we have fulfilled our other ethical responsibilities in accordance with the ICAN's Handbook of the Code of Ethics for Professional Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key Audit Matters are those matters that, in our professional judgment were of great significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole and in forming our opinion thereon and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in the Auditor's report.

S. No.	Key Audit Matters	Audit Response
1	Term Loan Provisioning As at 31st Ashad Bikas Bank has 67.01% of its outstanding portfolio in the financial instruments ...	Our audit approach regarding verification of impairment of loans and advances included: a. Assessed the Bikas Bank's policies and procedures for identifying data from the system and matched same with NRB 22 provisioning and ...

Responsibilities of the Management and Those Charged with Governance for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with Nepal Financial Reporting Standards (NFRSs) and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Bikas Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bikas Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bikas Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with NSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for any resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bikas Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bikas Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or if such disclosures are inadequate to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bikas Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding among other matters, the planned scope and timing of the audit and significant audit findings including any significant deficiencies in internal control that we identify during our audit.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe those matters in our auditor's report unless law and regulations preclude public disclosure about the matter or when, extremely rare circumstances, we determine that a matter should not be communicated in our audit report because the adverse consequences of doing so would reasonably be expected to overweigh the public interest benefits of such communications.

Report on Other Legal and Regulatory Requirements

On the basis of our examination, we further report that

1) We have obtained satisfactory information and explanations asked for, which to the best of our knowledge and belief were necessary for the purpose of our audit.
2) The consolidated financial statements which include consolidated statement of financial position as at Ashad 31, 2078, the consolidated statement of profit or loss, consolidated statement of cash flows, consolidated statement of changes in equity for the year then ended, a summary of significant accounting policies and other explanatory information, are prepared in all material respect as per the procedure and format prescribed by Nepal Rastra Bank and the information with the books of accounts maintained by the Bikas Bank and proper books of account as required by the law have been kept.
3) The capital fund, risk bearing fund and the provision for possible impairment of assets of the Bikas Bank are adequate as per the Directives issued by Nepal Rastra Bank.
4) The returns received from the branch offices of the Bikas Bank, and the books of the statements are independently reconciled, were adequate for the purpose of the audit.
5) We did not come across cases of accounting related fraud and the cases where the board of directors or any director or any officer bearer of the Bikas Bank has acted contrary to the provisions of law or caused loss or damage to the Bikas Bank or committed misappropriation of funds.
6) To the best of our information and according to the explanations given to us in the course of our audit, we observed that the loans have been written off as specified. The business of the Bikas Bank was conducted satisfactorily, and the Bikas Bank's transactions were found to be within the respect of the authority.

CA. Khagendra Bhandari
Partner
For Khagendra & Associates
Chartered Accountants
LICAN: [illegible]

Date: October 25, 2021
Place: Kathmandu, Kathmandu

Lumbini Bikas Bank Limited
Consolidated Statement of Financial Position
As at 31st Ashad 2078 (15 July 2021)

Figures in NPR

	Bank	
	As at 31st Ashad 2078	As at 31st Ashad 2077
Assets		
Cash and cash equivalent	4,264,391,045	4,811,555,306
Due from Nepal Rastra Bank	1,318,007,209	1,300,360,398
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loan and advances to B/Fis	2,516,006,709	1,008,801,718
Loans and advances to customers	29,673,539,871	24,320,524,314
Investment securities	4,977,422,560	1,936,473,837
Current tax assets	257,032,301	148,003,557
Investment in subsidiaries	-	-
Investment in associates	583,734,750	483,295,906
Investment property	65,730,600	54,197,778
Property and equipment	305,936,977	314,659,956
Goodwill and Intangible assets	2,781,720	3,328,740
Deferred tax assets	-	-
Other assets	160,589,428	115,382,130
Total Assets	**44,125,173,171**	**34,496,583,890**
	As at 31st Ashad 2078	**As at31st Ashad 2077**
Liabilities		
Due to Bank and Financial Institutions	408,344,280	1,176,764,472
Due to Nepal Rastra Bank	1,426,927,505	469,929,415
Derivative financial instruments	-	-
Deposits from customers	36,371,466,800	28,058,567,257
Borrowing	-	-
Current Tax Liabilities	-	-
Provisions	-	-
Deferred tax liabilities	194,461,121	40,595,650
Other liabilities	429,401,671	306,751,504
Debt securities issued	-	-
Subordinated Liabilities	-	-
Total liabilities	**38,830,601,376**	**30,052,608,297**
Equity		
Share capital	2,906,453,550	2,716,311,729
Share premium	-	76,312
Retained earnings	435,012,253	293,536,397
Reserves	1,953,105,992	1,434,051,154
Total equity attributable to equity holders	**5,294,571,795**	**4,443,975,592**
Non-controlling interest	-	-
Total equity	**5,294,571,795**	**4,443,975,592**
Total liabilities and equity	**44,125,173,171**	**34,496,583,890**
Contingent liabilities and commitment	2,790,566,710	1,877,715,145
Net assets value per share	182.17	163.60

Lumbini Bikas Bank Limited
Consolidated Statement of Profit or Loss
For the Year Ended 31st Ashad 2078 (15 July 2021)

Figures in NPR

	Bank	
	Year ended 31st Ashad 2078	Year ended 31st Ashad 2077
Interest income	3,453,903,454	3,441,114,532
Interest expense	2,242,898,808	2,291,760,758
Net interest income	**1,211,004,646**	**1,149,753,774**
Fee and commission income	177,102,015	119,787,794
Fee and commission expense	4,842,097	3,363,472
Net fee and commission income	**172,359,917**	**116,424,322**
Net interest, fee and commission income	**1,383,364,564**	**1,266,178,095**
Net trading income	(17,864)	13,481
Other operating income	139,573,324	28,153,305
Total operating income	**1,522,920,024**	**1,294,344,881**
Impairment charge/(reversal) for loans and other losses	294,322,127	178,040,667
Net operating income	**1,228,597,896**	**1,116,304,214**
Operating expense		
Personnel expenses	358,789,822	324,049,733
Other operating expenses	214,949,596	212,721,007
Depreciation & Amortization	48,476,118	53,482,738
Operating Profit	**606,382,360**	**526,050,737**
Non operating income	22,985,076	13,700,688
Non operating expense	4,055,221	1,298,145
Profit before income tax	**625,312,215**	**538,453,280**
Income tax expense	191,345,036	159,892,456
Current Tax	189,028,448	154,529,271
Deferred Tax	2,316,588	5,363,185
Profit for the period	**433,967,179**	**378,560,824**
Profit attributable to:		
Equity holders of the Bank	433,967,179	378,560,824
Non-controlling interest	-	-
Profit for the period	**433,967,179**	**378,560,824**
Earnings per share		
Basic earnings per share	14.93	13.94
Diluted earnings per share	14.93	13.94

Lumbini Bikas Bank Limited
Consolidated Statement of Other Comprehensive Income
For the Year Ended 31st Ashad 2078 (15 July 2021)

Figures in NPR

	Bank	
	Year ended 31st Ashad 2078	Year ended 31st Ashad 2077
Profit for the year	**433,967,179**	**378,560,824**
Other comprehensive income, net of income tax		
Items that will not be reclassified to Profit or loss		
• Gains/(losses) from Investments in equity instruments measured at fair value	536,112,372	241,097,235
• Gains/(losses) on revaluation	13,116,043	3,652,060
• Actuarial gains/(losses) on defined benefit plans	(151,548,883)	(69,668,113)
Net other comprehensive income that will not be reclassified to profit or loss	**397,679,532**	**175,081,182**
Share of other comprehensive income of associate accounted as per equity method	**100,438,844**	**70,358,053**
Other comprehensive income for the period, net of income tax	498,118,376	245,439,235
Total comprehensive income for the year	**932,085,555**	**624,000,059**
Total comprehensive income attributable to:		
Equity holders of the Bank	932,085,555	624,000,059
Non-controlling interest	-	-
Total comprehensive income for the period	**932,085,555**	**624,000,059**

Lumbini Bikas Bank Limited
Consolidated Statement of Cash Flows
For the year ended Sharwan 1st 2077 to Ashad 31st 2078

Figures in NPR

	Bank	
	Year ended 31st Ashad 2078	Year ended 31st Ashad 2077
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	3,351,749,535	3,218,345,745
Fees and other income received	177,202,015	119,787,794
Dividend received	16,063,827	15,710,668
Receipts from other operating activities	33,805,193	13,362,411
Interest paid	(2,242,898,808)	(2,291,760,758)
Commission and fees paid	(4,842,097)	(3,363,472)
Cash payment to employees	(331,389,924)	(396,619,342)
Other expense paid	(228,008,424)	(212,721,007)
Operating cash flows before changes in operating assets and liabilities	**771,681,316**	**462,742,039**
(Increase)/Decrease in operating assets		
Due from Nepal Rastra Bank	(17,646,811)	(467,620,577)
Placement with bank and financial institutions	-	-
Other trading assets	-	-
Loan and advances to bank and financial institutions	(1,484,216,594)	199,322,057
Loans and advances to customers	(5,606,212,703)	(3,136,130,754)
Other assets	(45,207,048)	7,903,025
Increase/(Decrease) in operating liabilities		
Due to bank and financial institutions	(768,420,192)	(2,133,346,289)
Due to Nepal Rastra Bank	956,998,090	(211,757,697)
Deposit from customers	8,312,899,543	6,562,419,096
Borrowings	-	-
Other liabilities	109,692,708	847,065
Net cash flow from operating activities before tax paid	**2,229,568,309**	**1,284,377,964**
Income taxes paid	(298,057,192)	(192,621,451)
Net cash flow from operating activities	**1,931,511,117**	**1,091,756,513**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of investment securities	(2,930,331,671)	(73,648,300)
Receipts from sale of investment securities	551,621,716	44,076,965
Purchase of property and equipment	(38,748,004)	(44,280,368)
Receipt from the sale of property and equipment	692,350	415,660
Purchase of intangible assets	(491,550)	(435,500)
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	-	-
Receipt from the sale of investment properties	-	-
Interest received	20,732,062	(195,504)
Dividend received	-	-
Net cash used in investing activities	**(2,396,525,097)**	**(74,067,048)**
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	(82,150,281)	(332,100,926)
Interest paid	-	-
Other receipt/payment	-	-
Net cash from financing activities	**(82,150,281)**	**(332,100,926)**
Net increase (decrease) in cash and cash equivalents	**(547,164,261)**	**685,588,539**
Opening Cash and cash equivalents	4,811,555,306	4,125,966,767
Deregognition of Cash and cash equivalent of Subsidiary	-	-
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
Cash and cash equivalents at the end of the period	**4,264,391,045**	**4,811,555,306**

Lumbini Bikas Bank Limited
Statement of Total Distributable Profit or Loss
For the Year Ended 31st Ashad 2078 (15 July 2021)

(As per NRB Regulation)
Figures in NPR

	Bank	
	As at 31st Ashad 2078	As at 31st Ashad 2077
Opening Retained Earnings	**293,536,397**	**522,039,599**
Transfer From Retained Earnings During the Year (for Distribution 2076-77)	(271,554,861)	(517,392,710)
Transfer to Retained Earnings during the Period	44,065,472	25,101,484
Net profit or (loss) as per statement of profit or loss	**433,967,179**	**378,560,824**
Appropriations:		
a. General reserve	86,793,436	75,712,165
b. Foreign exchange fluctuation fund	-	345,954
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	1,119,936	3,785,608
e. Employees' training fund	-	-
f. Other	-	-
g.Investment Adjustment Reserve	-	-
Total Retained Earnings before regulatory adjustment	**412,100,815**	**328,465,470**
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(2,680,919)	(38,069,975)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	9,206,262	19,662,464
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	10,660,314	-
e. Deferred tax assets recognized (-)/ reversal (+)	2,316,588	5,363,185
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial loss recognized (-)/reversal (+)	8,733,471	(7,780,428)
i. Other (+/-)	(5,324,278)	(14,104,319)
Total Distributable Profit or (Loss)	**435,012,253**	**293,536,397**

Lumbini Bikas Bank Limited
Consolidated Statement of Changes in Equity
For the Year Ended 31st Ashad 2078 (15 July 2021)

	Attributable to equity holders of the Bank									
	Share Capital	Share premium	General reserve	Exchange equalization reserve	Regulatory reserve	Fair value reserve	Revaluation Reserve	Retained earning	Other reserves	Total
Balance at Shrawan 1, 2076	**2,209,766,313**	**14,272,683**	**644,579,577**	-	**502,152**	**166,224,583**	**12,159,665**	-	**522,039,599**	**638,475,493**	**4,208,020,064**
Comprehensive income for the year										-
Profit for the year	-	-	-	-	-	-	-	**378,560,824**	-	**378,560,824**
Other comprehensive income, net of tax										-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	172,524,740	-	-	-	172,524,740
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-
Share of Associates accounted as per Equity Method	-	-	-	-	-	-	-	-	70,358,054	70,358,054
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	2,556,442	2,556,442
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-