

Particulars	Notes	Poush 30, 2082 (14 January 2026)	Ashad 32, 2082 (16 July 2025)	Poush 29, 2081 (13 January 2025)
ASSETS				
NON-CURRENT ASSETS				
Goodwill		5,603,558	5,603,558	5,603,558
Property, Plant and Equipment	4.8	142,556,509	150,585,630	141,540,985
Intangible Assets	4.8	244,832,091	266,834,714	202,097,145
Right of Use-Asset	4.8	40,909,749	45,772,173	77,087,241
WIP Projects	4.8	458,560,921	385,676,437	333,605,308
Financial Assets				
Investment and Placements	4.4	550,094,000	366,244,000	423,204,000
Settlement Guarantee Fund Deposits	4.6	175,249,107	170,760,817	149,027,418
Deferred Tax Assets	4.7	8,535,054	8,535,054	13,811,639
TOTAL NON-CURRENT ASSETS		1,626,340,989	1,400,012,383	1,345,977,294
CURRENT ASSETS				
Inventories	4.2	116,500	116,500	119,995
Current Tax Assets	4.5	-	3,828,363	-
Financial Assets				
Cash and Bank Balances	4.1	14,135,618	13,368,436	37,412,860
Investment and Placements	4.4	1,688,014,984	1,688,240,000	1,594,500,000
Other Assets	4.3	180,472,847	284,631,220	176,768,913
TOTAL CURRENT ASSETS		1,882,739,949	1,990,184,519	1,808,801,768
TOTAL ASSETS		3,509,080,939	3,390,196,902	3,154,779,062
LIABILITIES				
NON-CURRENT LIABILITIES				
Provisions	4.9	50,904,900	51,086,297	42,515,525
Lease Liability	4.11	50,948,817	50,948,817	76,587,847
Financial Liabilities				
Settlement Guarantee Fund Liabilities	4.7.1	60,000,000	60,000,000	60,000,000
TOTAL NON-CURRENT LIABILITIES		161,853,718	162,035,114	179,103,372
CURRENT LIABILITIES				
Provisions	4.9	30,134,681	62,791,123	39,258,313
Lease Liability	4.11	1,213,545	5,761,564	14,106,676
Current Tax Liabilities	8.6	3,202,052	-	9,209,554
Financial Liabilities				
Other Liabilities	4.10	180,707,670	218,485,425	168,577,700
TOTAL CURRENT LIABILITIES		215,257,948	287,038,112	231,152,242
TOTAL LIABILITIES		377,111,666	449,073,226	410,255,615
Equity				
Share Capital	4.12	1,458,511,500	1,268,270,900	1,268,270,900
Reserves & Surplus	4.13	1,673,457,774	1,672,852,775	1,476,252,548
Total Equity		3,131,969,274	2,941,123,675	2,744,523,448
TOTAL LIABILITIES AND EQUITY		3,509,080,939	3,390,196,902	3,154,779,062
Significant Accounting Policies and Notes to Accounts				

NEPAL CLEARING HOUSE LTD.
Unaudited Statement of Profit or Loss
For the Period Ending Poush 30, 2082
(Corresponding to 17 July 2025 to 14 January 2026)

[Published as per Nepal Rastra Bank, Payment Systems Department Directive 11 (Clause 5)]

Particulars	Notes	Poush 30, 2082 (14 January 2026)	Ashad 32, 2082 (16 July 2025)	Poush 29, 2081 (13 January 2025)
Operating Income :				
Revenue	4.14	533,810,166	1,032,141,872	508,939,343
Software License - Members		-	-	-
Operating Expenses :				
Operating Expenses	4.15	102,308,133	172,400,332	72,971,235
Gross Profit		431,502,032	859,741,540	435,968,108
Add: Interest Income		54,888,192	127,470,102	66,154,064
Add: Other Income		1,498,655	11,613,919	3,161,487
Less: Administrative Expenses	4.16	48,789,148	108,868,423	55,450,999
Less: Human Resources Expenses	4.17	84,606,763	157,476,641	72,003,046
Less: Finance Cost (Actuarial and Lease Liability)	4.18	2,041,157	8,413,477	-
Foreign Exchange Gain/(Loss)		(442,534)	(510,577)	503,113
Operating Profit		352,009,277	723,556,443	378,332,727
Depreciation Expenses	4.8	28,498,408	55,352,881	22,146,262
Amortization Expenses	4.8	25,951,973	40,292,330	25,743,005
Staff Bonus Provision		29,755,890	62,791,123	33,044,346
Profit before Tax		267,803,007	565,120,109	297,399,114
Income Tax Liability		66,950,752	143,276,040	74,349,778
Deferred Tax Expenses (Income)		-	4,506,066	-
Profit for the period		200,852,255	417,338,004	223,049,335
Basic/Diluted Earnings Per Share (EPS)		13.77	32.91	17.59