

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2079/80
Condensed Consolidated Statement of Financial Position
As on Ashadh 31, 2080 (16.07.2023)

Amount in NPR

Particulars	Group		Bank	
	This Quarter ending Ashadh 31, 2080	Immediate Previous Year Ending Ashadh 32, 2079	This Quarter ending Ashadh 31, 2080	Immediate Previous Year Ending Ashadh 32, 2079
Assets				
Cash and cash equivalent	12,235,901,155	10,160,643,412	12,235,881,617	10,160,628,890
Due from Nepal Rastra Bank	8,385,447,141	4,519,929,769	8,385,447,141	4,519,929,769
Placement with Bank and Financial Institutions	5,044,187,119	-	5,044,187,119	-
Derivative financial instruments	3,509,204	33,908,998	3,509,204	33,908,998
Other trading assets	107,101,702	85,521,529	75,925,467	60,438,013
Loan and advances to B/FIs	5,621,177,671	5,183,047,328	5,621,177,671	5,183,047,328
Loans and advances to customers	116,723,024,487	105,394,035,672	116,723,024,487	105,394,035,672
Investment securities	33,878,742,798	23,575,969,481	33,878,742,798	23,575,969,481
Current tax assets	429,944,073	404,150,580	428,185,087	403,890,295
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	-	-	-	-
Property and equipment	1,304,448,227	1,056,817,087	1,302,829,436	1,053,945,563
Goodwill and Intangible assets	8,656,032	7,644,908	8,189,602	6,965,596
Deferred tax assets	382,415,921	325,437,758	379,705,963	322,159,142
Other assets	1,992,749,270	2,211,973,642	1,991,146,803	2,198,993,121
Total Assets	186,117,304,801	152,959,080,163	186,266,841,285	153,102,800,757
Liabilities				
Due to Bank and Financial Institutions	4,009,717,250	4,467,400,000	4,009,717,250	4,467,400,000
Due to Nepal Rastra Bank	-	1,303,496,556	-	1,303,496,556
Derivative financial instruments	-	-	-	-
Deposits from customers	150,563,041,727	119,451,954,677	150,828,378,987	119,710,205,430
Borrowing	4,017,897,082	3,853,806,893	4,017,897,082	3,853,806,893
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	4,258,624,465	4,045,243,243	4,251,292,654	4,025,369,581
Debt securities issued	4,627,001,623	2,629,094,880	4,627,001,623	2,629,094,880
Subordinated liabilities	-	-	-	-
Total liabilities	167,476,282,148	135,750,996,248	167,734,287,596	135,989,373,340
Equity				
Share capital	10,120,628,706	9,825,853,113	10,120,628,706	9,825,853,113
Share premium	-	-	-	-
Retained earnings	1,502,895,399	1,534,604,385	1,410,153,929	1,454,156,010
Reserves	7,017,498,548	5,847,626,417	7,001,771,054	5,833,418,295
Total equity attributable to equity holders	18,641,022,653	17,208,083,915	18,532,553,688	17,113,427,417
Non-controlling interest			-	-
Total equity	18,641,022,653	17,208,083,915	18,532,553,688	17,113,427,417
Total liabilities and equity	186,117,304,801	152,959,080,163	186,266,841,285	153,102,800,757

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2079/80
For the Fourth quarter ended Ashadh 31, 2080 (16.07.2023)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashadh 31, 2080	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashadh 32, 2079	This Quarter	Up to This Quarter (YTD) Ashadh 31, 2080	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashadh 32, 2079
Interest income	5,027,993,729	17,838,949,956	3,933,732,380	12,305,764,017	5,027,367,789	17,838,065,913	3,933,589,941	12,304,573,489
Interest expense	3,386,551,049	12,046,284,833	2,496,838,551	7,999,470,510	3,392,268,663	12,070,799,020	2,500,957,098	8,017,687,094
Net interest income	1,641,442,680	5,792,665,123	1,436,893,828	4,306,293,507	1,635,099,126	5,767,266,893	1,432,632,844	4,286,886,395
Fees and commission income	347,717,796	1,306,682,912	279,951,311	1,361,922,455	337,077,825	1,285,530,411	254,743,300	1,280,926,695
Fees and commission expense	26,960,122	99,300,201	14,242,443	97,615,121	26,621,421	97,527,948	4,756,208	78,194,566
Net fees and commission income	320,757,674	1,207,382,711	265,708,868	1,264,307,334	310,456,404	1,188,002,463	249,987,091	1,202,732,130
Net interest, fees and commission income	1,962,200,354	7,000,047,834	1,702,602,696	5,570,600,841	1,945,555,530	6,955,269,356	1,682,619,935	5,489,618,524
Net trading income	100,784,885	336,009,633	78,732,788	254,641,952	97,271,201	333,896,914	80,999,837	264,281,331
Other operating income	39,350,423	45,100,361	6,423,264	33,124,012	39,962,668	45,712,606	6,423,264	33,124,012
Total operating income	2,102,335,662	7,381,157,828	1,787,758,749	5,858,366,805	2,082,789,400	7,334,878,877	1,770,043,037	5,787,023,868
Impairment charge/(reversal) for loans and other losses	475,071,158	1,090,892,720	382,469,242	623,123,816	475,071,158	1,090,892,720	382,469,242	623,123,816
Net operating income	1,627,264,504	6,290,265,108	1,405,289,506	5,235,242,989	1,607,718,241	6,243,986,156	1,387,573,794	5,163,900,051
Operating expense								
Personnel expenses	690,257,056	2,028,647,874	623,364,373	1,839,060,801	687,078,558	2,019,530,408	620,132,667	1,828,054,496
Other operating expenses	223,783,124	697,526,899	30,268,510	620,032,181	223,546,395	693,532,590	31,261,007	615,912,644
Depreciation & amortisation	58,751,448	336,799,636	219,561,976	357,777,704	56,668,385	333,646,885	217,420,185	354,456,700
Operating Profit	654,472,876	3,227,290,699	532,094,648	2,418,372,302	640,424,903	3,197,276,274	518,759,935	2,365,476,211
Non operating income	1,167,081	13,541,203	769,892	2,955,575	4,186,426	23,457,623	3,203,390	13,818,225
Non operating expense	-	-	-	-	-	-	-	-
Profit before income tax	655,639,957	3,240,831,902	532,864,540	2,421,327,877	644,611,329	3,220,733,897	521,963,325	2,379,294,436
Income tax expense								
Current Tax	234,512,662	1,010,490,535	232,659,430	799,307,755	231,936,884	1,004,773,654	226,123,551	783,432,208
Deferred Tax Income (Expenses)	25,113,956	25,113,956	45,703,649	45,703,649	25,682,613	25,682,613	42,447,691	42,447,691
Profit/(loss) for the period	446,241,251	2,255,455,323	345,908,760	1,667,723,771	438,357,058	2,241,642,856	338,287,466	1,638,309,919

Earnings per share:

Basic earnings per share (Annualised)	-	22.29	-	16.48	-	22.15	-	16.19
Diluted earnings per share (Annualised)	-	22.29	-	16.48	-	22.15	-	16.19

Condensed Consolidated Statement of Comprehensive Income

Profit/(loss) for the period	446,241,251	2,255,455,323	345,908,760	1,667,723,771	438,357,058	2,241,642,856	338,287,466	1,638,309,919
Other Comprehensive Income/ (Expenses)	25,679,341	(74,349,819)	46,342,671	257,311,264	25,679,341	(74,349,819)	46,342,671	257,311,264
Total comprehensive Income	471,920,592	2,181,105,504	392,251,431	1,925,035,035	464,036,399	2,167,293,037	384,630,137	1,895,621,183

Profit attributable to:

Equity holders of the Bank	471,920,592	2,181,105,504	392,251,431	1,925,035,035	464,036,399	2,167,293,037	384,630,137	1,895,621,183
Non-controlling interest	-	-	-	-	-	-	-	-
Total	471,920,592	2,181,105,504	392,251,431	1,925,035,035	464,036,399	2,167,293,037	384,630,137	1,895,621,183

Ratios as per NRB Directives

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashadh 31, 2080	This Quarter	Up to This Quarter (YTD) Ashadh 32, 2079	This Quarter	Up to This Quarter (YTD) Ashadh 31, 2080	This Quarter	Up to This Quarter (YTD) Ashadh 32, 2079
Capital fund to RWA		12.78%		13.25%		12.78%		13.25%
Non-Performing loan (NPL) to total loan		2.43%		0.15%		2.43%		0.15%
Total loan loss provision to Total NPL		116.51%		1497.07%		116.51%		1497.07%
Cost of Funds		8.20%		6.12%		8.20%		6.12%
Credit to Deposit Ratio (As per NRB)		78.99%		86.86%		78.99%		86.86%
Average Base Rate (As per NRB)		10.74%		9.61%		10.74%		9.61%
Interest Rate Spread		3.99%		4.36%		3.99%		4.36%

Statement of Distributable Profit:

Particulars	Current Year (Upto this Quarter YTD)	Previous Year (Corresponding Quarter YTD)
Net profit or (loss) as per statement of profit or loss	2,241,642,856	1,638,309,919
<u>Appropriations:</u>		
a. General reserve	448,328,571	327,661,984
b. Foreign exchange fluctuation fund	1,253,144	2,076,139
c. Capital redemption reserve	276,458,222	320,902,667
d. Corporate social responsibility fund	22,416,429	16,383,099
e. Employees' training fund	17,059,973	20,038,186
f. Other	-	-
Profit or (loss) before regulatory adjustment	1,476,126,516	951,247,845
<u>Regulatory adjustment :</u>		
a. Interest receivable (-)/previous accrued interest received (+)	(326,730,871)	(75,217,730)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/resersal (+)	-	-
e. Deferred tax assets recognised (-)/ reversal (+)	(57,546,821)	67,828,565
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-

<i>g. Bargain purchase gain recognised (-)/reversal (+)</i>	-	-
<i>h. Actuarial loss recognised (-)/reversal (+)</i>	(101,188,573)	105,096,061
<i>i. Other (+/-) (Fair Value Gain on Trading Assets)</i>	-	19,687,586
Net Profit for the Fourth Quarter end available for distribution	990,660,251	1,068,642,326
Opening Retained Earning as on Shrawan 1	1,454,156,010	889,622,669
Adjustment (+/-)		
Distribution:		
<i>Bonus shares issued</i>	294,775,593	332,275,226
<i>Cash Dividend Paid</i>	739,886,739	171,833,760
Total Distributable profit or (loss) as on Quarter end date	1,410,153,929	1,454,156,010
Annualised Distributable Profit/Loss per share	13.93	14.80

Disclosure for above financial statement prepared as per Nepal Financial Reporting Standards (NFRS)

1. The above figures may undergo change as per statutory audit and/ or as per direction of Nepal Rastra Bank.
2. Group includes Nepal SBI Bank Ltd. (NSBL, Parent Company) and Nepal SBI Merchant Banking Ltd. (NSMBL, Subsidiary Company) where intergroup transactions have been eliminated.
3. The impairment loss on loan and advances have been measured as per norms prescribed by Nepal Rastra Bank for loan loss provision which may vary with the implementation of NFRS 9 i.e. impairment under expected credit loss model.
4. Figures have been regrouped/ rearranged wherever necessary for previous year corresponding quarter, however the financial position has been reflected as per local GAAP.
5. Employee bonus has been calculated as per provision of bonus act 2030 and included in personnel expenses.
6. Estimation of current quarter provision for gratuity and leave has been provided as per the bank's policy and as per the actuarial valuation.
7. The detailed interim financial results have also been published in bank's website, **nsbl.statebank**.

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2079/80

	Bank										Non-controlling interest	Total equity
	Attributable to equity holders of the Bank											
	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation Reserve	Retained earning	Other reserve	Total		
Balance at Ashadh end, 2079	9,825,853,113	-	3,387,039,155	40,945,085	584,972,667	152,240,011	-	1,454,156,010	1,668,221,377	17,113,427,417	-	17,113,427,417
Adjustment/Restatement:												
Adjusted/Restated balance at Shawan 1, 2079	9,825,853,113	-	3,387,039,155	40,945,085	584,972,667	152,240,011	-	1,454,156,010	1,668,221,377	17,113,427,417	-	17,113,427,417
Comprehensive income for the year												
Profit for the year	-	-	-	-	-	-	-	2,241,642,856	-	2,241,642,856	-	2,241,642,856
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	26,838,754	-	-	-	26,838,754	-	26,838,754
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	(101,188,573)	(101,188,573)	-	(101,188,573)
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	9,825,853,113	-	-	-	-	26,838,754	-	2,241,642,856	(101,188,573)	2,167,293,037	-	2,167,293,037
Transfer to reserve during the year	-	-	448,328,571	1,253,144	550,965,005	-	-	(1,316,481,345)	315,934,624	-	-	-
CSR Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(8,280,027)	(8,280,027)	-	(8,280,027)
Transfer from reserve during the year	-	-	-	-	(65,498,741)	-	-	65,498,741	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	294,775,593	-	-	-	-	-	-	(294,775,593)	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(739,886,739)	-	(739,886,739)	-	(739,886,739)
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	-	-	448,328,571	1,253,144	485,466,265	-	-	(2,285,644,937)	307,654,598	(748,166,766)	-	(748,166,766)
Balance at Ashadh end 2080	10,120,628,706	-	3,835,367,726	42,198,230	1,070,438,932	179,078,765	-	1,410,153,929	1,874,687,401	18,532,553,688	-	18,532,553,688

	Bank										Non-controlling interest	Total equity
	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation Reserve	Retained earning	Other reserve	Total		
Balance at Ashadh end, 2078	9,493,577,887	-	3,059,377,171	38,868,947	702,367,148	96,473,637	-	889,622,669	1,119,783,652	15,400,071,110	-	15,400,071,110
Adjustment/Restatement:	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted/Restated balance at Shrawan 1, 2078	9,493,577,887	-	3,059,377,171	38,868,947	702,367,148	96,473,637	-	889,622,669	1,119,783,652	15,400,071,110	-	15,400,071,110
Comprehensive income for the year												
Profit for the year	-	-	-	-	-	-	-	1,638,309,919	-	1,638,309,919	-	1,638,309,919
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	55,766,374	-	-	-	55,766,374	-	55,766,374
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	201,544,890	201,544,890	-	201,544,890
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	55,766,374	-	1,638,309,919	201,544,890	1,895,621,183	-	1,895,621,183
Transfer to reserve during the year	-	-	327,661,984	2,076,139	224,234,134	-	-	(911,296,208)	357,323,951	-	-	-
Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(10,431,117)	(10,431,117)	-	(10,431,117)
Transfer from reserve during the year	-	-	-	-	(341,628,615)	-	-	341,628,615	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	332,275,226	-	-	-	-	-	-	(332,275,226)	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(171,833,760)	-	(171,833,760)	-	(171,833,760)
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	332,275,226	-	327,661,984	2,076,139	(117,394,481)	-	-	(1,073,776,579)	346,892,835	(182,264,877)	-	(182,264,877)
Balance at Ashadh end 2079	9,825,853,113	-	3,387,039,155	40,945,085	584,972,667	152,240,011	-	1,454,156,010	1,668,221,377	17,113,427,417	-	17,113,427,417

	Group											Non-controlling interest	Total equity
	Attributable to equity holders of the Bank												
	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation Reserve	Retained earning	Other reserve	Total			
Balance at Ashadh end, 2079	9,825,853,113	-	3,389,976,516	40,945,085	584,938,580	152,240,012	-	1,534,604,385	1,679,526,223	17,208,083,915	-	17,208,083,915	
Adjustment/Restatement:	-	-	-	-	-	-	-	-	-	-	-	-	
Adjusted/Restated balance at Shawan 1, 2079	9,825,853,113	-	3,389,976,516	40,945,085	584,938,580	152,240,012	-	1,534,604,385	1,679,526,223	17,208,083,915	-	17,208,083,915	
Comprehensive income for the year	-	-	-	-	-	-	-	2,255,455,323	-	2,255,455,323	-	2,255,455,323	
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	-	
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	26,838,754	-	-	-	26,838,754	-	26,838,754	
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	(101,188,573)	(101,188,573)	-	(101,188,573)	
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-	
Total comprehensive income for the year	-	-	-	-	-	26,838,754	-	2,255,455,323	(101,188,573)	2,181,105,504	-	2,181,105,504	
Transfer to reserve during the year	-	-	449,709,818	1,253,144	550,965,005	-	-	(1,240,843,967)	238,915,999	-	-	-	
CSR Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(8,280,027)	(8,280,027)	-	(8,280,027)	
Transfer from reserve during the year	-	-	-	-	(65,498,741)	-	-	65,498,741	-	-	-	-	
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-	
Share issued	-	-	-	-	-	-	-	-	-	-	-	-	
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-	
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	
Bonus shares issued	294,775,593	-	-	-	-	-	-	(294,775,593)	-	-	-	-	
Cash dividend paid	-	-	-	-	-	-	-	(739,886,739)	-	(739,886,739)	-	(739,886,739)	
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-	
Total contributions by and distributions	294,775,593	-	449,709,818	1,253,144	485,466,265	-	-	(2,210,007,559)	230,635,972	(748,166,766)	-	(748,166,766)	
Balance at Ashadh end 2080	10,120,628,706	-	3,839,686,334	42,198,230	1,070,404,845	179,078,766	-	1,580,052,149	1,808,973,623	18,641,022,652	-	18,641,022,652	

	Group											
	Attributable to equity holders of the Bank										Non-controlling interest	Total equity
	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation Reserve	Retained earning	Other reserve	Total		
Balance at Ashadh end, 2078	9,493,577,887	-	3,059,377,171	38,868,947	702,333,061	96,473,638	-	943,888,290	1,130,894,762	15,465,413,756	-	15,465,413,756
Adjustment/Restatement:	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted/Restated balance at Shrawan 1, 2078	9,493,577,887	-	3,059,377,171	38,868,947	702,333,061	96,473,638	-	943,888,290	1,130,894,762	15,465,413,756	-	15,465,413,756
Comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	-	-	-	1,667,723,771	-	1,667,723,771	-	1,667,723,771
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	55,766,374	-	-	-	55,766,374	-	55,766,374
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	201,544,890	201,544,890	-	201,544,890
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	55,766,374	-	1,667,723,771	201,544,890	1,925,035,035	-	1,925,035,035
Transfer to reserve during the year	-	-	330,599,345	2,076,139	224,234,134	-	-	(914,527,305)	357,617,687	-	-	-
Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(10,531,117)	(10,531,117)	-	(10,531,117)
Transfer from reserve during the year	-	-	-	-	(341,628,615)	-	-	341,628,615	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	332,275,226	-	-	-	-	-	-	(332,275,226)	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(171,833,760)	-	(171,833,760)	-	(171,833,760)
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	332,275,226	-	330,599,345	2,076,139	(117,394,481)	-	-	(1,077,007,676)	347,086,571	(182,364,877)	-	(182,364,877)
Balance at Ashadh end 2079	9,825,853,113	-	3,389,976,516	40,945,085	584,938,580	152,240,012	-	1,534,604,385	1,679,526,223	17,208,083,915	-	17,208,083,915

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2079/80
For the Fourth quarter ended Ashadh 31, 2080 (16.07.2023)

	Group		Bank	
	Upto this Quarter	Corresponding Previous Year Upto This Quarter	Upto this Quarter	Corresponding Previous Year Upto This Quarter
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest received	17,646,964,069	12,096,245,822	17,646,080,026	12,095,055,294
Fees and other income received	1,652,978,521	1,645,985,886	1,641,742,441	1,575,852,777
Dividend received	7,655,053	19,547,675	7,655,053	19,547,675
Receipts from other operating activities	44,084,825	8,304,555	44,084,825	8,304,555
Interest paid	(11,571,620,563)	(7,720,287,762)	(11,596,134,750)	(7,736,540,671)
Commission and fees paid	(99,300,201)	(97,615,121)	(97,527,948)	(78,194,566)
Cash payment to employees	(1,836,661,986)	(1,629,542,606)	(1,827,544,521)	(1,618,536,302)
Other expense paid	(1,716,297,461)	(1,429,871,053)	(1,706,586,270)	(1,409,775,969)
Operating cash flows before changes in operating assets and liabilities	4,127,802,257	2,892,767,397	4,111,768,856	2,855,712,794
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	(3,865,517,372)	(1,246,948,528)	(3,865,517,372)	(1,246,948,528)
Placement with bank and financial institutions	(5,044,187,119)	41,500,000	(5,044,187,119)	-
Other trading assets	(25,980,000)	(14,319,841)	(22,000,000)	-
Loan and advances to bank and financial institutions	(441,188,590)	(667,134,595)	(441,188,590)	(667,134,595)
Loans and advances to customers	(12,416,823,288)	(8,995,031,204)	(12,416,823,288)	(8,995,031,204)
Other assets	38,953,476	(866,528,502)	30,842,491	(860,498,477)
	(21,754,742,894)	(11,748,462,670)	(21,758,873,878)	(11,769,612,804)
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	(457,682,750)	(1,626,275,000)	(457,682,750)	(1,626,275,000)
Due to Nepal Rastra Bank	(1,303,496,556)	(2,962,016,872)	(1,303,496,556)	(2,962,016,872)
Deposit from customers	31,111,087,050	13,398,072,714	31,118,173,556	13,471,738,579
Borrowings	164,090,190	3,853,806,893	164,090,190	3,853,806,893
Other liabilities	32,183,243	1,548,270,002	44,725,094	1,534,113,475
Net cash flow from operating activities before tax paid	29,546,181,178	14,211,857,736	29,565,809,534	14,271,367,074
Income taxes paid				
Net cash flow from operating activities	11,919,240,541	5,356,162,463	11,918,704,512	5,357,467,064
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(10,264,432,240)	(2,249,316,361)	(10,264,432,240)	(2,249,316,361)
Receipts from sale of investment securities	-	13,294,531	-	13,294,531
Purchase of property and equipment	(406,115,652)	(370,006,762)	(405,584,639)	(369,487,336)
Receipt from the sale of property and equipment	10,293,225	(157,980,154)	10,293,226	(157,980,154)
Purchase of intangible assets	(3,726,740)	(4,033,818)	(3,726,740)	(3,937,768)
Receipt from the sale of intangible assets	-	-	-	-
Purchase of investment properties	-	-	-	-
Receipt from the sale of investment properties	-	-	-	-
Interest received	-	-	-	-
Dividend received	-	-	-	-
Net cash used in investing activities	(10,663,981,407)	(2,768,042,564)	(10,663,450,393)	(2,767,427,088)
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities	2,399,071,271	-	2,399,071,271	-
Repayment of debt securities	(400,000,000)	(400,000,000)	(400,000,000)	(400,000,000)
Receipt from issue of subordinated liabilities	-	-	-	-
Repayment of subordinated liabilities	-	-	-	-
Receipt from issue of shares	-	-	-	-
Dividends paid	(703,243,864)	(175,005,310)	(703,243,864)	(175,005,310)
Interest paid	(475,828,798)	(280,750,945)	(475,828,798)	(280,750,945)
Other receipt/payment	-	-	-	-
Net cash from financing activities	819,998,609	(855,756,255)	819,998,609	(855,756,255)
Net increase (decrease) in cash and cash equivalents				
Cash and cash equivalents at beginning of the year	10,160,643,412	8,428,279,768	10,160,628,890	8,426,345,170
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-	-	-
Cash and cash equivalents at End of the period	12,235,901,154	10,160,643,412	12,235,881,617	10,160,628,890