

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2080/81
Condensed Consolidated Statement of Financial Position
As on Ashwin 30, 2080 (17.10.2023)

Amount in NPR

Particulars	Group		Bank	
	This Quarter ending Ashwin 30, 2080	Immediate Previous Year Ending Ashadh 31, 2080	This Quarter ending Ashwin 30, 2080	Immediate Previous Year Ending Ashadh 31, 2080
Assets				
Cash and cash equivalent	13,598,628,775	12,235,901,155	13,598,614,362	12,235,881,617
Due from Nepal Rastra Bank	6,864,561,278	8,385,447,141	6,864,561,278	8,385,447,141
Placement with Bank and Financial Institutions	1,381,231,307	5,044,187,119	1,381,231,307	5,044,187,119
Derivative financial instruments	614,746	3,509,204	614,746	3,509,204
Other trading assets	95,747,959	107,101,702	65,104,796	75,925,467
Loan and advances to B/FIs	5,887,269,223	5,621,177,671	5,887,269,223	5,621,177,671
Loans and advances to customers	119,186,960,118	116,723,024,487	119,186,960,118	116,723,024,487
Investment securities	44,013,524,821	33,878,742,798	44,013,524,821	33,878,742,798
Current tax assets	223,367,710	429,944,073	223,367,710	428,185,087
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	59,145,640	-	59,145,640	-
Property and equipment	1,285,828,410	1,304,448,226	1,284,248,070	1,302,829,437
Goodwill and Intangible assets	8,605,504	8,656,032	8,189,602	8,189,602
Deferred tax assets	426,228,465	382,415,922	423,518,506	379,705,963
Other assets	1,642,395,258	1,992,749,270	1,630,148,018	1,991,146,803
Total Assets	194,674,109,211	186,117,304,800	194,815,387,083	186,266,841,285
Liabilities				
Due to Bank and Financial Institutions	3,881,560,830	4,009,717,250	3,881,560,830	4,009,717,250
Due to Nepal Rastra Bank	-	-	-	-
Derivative financial instruments	511,007	-	511,007	-
Deposits from customers	160,433,750,200	150,563,041,727	160,697,838,776	150,828,378,987
Borrowing	1,332,741,446	4,017,897,082	1,332,741,446	4,017,897,082
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	4,385,260,672	4,258,624,464	4,371,448,709	4,251,292,655
Debt securities issued	6,042,082,268	4,627,001,623	6,042,082,268	4,627,001,623
Subordinated liabilities	-	-	-	-
Total liabilities	176,075,906,422	167,476,282,147	176,326,183,035	167,734,287,597
Equity				
Share capital	10,120,628,706	10,120,628,706	10,120,628,706	10,120,628,706
Share premium	-	-	-	-
Retained earnings	1,039,429,891	1,502,895,399	946,492,186	1,410,153,929
Reserves	7,438,144,191	7,017,498,548	7,422,083,156	7,001,771,054
Total equity attributable to equity holders	18,598,202,788	18,641,022,653	18,489,204,048	18,532,553,688
Non-controlling interest			-	
Total equity	18,598,202,788	18,641,022,653	18,489,204,048	18,532,553,688
Total liabilities and equity	194,674,109,211	186,117,304,800	194,815,387,083	186,266,841,285

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2080/81
For the First quarter ended Ashwin 30, 2080 (17.10.2023)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashwin 30, 2080	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashwin 31, 2079	This Quarter	Up to This Quarter (YTD) Ashwin 30, 2080	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashwin 31, 2079
Interest income	4,743,159,266	4,743,159,266	3,969,271,725	3,969,271,725	4,743,159,258	4,743,159,258	3,969,151,122	3,969,151,122
Interest expense	3,352,445,952	3,352,445,952	2,664,697,947	2,664,697,947	3,361,157,632	3,361,157,632	2,671,035,022	2,671,035,022
Net interest income	1,390,713,314	1,390,713,314	1,304,573,778	1,304,573,778	1,382,001,625	1,382,001,625	1,298,116,100	1,298,116,100
Fee and commission income	309,323,336	309,323,336	324,544,887	324,544,887	302,634,245	302,634,245	322,440,173	322,440,173
Fee and commission expense	26,049,881	26,049,881	23,168,009	23,168,009	24,359,686	24,359,686	22,514,159	22,514,159
Net fee and commission income	283,273,455	283,273,455	301,376,878	301,376,878	278,274,559	278,274,559	299,926,014	299,926,014
Net interest, fee and commission income	1,673,986,769	1,673,986,769	1,605,950,656	1,605,950,656	1,660,276,184	1,660,276,184	1,598,042,114	1,598,042,114
Net trading income	3,056,062	3,056,062	79,215,253	79,215,253	6,450,927	6,450,927	81,955,771	81,955,771
Other operating income	30,959,257	30,959,257	(195,939)	(195,939)	30,959,257	30,959,257	(195,939)	(195,939)
Total operating income	1,708,002,088	1,708,002,088	1,684,969,971	1,684,969,971	1,697,686,368	1,697,686,368	1,679,801,947	1,679,801,947
Impairment charge/(reversal) for loans and other losses	296,856,117	296,856,117	90,010,474	90,010,474	296,856,117	296,856,117	90,010,474	90,010,474
Net operating income	1,411,145,971	1,411,145,971	1,594,959,497	1,594,959,497	1,400,830,251	1,400,830,251	1,589,791,473	1,589,791,473
Operating expense								
Personnel expenses	466,556,504	466,556,504	450,361,254	450,361,254	463,681,587	463,681,587	448,434,823	448,434,823
Other operating expenses	174,986,803	174,986,803	156,624,051	156,624,051	173,364,352	173,364,352	154,773,438	154,773,438
Depreciation & amortisation	83,510,681	83,510,681	93,531,934	93,531,934	83,320,505	83,320,505	93,170,256	93,170,256
Operating Profit	686,091,983	686,091,983	894,442,258	894,442,258	680,463,807	680,463,807	893,412,956	893,412,956
Non operating income	659,822	659,822	385,802	385,802	4,076,233	4,076,233	2,812,480	2,812,480
Non operating expense	-	-	-	-	-	-	-	-
Profit before income tax	686,751,806	686,751,806	894,828,061	894,828,061	684,540,040	684,540,040	896,225,437	896,225,437
Income tax expense								
Current Tax	207,044,001	207,044,001	269,270,574	269,270,574	205,362,012	205,362,012	268,867,631	268,867,631
Deferred Tax Income (Expenses)								
Profit/(loss) for the period	479,707,804	479,707,804	625,557,487	625,557,487	479,178,028	479,178,028	627,357,806	627,357,806

Earnings per share:

Basic earnings per share (Annualised)	-	18.96	-	24.72	-	18.94	-	24.80
Diluted earnings per share (Annualised)	-	18.96	-	24.72	-	18.94	-	24.80

Condensed Consolidated Statement of Comprehensive Income

Profit/(loss) for the period	479,707,804	479,707,804	625,557,487	625,557,487	479,178,028	479,178,028	627,357,806	627,357,806
Other Comprehensive Income/ (Expenses)	(102,229,267)	(102,229,267)	(94,683,679)	(94,683,679)	(102,229,267)	(102,229,267)	(94,683,679)	(94,683,679)
Total comprehensive Income	377,478,537	377,478,537	530,873,807	530,873,807	376,948,761	376,948,761	532,674,126	532,674,126

Profit attributable to:

Equity holders of the Bank	377,478,537	377,478,537	530,873,807	530,873,807	376,948,761	376,948,761	532,674,126	532,674,126
Non-controlling interest	-	-	-	-	-	-	-	-
Total	377,478,537	377,478,537	530,873,807	530,873,807	376,948,761	376,948,761	532,674,126	532,674,126

Ratios as per NRB Directives

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashwin 30, 2080	This Quarter	Up to This Quarter (YTD) Ashwin 31, 2079	This Quarter	Up to This Quarter (YTD) Ashwin 30, 2080	This Quarter	Up to This Quarter (YTD) Ashwin 31, 2079
Capital fund to RWA		13.31%		13.09%		13.31%		13.09%
Non-Performing loan (NPL) to total loan		2.35%		0.36%		2.35%		0.36%
Total loan loss provision to Total NPL		143.02%		606.02%		143.02%		606.02%
Cost of Funds		8.07%		7.85%		8.07%		7.85%
Credit to Deposit Ratio (As per NRB)		75.63%		84.57%		75.63%		84.57%
Average Base Rate (As per NRB)		10.25%		10.22%		10.25%		10.22%
Interest Rate Spread		3.99%		4.01%		3.99%		4.01%

Statement of Distributable Profit:

	Current Year (Upto this Quarter YTD)	Previous Year (Corresponding Quarter YTD)
Net profit or (loss) as per statement of profit or loss	479,178,028	627,357,806
<u>Appropriations:</u>		
a. General reserve	95,835,606	125,471,561
b. Foreign exchange fluctuation fund	7,743,915	(1,194,035)
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	3,656,028	6,273,578
e. Employees' training fund	2,916,236	7,319,585
f. Other (Debenture Redemption Reserve)	63,559,000	69,114,556
Profit or (loss) before regulatory adjustment	305,467,243	420,372,561
<u>Regulatory adjustment:</u>		
a. Interest receivable (-)/previous accrued interest received (+)	(258,469,552)	(100,884,836)
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 (+)	(37,261,753)	-
e. Deferred tax assets recognised (-)/ reversal (+)	(43,812,543)	(40,578,720)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	(9,286,737)	(94,683,679)
i. Other (+/-) (Fair Value Gain on Trading Assets)	-	-
Net Profit for the First Quater end available for distrubtion	(43,363,341)	184,225,326
Opening Retained Earning as on Shrawan 1	1,410,153,929	1,450,267,393

Adjustment (+/-)	-420,298,402	-
Distribution:		
<i>Bonus shares issued</i>	-	-
<i>Cash Dividend Paid</i>	-	-
Total Distributable profit or (loss) as on Quarter end date	946,492,185	1,634,492,719
<i>Annualised Distributable Profit/Loss per share</i>	8.07	21.61

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	-	3,835,367,726	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
Adjustment/Restatement:								(420,298,402)		(420,298,402)		(420,298,402)
Adjusted/Restated balance at Shawan 1, 2080	10,120,628,706	-	3,835,367,726	42,198,230	1,070,438,932	179,078,765	-	989,855,527	1,874,687,401	18,112,255,287	-	18,112,255,287
Comprehensive income for the year												
Profit for the year	-	-	-	-	-	-	-	479,178,028	-	479,178,028	-	479,178,028
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	(92,942,530)	-	-	-	(92,942,530)	-	(92,942,530)
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	(9,286,737)	(9,286,737)	-	(9,286,737)
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	10,120,628,706	-	-	-	-	(92,942,530)	-	479,178,028	(9,286,737)	376,948,761	-	376,948,761
Transfer to reserve during the year	-	-	95,835,606	7,743,915	348,830,585	-	-	(522,541,370)	70,131,265	-	-	-
Transfer from reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	-	-	95,835,606	7,743,915	348,830,585	-	-	(522,541,370)	70,131,265	-	-	-
Balance at Ashwin end 2080	10,120,628,706	-	3,931,203,332	49,942,144	1,419,269,516	86,136,235	-	946,492,186	1,935,531,929	18,489,204,048	-	18,489,204,048

	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, 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 Shrawan 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	-	-	-	-	-	-	-	-	-	-	-	-
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)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	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	709,700,399	-	-	(1,475,216,739)	315,934,624	-	-	-
Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(8,280,027)	(8,280,027)	-	(8,280,027)
Transfer from reserve during the year	-	-	-	-	(224,234,134)	-	-	224,234,134	-	-	-	-
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	-	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

	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, 2080	10,120,628,706	-	3,839,686,334	42,198,230	1,070,404,845	179,078,766	-	1,502,895,399	1,886,130,373	18,641,022,652	-	18,641,022,652	
Adjustment/Restatement:	-	-	-	-	-	-	-	(420,298,402)	-	(420,298,402)	-	(420,298,402)	
Adjusted/Restated balance at Shawan 1, 2080	10,120,628,706	-	3,839,686,334	42,198,230	1,070,404,845	179,078,766	-	1,082,596,997	1,886,130,373	18,220,724,251	-	18,220,724,251	
Comprehensive income for the year	-	-	-	-	-	-	-	479,707,804	-	479,707,804	-	479,707,804	
Profit for the year	-	-	-	-	-	-	-	479,707,804	-	479,707,804	-	479,707,804	
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	(92,942,530)	-	-	-	(92,942,530)	-	(92,942,530)	
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	(9,286,737)	(9,286,737)	-	(9,286,737)	
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-	
Total comprehensive income for the year	-	-	-	-	-	(92,942,530)	-	479,707,804	(9,286,737)	377,478,537	-	377,478,537	
Transfer to reserve during the year	-	-	96,138,825	7,743,915	348,830,585	-	-	(522,874,911)	70,161,587	-	-	-	
Transfer from reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-	
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-	
Share issued	-	-	-	-	-	-	-	-	-	-	-	-	
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-	
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-	
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-	
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-	
Total contributions by and distributions	-	-	96,138,825	7,743,915	348,830,585	-	-	(522,874,911)	70,161,587	-	-	-	
Balance at Ashwin end 2080	10,120,628,706	-	3,935,825,159	49,942,144	1,419,235,429	86,136,236	-	1,039,429,891	1,947,005,223	18,598,202,788	-	18,598,202,788	

	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 Shrawan 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	709,700,399	-	-	(1,476,736,111)	316,072,749	-	-	-	
Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(8,280,027)	(8,280,027)	-	(8,280,027)	
Transfer from reserve during the year	-	-	-	-	(224,234,134)	-	-	224,234,134	-	-	-	-	
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	-	-	(2,287,164,309)	307,792,723	(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	-	1,502,895,399	1,886,130,373	18,641,022,652	-	18,641,022,652	

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2080/81
For the First quarter ended Ashwin 30, 2080 (17.10.2023)

	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	4,743,159,266	8,372,031,637	4,743,159,258	8,370,983,547
Fees and other income received	324,859,891	1,258,188,431	324,982,077	1,218,202,166
Dividend received	-	18,080,856	-	18,080,856
Receipts from other operating activities	30,975,659	21,584,524	30,975,659	21,584,524
Interest paid	(3,218,128,615)	(5,284,487,953)	(3,226,840,295)	(5,298,585,990)
Commission and fees paid	(26,049,881)	(83,372,678)	(24,359,686)	(73,438,357)
Cash payment to employees	(466,556,504)	(1,215,696,428)	(463,681,587)	(1,207,921,830)
Other expense paid	(382,030,804)	(1,164,885,054)	(378,726,364)	(1,150,433,352)
Operating cash flows before changes in operating assets and liabilities	1,006,229,012	1,921,443,336	1,005,509,060	1,898,471,564
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	1,520,885,863	70,264,027	1,520,885,863	70,264,027
Placement with bank and financial institutions	3,662,955,813	41,500,000	3,662,955,813	-
Other trading assets	(466,928)	(5,842,818)	(1,000,000)	-
Loan and advances to bank and financial institutions	(266,153,145)	(821,132,162)	(266,153,145)	(821,132,162)
Loans and advances to customers	(3,181,028,554)	(11,753,894,732)	(3,181,028,554)	(11,753,894,732)
Other assets	461,261,919	963,199,181	470,147,706	966,051,984
	2,197,454,967	(11,505,906,504)	2,205,807,682	(11,538,710,883)
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	(128,156,421)	(3,643,275,000)	(128,156,421)	(3,643,275,000)
Due to Nepal Rastra Bank	-	8,188,483,128	-	8,188,483,128
Deposit from customers	9,870,708,473	8,281,417,153	9,869,459,789	8,343,690,571
Borrowings	(2,685,155,637)	-	(2,685,155,637)	-
Other liabilities	117,800,860	(13,075,450)	111,320,706	(18,197,819)
Net cash flow from operating activities before tax paid	7,175,197,275	12,813,549,831	7,167,468,438	12,870,700,880
Income taxes paid	-	-	-	-
Net cash flow from operating activities	10,378,881,255	3,229,086,663	10,378,785,180	3,230,461,561
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(10,267,557,066)	(2,240,556,783)	(10,267,557,066)	(2,240,556,783)
Receipts from sale of investment securities	-	13,008,425	-	13,008,425
Purchase of property and equipment	(33,879,031)	(280,305,780)	(33,777,832)	(279,765,593)
Receipt from the sale of property and equipment	8,439,567	22,096,657	8,439,567	22,096,657
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	-	-	-	-
Net cash used in investing activities	(10,292,996,530)	(2,485,757,481)	(10,292,895,331)	(2,485,217,294)
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities	1,415,080,645	-	1,415,080,645	-
Repayment of debt securities	-	(400,000,000)	-	(400,000,000)
Receipt from issue of subordinated liabilities	-	-	-	-
Repayment of subordinated liabilities	-	-	-	-
Receipt from issue of shares	-	-	-	-
Dividends paid	(3,920,412)	(173,076,449)	(3,920,412)	(173,076,449)
Interest paid	(134,317,337)	(217,558,267)	(134,317,337)	(217,558,267)
Other receipt/payment	-	-	-	-
Net cash from financing activities	1,276,842,896	(790,634,716)	1,276,842,896	(790,634,716)
Net increase (decrease) in cash and cash equivalents	1,362,727,621	(47,305,534)	1,362,732,745	(45,390,450)
Cash and cash equivalents at beginning of the year	12,235,901,155	8,428,279,768	12,235,881,617	8,426,345,170
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-	-	-
Cash and cash equivalents at End of the period	13,598,628,776	8,380,974,234	13,598,614,362	8,380,954,720