

**Nepal SBI Bank Ltd.**  
**Unaudited Interim Financial Statement of FY2080/81**  
**Condensed Consolidated Statement of Financial Position**  
As on Ashadh 31, 2081 (15.07.2024)

Amount in NPR

Particulars	Group		Bank	
	This Quarter ending Ashadh 31, 2081	Immediate Previous Year Ending Ashadh 31, 2080	This Quarter ending Ashadh 31, 2081	Immediate Previous Year Ending Ashadh 31, 2080
<b>Assets</b>				
Cash and cash equivalent	11,217,326,825	12,235,901,155	11,217,312,652	12,235,881,617
Due from Nepal Rastra Bank	9,672,790,114	8,385,447,141	9,672,790,114	8,385,447,141
Placement with Bank and Financial Institutions	2,768,089,779	5,044,187,119	2,768,089,779	5,044,187,119
Derivative financial instruments	1,631,672	3,509,204	1,631,672	3,509,204
Other trading assets	194,094,076	107,101,702	81,551,000	75,925,467
Loan and advances to B/FIs	6,265,884,193	5,621,617,739	6,265,884,193	5,621,617,739
Loans and advances to customers	125,991,030,612	116,302,286,018	125,991,030,612	116,302,286,018
Investment securities	47,833,055,676	33,878,742,798	47,833,055,676	33,878,742,798
Current tax assets	511,579,988	541,530,188	509,845,655	539,771,202
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	324,222,120	-	324,222,120	-
Property and equipment	1,300,109,589	1,304,448,227	1,298,765,701	1,302,829,436
Goodwill and Intangible assets	9,289,013	8,656,032	9,024,693	8,189,602
Deferred tax assets	435,627,895	382,415,921	434,766,148	379,705,963
Other assets	2,235,615,211	1,991,580,130	2,225,142,569	1,991,146,803
<b>Total Assets</b>	<b>208,760,346,762</b>	<b>185,807,423,375</b>	<b>208,822,001,471</b>	<b>185,958,128,999</b>
<b>Liabilities</b>				
Due to Bank and Financial Institutions	3,730,125,507	4,009,717,250	3,730,125,507	4,009,717,250
Due to Nepal Rastra Bank	-	-	-	-
Derivative financial instruments	-	-	-	-
Deposits from customers	175,320,312,440	150,563,041,727	175,514,855,972	150,828,378,987
Borrowing	-	4,017,897,082	-	4,017,897,082
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	4,251,335,912	4,214,597,483	4,245,599,770	4,208,434,812
Debt securities issued	5,843,554,047	4,627,001,623	5,843,554,047	4,627,001,623
Subordinated liabilities	-	-	-	-
<b>Total liabilities</b>	<b>189,145,327,905</b>	<b>167,432,255,166</b>	<b>189,334,135,296</b>	<b>167,691,429,754</b>
<b>Equity</b>				
Share capital	10,500,152,282	10,120,628,706	10,500,152,282	10,120,628,706
Share premium	-	-	-	-
Retained earnings	1,240,105,770	1,163,289,658	1,130,199,955	1,070,548,188
Reserves	7,874,760,804	7,091,249,845	7,857,513,938	7,075,522,351
<b>Total equity attributable to equity holders</b>	<b>19,615,018,856</b>	<b>18,375,168,209</b>	<b>19,487,866,175</b>	<b>18,266,699,245</b>
<b>Non-controlling interest</b>				
<b>Total equity</b>	<b>19,615,018,856</b>	<b>18,375,168,209</b>	<b>19,487,866,175</b>	<b>18,266,699,245</b>
<b>Total liabilities and equity</b>	<b>208,760,346,762</b>	<b>185,807,423,375</b>	<b>208,822,001,471</b>	<b>185,958,128,999</b>

**Nepal SBI Bank Ltd.**  
**Unaudited Interim Financial Statement of FY2080/81**  
For the Fourth quarter ended Ashadh 31, 2081 (15.07.2024)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashadh 31, 2081	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashadh 31, 2080	This Quarter	Up to This Quarter (YTD) Ashadh 31, 2081	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashadh 31, 2080
Interest income	4,575,793,187	17,897,560,266	5,027,993,729	17,838,949,956	4,572,775,161	17,894,542,227	5,027,367,789	17,838,065,913
Interest expense	3,072,212,709	12,802,276,074	3,386,551,049	12,046,284,833	3,073,562,176	12,821,574,436	3,392,268,663	12,070,799,020
<b>Net interest income</b>	<b>1,503,580,478</b>	<b>5,095,284,192</b>	<b>1,641,442,680</b>	<b>5,792,665,123</b>	<b>1,499,212,985</b>	<b>5,072,967,791</b>	<b>1,635,099,126</b>	<b>5,767,266,893</b>
Fee and commission income	368,726,815	1,299,186,914	347,717,796	1,306,682,912	362,397,332	1,266,583,634	337,077,825	1,285,530,411
Fee and commission expense	53,414,437	140,108,997	26,960,122	99,300,201	57,431,728	135,771,616	26,621,421	97,527,948
<b>Net fee and commission income</b>	<b>315,312,378</b>	<b>1,159,077,918</b>	<b>320,757,674</b>	<b>1,207,382,711</b>	<b>304,965,604</b>	<b>1,130,812,019</b>	<b>310,456,404</b>	<b>1,188,002,463</b>
<b>Net interest, fee and commission income</b>	<b>1,818,892,856</b>	<b>6,254,362,110</b>	<b>1,962,200,354</b>	<b>7,000,047,834</b>	<b>1,804,178,589</b>	<b>6,203,779,810</b>	<b>1,945,555,530</b>	<b>6,955,269,356</b>
Net trading income	56,126,147	165,592,453	100,784,885	336,009,633	50,711,344	161,974,066	97,271,201	333,896,914
Other operating income	12,041,446	43,788,989	39,350,423	45,100,361	11,552,319	43,299,862	39,962,668	45,712,606
<b>Total operating income</b>	<b>1,887,060,450</b>	<b>6,463,743,551</b>	<b>2,102,335,662</b>	<b>7,381,157,828</b>	<b>1,866,442,253</b>	<b>6,409,053,737</b>	<b>2,082,789,400</b>	<b>7,334,878,877</b>
Impairment charge/(reversal) for loans and other losses	(163,645,284)	636,394,775	895,369,559	1,511,191,121	(163,645,284)	636,394,775	895,369,559	1,511,191,121
<b>Net operating income</b>	<b>2,050,705,734</b>	<b>5,827,348,777</b>	<b>1,206,966,103</b>	<b>5,869,966,707</b>	<b>2,030,087,537</b>	<b>5,772,658,962</b>	<b>1,187,419,840</b>	<b>5,823,687,755</b>
<b>Operating expense</b>								
Personnel expenses	634,150,914	1,979,863,653	647,399,213	1,985,790,031	628,282,959	1,961,425,182	644,220,716	1,976,672,565
Other operating expenses	180,640,049	696,430,334	232,063,151	705,806,926	174,653,496	691,043,419	231,826,422	701,812,616
Depreciation & amortisation	21,009,994	268,754,604	58,751,448	336,799,636	20,786,552	267,984,409	56,668,385	333,646,885
<b>Operating Profit</b>	<b>1,214,904,777</b>	<b>2,882,300,186</b>	<b>268,752,291</b>	<b>2,841,570,114</b>	<b>1,206,364,530</b>	<b>2,852,205,953</b>	<b>254,704,318</b>	<b>2,811,555,689</b>
Non operating income	(15,723,482)	23,426,716	1,167,081	13,541,203	(15,723,482)	26,843,127	4,186,426	23,457,623
Non operating expense	-	-	-	-	-	-	-	-
<b>Profit before income tax</b>	<b>1,199,181,295</b>	<b>2,905,726,902</b>	<b>269,919,372</b>	<b>2,855,111,317</b>	<b>1,190,641,048</b>	<b>2,879,049,080</b>	<b>258,890,744</b>	<b>2,835,013,312</b>
Income tax expense								
Current Tax	359,190,339	889,400,700	122,926,547	898,904,420	359,024,643	883,254,807	120,350,769	893,187,539
Deferred Tax Income (Expenses)	16,078,867	16,078,867	25,113,956	25,113,956	17,927,078	17,927,078	25,682,613	25,682,613
<b>Profit/(loss) for the period</b>	<b>856,069,824</b>	<b>2,032,405,069</b>	<b>172,106,781</b>	<b>1,981,320,853</b>	<b>849,543,483</b>	<b>2,013,721,352</b>	<b>164,222,588</b>	<b>1,967,508,386</b>

**Earnings per share:**

Basic earnings per share (Annualised)	-	19.36	-	18.87	-	19.18	-	18.74
Diluted earnings per share (Annualised)	-	19.36	-	18.87	-	19.18	-	18.74

**Condensed Consolidated Statement of Comprehensive Income**

Profit/(loss) for the period	856,069,824	2,032,405,069	172,106,781	1,981,320,853	849,543,483	2,013,721,352	164,222,588	1,967,508,386
Other Comprehensive Income/ (Expenses)	4,656,166	(86,643,915)	25,679,341	(74,349,819)	4,656,166	(86,643,915)	25,679,341	(74,349,819)
<b>Total comprehensive Income</b>	<b>860,725,989</b>	<b>1,945,761,154</b>	<b>197,786,122</b>	<b>1,906,971,034</b>	<b>854,199,649</b>	<b>1,927,077,436</b>	<b>189,901,930</b>	<b>1,893,158,567</b>

**Profit attributable to:**

Equity holders of the Bank	860,725,989	1,945,761,154	197,786,122	1,906,971,034	854,199,649	1,927,077,436	189,901,930	1,893,158,567
Non-controlling interest	-	-	-	-	-	-	-	-
<b>Total</b>	<b>860,725,989</b>	<b>1,945,761,154</b>	<b>197,786,122</b>	<b>1,906,971,034</b>	<b>854,199,649</b>	<b>1,927,077,436</b>	<b>189,901,930</b>	<b>1,893,158,567</b>

**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, 2081	This Quarter	Up to This Quarter (YTD) Ashadh 31, 2080	This Quarter	Up to This Quarter (YTD) Ashadh 31, 2081	This Quarter	Up to This Quarter (YTD) Ashadh 31, 2080
Capital fund to RWA		13.28%		12.58%		13.28%		12.58%
Non-Performing loan (NPL) to total loan		2.00%		2.43%		2.00%		2.43%
Total loan loss provision to Total NPL		170.08%		130.60%		170.08%		130.60%
Cost of Funds		7.12%		8.20%		7.12%		8.20%
Credit to Deposit Ratio (As per NRB)		74.35%		78.99%		74.35%		78.99%
Average Base Rate (As per NRB)		8.30%		10.74%		8.30%		10.74%
Interest Rate Spread		3.99%		3.99%		3.99%		3.99%

**Statement of Distributable Profit:**

	Current Year (Upto this Quarter YTD)	Previous Year (Corresponding Quarter YTD)
<b>Net profit or (loss) as per statement of profit or loss</b>	<b>2,013,721,352</b>	<b>1,967,508,386</b>
<b><u>Appropriations:</u></b>		
a. General reserve	402,744,270	393,501,677
b. Foreign exchange fluctuation fund	7,728,837	1,253,144
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	11,250,060	11,395,057
e. Employees' training fund	1,581,174	17,059,973
f. Other (Debenture Redemption Reserve)	254,236,000	276,458,222
<b>Profit or (loss) before regulatory adjustment</b>	<b>1,336,181,010</b>	<b>1,267,840,312</b>
<b><u>Regulatory adjustment:</u></b>		
a. Interest receivable (-)/previous accrued interest received (+)	(341,251,544)	(326,730,871)
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 (-)/reversal (+)	(204,259,935)	-
e. Deferred tax assets recognised (-)/ reversal (+)	(17,927,078)	(145,499,826)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	(7,180,179)	(144,555,104)
i. Other (+/-) (Fair Value Gain on Trading Assets)	-	-
<b>Net Profit for the Fourth Quarter end available for distribution</b>	<b>765,562,274</b>	<b>651,054,511</b>

Opening Retained Earning as on Shrawan 1	1,070,548,188	1,454,156,010
Adjustment (+/-)	-17,707,754	-
Distribution:		
<i>Bonus shares issued</i>	-	294,775,593
<i>Cash Dividend Paid</i>	688,202,752	739,886,739
<b>Total Distributable profit or (loss) as on Quarter end date</b>	<b>1,130,199,955</b>	<b>1,070,548,188</b>
<b>Annualised Distributable Profit/Loss per share</b>	<b>10.76</b>	<b>10.58</b>

**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 FY2080/81

	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, 2080	10,120,628,706	-	3,780,540,832	42,198,230	1,201,758,468	179,078,765	-	1,070,548,188	1,871,946,057	18,266,699,245	-	18,266,699,245
Adjustment/Restatement:								(17,707,754)		(17,707,754)		(17,707,754)
<b>Adjusted/Restated balance at Shawan 1, 2080</b>	<b>10,120,628,706</b>	<b>-</b>	<b>3,780,540,832</b>	<b>42,198,230</b>	<b>1,201,758,468</b>	<b>179,078,765</b>	<b>-</b>	<b>1,052,840,433</b>	<b>1,871,946,057</b>	<b>18,248,991,491</b>	<b>-</b>	<b>18,248,991,491</b>
<b>Comprehensive income for the year</b>												
<b>Profit for the year</b>	-	-	-	-	-	-	-	2,013,721,352	-	2,013,721,352	-	2,013,721,352
<b>Other comprehensive income, net of tax</b>	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	(81,617,790)	-	-	-	(81,617,790)	-	(81,617,790)
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	(5,026,125)	(5,026,125)	-	(5,026,125)
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total comprehensive income for the year</b>	<b>10,120,628,706</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(81,617,790)</b>	<b>-</b>	<b>2,013,721,352</b>	<b>(5,026,125)</b>	<b>1,927,077,436</b>	<b>-</b>	<b>1,927,077,436</b>
Transfer to reserve during the year	-	-	402,744,270	7,728,837	1,121,583,742	-	-	(1,799,124,083)	267,067,234	-	-	-
Transfer from reserve during the year	-	-	-	-	(550,965,005)	-	-	550,965,005	-	-	-	-
<b>Transactions with owners, directly recognised in equity</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
<b>Dividends to equity holders</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Bonus shares issued	379,523,576	-	-	-	-	-	-	-	(379,523,576)	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(688,202,752)	-	(688,202,752)	-	(688,202,752)
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total contributions by and distributions</b>	<b>-</b>	<b>-</b>	<b>402,744,270</b>	<b>7,728,837</b>	<b>570,618,736</b>	<b>-</b>	<b>-</b>	<b>(1,936,361,830)</b>	<b>(112,456,342)</b>	<b>(688,202,752)</b>	<b>-</b>	<b>(688,202,752)</b>
<b>Balance at Ashadh end 2081</b>	<b>10,500,152,282</b>	<b>-</b>	<b>4,183,285,102</b>	<b>49,927,067</b>	<b>1,772,377,204</b>	<b>97,460,975</b>	<b>-</b>	<b>1,130,199,955</b>	<b>1,754,463,590</b>	<b>19,487,866,175</b>	<b>-</b>	<b>19,487,866,175</b>

	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:												
<b>Adjusted/Restated balance at Shrawan 1, 2079</b>	<b>9,825,853,113</b>	<b>-</b>	<b>3,387,039,155</b>	<b>40,945,085</b>	<b>584,972,667</b>	<b>152,240,011</b>	<b>-</b>	<b>1,454,156,010</b>	<b>1,668,221,377</b>	<b>17,113,427,417</b>	<b>-</b>	<b>17,113,427,417</b>
<b>Comprehensive income for the year</b>												
<b>Profit for the year</b>	-	-	-	-	-	-	-	1,967,508,386	-	1,967,508,386	-	1,967,508,386
<b>Other comprehensive income, net of tax</b>	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	26,838,754	-	-	-	26,838,754	-	26,838,754
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) 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)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total comprehensive income for the year</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>26,838,754</b>	<b>-</b>	<b>1,967,508,386</b>	<b>(101,188,573)</b>	<b>1,893,158,567</b>	<b>-</b>	<b>1,893,158,567</b>
Transfer to reserve during the year	-	-	393,501,677	1,253,144	841,019,935	-	-	(1,540,688,010)	304,913,253	-	-	-
Expenses Charged to fund directly	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from reserve during the year	-	-	-	-	(224,234,134)	-	-	224,234,134	-	-	-	-
<b>Transactions with owners, directly recognised in equity</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
<b>Dividends to equity holders</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total contributions by and distributions</b>	<b>294,775,593</b>	<b>-</b>	<b>393,501,677</b>	<b>1,253,144</b>	<b>616,785,801</b>	<b>-</b>	<b>-</b>	<b>(2,351,116,208)</b>	<b>304,913,253</b>	<b>(739,886,739)</b>	<b>-</b>	<b>(739,886,739)</b>
<b>Balance at Ashadh end 2080</b>	<b>10,120,628,706</b>	<b>-</b>	<b>3,780,540,832</b>	<b>42,198,230</b>	<b>1,201,758,468</b>	<b>179,078,765</b>	<b>-</b>	<b>1,070,548,188</b>	<b>1,871,946,057</b>	<b>18,266,699,245</b>	<b>-</b>	<b>18,266,699,245</b>

	Group											Non-controlling interest	Total equity
	Attributable to equity holders of the Bank										Total		
	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation Reserve	Retained earning	Other reserve				
<b>Balance at Ashadh end, 2080</b>	10,120,628,706	-	3,784,859,440	42,198,230	1,201,724,381	179,078,766	-	1,163,289,658	1,883,389,029	<b>18,375,168,209</b>	-	<b>18,375,168,209</b>	
<b>Adjustment/Restatement:</b>	-	-	-	-	-	-	-	(17,707,754)	-	<b>(17,707,754)</b>	-	<b>(17,707,754)</b>	
<b>Adjusted/Restated balance at Shawan 1, 2080</b>	<b>10,120,628,706</b>	<b>-</b>	<b>3,784,859,440</b>	<b>42,198,230</b>	<b>1,201,724,381</b>	<b>179,078,766</b>	<b>-</b>	<b>1,145,581,903</b>	<b>1,883,389,029</b>	<b>18,357,460,455</b>	<b>-</b>	<b>18,357,460,455</b>	
<b>Comprehensive income for the year</b>	-	-	-	-	-	-	-	2,032,405,069	-	<b>2,032,405,069</b>	-	<b>2,032,405,069</b>	
<b>Profit for the year</b>	-	-	-	-	-	-	-	2,032,405,069	-	<b>2,032,405,069</b>	-	<b>2,032,405,069</b>	
<b>Other comprehensive income, net of tax</b>	-	-	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	(81,617,790)	-	(81,617,790)	
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	(5,026,125)	<b>(5,026,125)</b>	-	<b>(5,026,125)</b>	
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total comprehensive income for the year</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(81,617,790)</b>	<b>-</b>	<b>2,032,405,069</b>	<b>(5,026,125)</b>	<b>1,945,761,154</b>	<b>-</b>	<b>1,945,761,154</b>	
Transfer to reserve during the year	-	-	404,125,517	7,728,837	1,121,583,742	-	-	(1,800,643,455)	267,205,359	-	-	-	
Transfer from reserve during the year	-	-	-	-	(550,965,005)	-	-	550,965,005	-	-	-	-	
<b>Transactions with owners, directly recognised in equity</b>	-	-	-	-	-	-	-	-	-	-	-	-	
Share issued	-	-	-	-	-	-	-	-	-	-	-	-	
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Dividends to equity holders</b>	-	-	-	-	-	-	-	-	-	-	-	-	
Bonus shares issued	379,523,576	-	-	-	-	-	-	-	(379,523,576)	-	-	-	
Cash dividend paid	-	-	-	-	-	-	-	(688,202,752)	-	<b>(688,202,752)</b>	-	<b>(688,202,752)</b>	
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total contributions by and distributions</b>	<b>379,523,576</b>	<b>-</b>	<b>404,125,517</b>	<b>7,728,837</b>	<b>570,618,736</b>	<b>-</b>	<b>-</b>	<b>(1,937,881,202)</b>	<b>(112,318,217)</b>	<b>(688,202,752)</b>	<b>-</b>	<b>(688,202,752)</b>	
<b>Balance at Ashadh end 2081</b>	<b>10,500,152,282</b>	<b>-</b>	<b>4,188,984,957</b>	<b>49,927,067</b>	<b>1,772,343,118</b>	<b>97,460,976</b>	<b>-</b>	<b>1,240,105,770</b>	<b>1,766,044,687</b>	<b>19,615,018,856</b>	<b>-</b>	<b>19,615,018,856</b>	

	Group											Non-controlling interest	Total equity
	Attributable to equity holders of the Bank										Total		
	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation Reserve	Retained earning	Other reserve				
<b>Balance at Ashadh end, 2079</b>	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	<b>17,208,083,915</b>	-	<b>17,208,083,915</b>	
<b>Adjustment/Restatement:</b>	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Adjusted/Restated balance at Shrawan 1, 2079</b>	<b>9,825,853,113</b>	<b>-</b>	<b>3,389,976,516</b>	<b>40,945,085</b>	<b>584,938,580</b>	<b>152,240,012</b>	<b>-</b>	<b>1,534,604,385</b>	<b>1,679,526,223</b>	<b>17,208,083,915</b>	<b>-</b>	<b>17,208,083,915</b>	
<b>Comprehensive income for the year</b>	-	-	-	-	-	-	-	1,981,320,853	-	<b>1,981,320,853</b>	-	<b>1,981,320,853</b>	
<b>Profit for the year</b>	-	-	-	-	-	-	-	1,981,320,853	-	<b>1,981,320,853</b>	-	<b>1,981,320,853</b>	
<b>Other comprehensive income, net of tax</b>	-	-	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	26,838,754	-	-	-	<b>26,838,754</b>	-	<b>26,838,754</b>	
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	(101,188,573)	<b>(101,188,573)</b>	-	<b>(101,188,573)</b>	
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total comprehensive income for the year</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>26,838,754</b>	<b>-</b>	<b>1,981,320,853</b>	<b>(101,188,573)</b>	<b>1,906,971,034</b>	<b>-</b>	<b>1,906,971,034</b>	
Transfer to reserve during the year	-	-	394,882,924	1,253,144	841,019,935	-	-	(1,542,207,382)	305,051,378	-	-	-	
Expenses Charged to fund directly	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer from reserve during the year	-	-	-	-	(224,234,134)	-	-	224,234,134	-	-	-	-	
<b>Transactions with owners, directly recognised in equity</b>	-	-	-	-	-	-	-	-	-	-	-	-	
Share issued	-	-	-	-	-	-	-	-	-	-	-	-	
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Dividends to equity holders</b>	-	-	-	-	-	-	-	-	-	-	-	-	
Bonus shares issued	294,775,593	-	-	-	-	-	-	(294,775,593)	-	-	-	-	
Cash dividend paid	-	-	-	-	-	-	-	(739,886,739)	-	<b>(739,886,739)</b>	-	<b>(739,886,739)</b>	
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total contributions by and distributions</b>	<b>294,775,593</b>	<b>-</b>	<b>394,882,924</b>	<b>1,253,144</b>	<b>616,785,801</b>	<b>-</b>	<b>-</b>	<b>(2,352,635,580)</b>	<b>305,051,378</b>	<b>(739,886,739)</b>	<b>-</b>	<b>(739,886,739)</b>	
<b>Balance at Ashadh end 2080</b>	<b>10,120,628,706</b>	<b>-</b>	<b>3,784,859,440</b>	<b>42,198,230</b>	<b>1,201,724,381</b>	<b>179,078,766</b>	<b>-</b>	<b>1,163,289,658</b>	<b>1,883,389,029</b>	<b>18,375,168,209</b>	<b>-</b>	<b>18,375,168,209</b>	

**Nepal SBI Bank Ltd.**  
**Unaudited Interim Financial Statement of FY2080/81**  
For the Fourth quarter ended Ashadh 31, 2081 (15.07.2024)

	Group		Bank	
	Upto this Quarter	Corresponding Previous Year Upto This Quarter	Upto this Quarter	Corresponding Previous Year Upto This Quarter
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>				
Interest received	17,792,208,894	17,646,964,069	17,789,190,855	17,646,080,026
Fees and other income received	1,478,173,020	1,652,978,521	1,448,986,151	1,641,742,441
Dividend received	7,946,866	7,655,053	7,946,866	7,655,053
Receipts from other operating activities	41,758,478	44,084,825	41,269,350	44,084,825
Interest paid	(12,226,417,020)	(11,571,620,563)	(12,245,715,382)	(11,596,134,750)
Commission and fees paid	(140,108,997)	(99,300,201)	(135,771,616)	(97,527,948)
Cash payment to employees	(1,874,513,362)	(1,793,804,144)	(1,856,074,891)	(1,784,686,678)
Other expense paid	(1,585,833,953)	(1,604,711,346)	(1,574,301,144)	(1,595,000,155)
<b>Operating cash flows before changes in operating assets and liabilities</b>	<b>3,493,213,927</b>	<b>4,282,246,214</b>	<b>3,475,530,191</b>	<b>4,266,212,813</b>
<b>(Increase)/Decrease in operating assets</b>				
Due from Nepal Rastra Bank	(1,287,342,973)	(3,865,517,372)	(1,287,342,973)	(3,865,517,372)
Placement with bank and financial institutions	2,276,097,340	(5,044,187,119)	2,276,097,340	(5,044,187,119)
Other trading assets	(84,916,987)	(25,980,000)	(7,168,533)	(22,000,000)
Loan and advances to bank and financial institutions	(645,909,509)	(441,628,658)	(645,909,509)	(441,628,658)
Loans and advances to customers	(10,323,496,313)	(12,416,383,221)	(10,323,496,313)	(12,416,383,221)
Other assets	(670,264,754)	(71,463,499)	(660,250,093)	(80,743,624)
	<b>(10,735,833,197)</b>	<b>(21,865,159,869)</b>	<b>(10,648,070,081)</b>	<b>(21,870,459,993)</b>
<b>Increase/(Decrease) in operating liabilities</b>				
Due to bank and financial institutions	(279,591,743)	(457,682,750)	(279,591,743)	(457,682,750)
Due to Nepal Rastra Bank	-	(1,303,496,556)	-	(1,303,496,556)
Deposit from customers	24,757,270,712	31,111,087,050	24,686,476,986	31,118,173,556
Borrowings	(4,017,897,082)	164,090,190	(4,017,897,082)	164,090,190
Other liabilities	38,542,541	(11,809,590)	38,969,071	1,901,400
<b>Net cash flow from operating activities before tax paid</b>	<b>20,498,324,428</b>	<b>29,502,188,344</b>	<b>20,427,957,231</b>	<b>29,522,985,840</b>
Income taxes paid	-	-	-	-
<b>Net cash flow from operating activities</b>	<b>13,255,705,158</b>	<b>11,919,274,689</b>	<b>13,255,417,340</b>	<b>11,918,738,660</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>				
Purchase of investment securities	(14,070,909,721)	(10,264,432,240)	(14,070,909,721)	(10,264,432,240)
Receipts from sale of investment securities	-	-	-	-
Purchase of property and equipment	(217,900,934)	(406,115,652)	(217,607,752)	(405,584,639)
Receipt from the sale of property and equipment	92,417,472	10,293,225	92,417,472	10,293,226
Purchase of intangible assets	(3,685,958)	(3,726,740)	(3,685,958)	(3,726,740)
Receipt from the sale of intangible assets	-	-	-	-
Purchase of investment properties	-	-	-	-
Receipt from the sale of investment properties	-	-	-	-
Interest received	-	-	-	-
Dividend received	-	-	-	-
<b>Net cash used in investing activities</b>	<b>(14,200,079,141)</b>	<b>(10,663,981,407)</b>	<b>(14,199,785,959)</b>	<b>(10,663,450,393)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>				
Receipt from issue of debt securities	1,416,552,424	2,399,071,271	1,416,552,424	2,399,071,271
Repayment of debt securities	(200,000,000)	(400,000,000)	(200,000,000)	(400,000,000)
Receipt from issue of subordinated liabilities	-	-	-	-
Repayment of subordinated liabilities	-	-	-	-
Receipt from issue of shares	-	-	-	-
Dividends paid	(697,185,963)	(703,278,013)	(697,185,963)	(703,278,013)
Interest paid	(575,859,055)	(475,828,798)	(575,859,055)	(475,828,798)
Other receipt/payment	(17,707,754)	-	(17,707,754)	-
<b>Net cash from financing activities</b>	<b>(74,200,347)</b>	<b>819,964,460</b>	<b>(74,200,347)</b>	<b>819,964,460</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(1,018,574,330)</b>	<b>2,075,257,742</b>	<b>(1,018,568,966)</b>	<b>2,075,252,727</b>
Cash and cash equivalents at beginning of the year	12,235,901,155	10,160,643,412	12,235,881,617	10,160,628,890
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-	-	-
<b>Cash and cash equivalents at End of the period</b>	<b>11,217,326,825</b>	<b>12,235,901,154</b>	<b>11,217,312,652</b>	<b>12,235,881,617</b>