

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2079/80
Condensed Consolidated Statement of Financial Position
As on Chaitra 30, 2079 (13.04.2023)

Amount in NPR

Particulars	Group		Bank	
	This Quarter ending Chaitra 30, 2079	Immediate Previous Year Ending Ashadh 32, 2079	This Quarter ending Chaitra 30, 2079	Immediate Previous Year Ending Ashadh 32, 2079
Assets				
Cash and cash equivalent	8,802,772,274	10,160,643,412	8,802,757,887	10,160,628,890
Due from Nepal Rastra Bank	5,728,484,506	4,519,929,769	5,728,484,506	4,519,929,769
Placement with Bank and Financial Institutions	9,068,799,554	-	9,068,799,554	-
Derivative financial instruments	-	33,908,998	-	33,908,998
Other trading assets	84,719,688	85,521,529	57,557,137	60,438,013
Loan and advances to B/FIs	5,199,610,682	5,183,047,328	5,199,610,682	5,183,047,328
Loans and advances to customers	120,239,795,155	105,394,035,672	120,239,795,155	105,394,035,672
Investment securities	25,353,432,071	23,575,969,481	25,353,432,071	23,575,969,481
Current tax assets	447,037,421	404,150,580	442,747,567	403,890,295
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	-	-	-	-
Property and equipment	1,292,922,106	1,056,817,087	1,290,919,478	1,053,945,563
Goodwill and Intangible assets	7,485,246	7,644,908	6,965,596	6,965,596
Deferred tax assets	368,307,398	325,437,758	365,028,782	322,159,142
Other assets	965,798,179	2,211,973,642	951,196,356	2,198,993,121
Total Assets	177,559,164,280	152,959,080,163	177,696,183,658	153,102,800,757
Liabilities				
Due to Bank and Financial Institutions	2,467,316,149	4,467,400,000	2,467,316,149	4,467,400,000
Due to Nepal Rastra Bank	349,500,000	1,303,496,556	349,500,000	1,303,496,556
Derivative financial instruments	29,756,002	-	29,756,002	-
Deposits from customers	140,080,788,481	119,451,954,677	140,341,180,916	119,710,205,430
Borrowing	7,994,300,456	3,853,806,893	7,994,300,456	3,853,806,893
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	3,837,460,197	4,045,243,243	3,814,671,912	4,025,369,581
Debt securities issued	4,626,688,792	2,629,094,880	4,626,688,792	2,629,094,880
Subordinated liabilities	-	-	-	-
Total liabilities	159,385,810,076	135,750,996,248	159,623,414,227	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	1,253,584,559	1,534,604,385	1,167,541,451	1,454,156,010
Reserves	6,799,140,938	5,847,626,417	6,784,599,275	5,833,418,295
Total equity attributable to equity holders	18,173,354,203	17,208,083,915	18,072,769,431	17,113,427,417
Non-controlling interest			-	
Total equity	18,173,354,203	17,208,083,915	18,072,769,431	17,113,427,417
Total liabilities and equity	177,559,164,280	152,959,080,163	177,696,183,658	153,102,800,757

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2079/80
For the Third quarter ended Chaitra 30, 2079 (13.04.2023)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2079	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Chaitra 30, 2078	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2079	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Chaitra 30, 2078
Interest income	4,586,193,189	12,810,956,227	3,253,536,055	8,372,031,637	4,586,180,424	12,810,698,124	3,253,508,305	8,370,983,547
Interest expense	3,121,424,400	8,659,733,784	2,107,417,683	5,502,631,959	3,127,603,157	8,678,530,357	2,114,111,698	5,516,729,996
Net interest income	1,464,768,788	4,151,222,443	1,146,118,372	2,869,399,678	1,458,577,267	4,132,167,767	1,139,396,607	2,854,253,551
Fee and commission income	311,681,259	958,965,115	321,273,496	1,081,971,145	305,075,702	948,452,586	317,787,645	1,026,183,396
Fee and commission expense	28,803,036	72,340,078	38,362,997	83,372,678	28,530,117	70,906,527	28,428,677	73,438,357
Net fee and commission income	282,878,223	886,625,037	282,910,499	998,598,466	276,545,585	877,546,059	289,358,969	952,745,038
Net interest, fee and commission income	1,747,647,011	5,037,847,480	1,429,028,871	3,867,998,145	1,735,122,853	5,009,713,826	1,428,755,576	3,806,998,589
Net trading income	70,567,774	235,224,748	63,475,189	175,909,164	72,339,869	236,625,713	67,397,005	183,281,494
Other operating income	1,279,195	5,749,938	14,896,957	26,700,748	1,279,195	5,749,938	14,896,957	26,700,748
Total operating income	1,819,493,980	5,278,822,166	1,507,401,017	4,070,608,056	1,808,741,916	5,252,089,477	1,511,049,538	4,016,980,831
Impairment charge/(reversal) for loans and other losses	244,821,137	615,821,562	111,860,200	240,654,574	244,821,137	615,821,562	111,860,200	240,654,574
Net operating income	1,574,672,843	4,663,000,604	1,395,540,816	3,829,953,482	1,563,920,779	4,636,267,915	1,399,189,337	3,776,326,257
Operating expense								
Personnel expenses	440,734,665	1,338,390,818	403,871,922	1,215,696,428	438,656,562	1,332,451,850	402,286,192	1,207,921,830
Other operating expenses	146,119,083	473,743,775	207,175,317	589,763,672	143,443,296	469,986,195	214,894,895	584,651,637
Depreciation & amortisation	89,181,893	278,048,188	46,784,600	138,215,729	90,334,984	276,978,500	46,400,489	137,036,515
Operating Profit	898,637,203	2,572,817,824	737,708,977	1,886,277,654	891,485,938	2,556,851,371	735,607,761	1,846,716,275
Non operating income	675,927	12,374,122	1,205,893	2,185,682	2,930,459	19,271,197	3,464,611	10,614,836
Non operating expense	-	-	-	-	-	-	-	-
Profit before income tax	899,313,130	2,585,191,945	738,914,870	1,888,463,337	894,416,396	2,576,122,568	739,072,372	1,857,331,111
Income tax expense								
Current Tax	270,325,568	775,977,873	221,783,786	566,648,325	268,324,919	772,836,770	221,831,036	557,308,657
Deferred Tax Income (Expenses)								
Profit/(loss) for the period	628,987,562	1,809,214,072	517,131,084	1,321,815,012	626,091,477	1,803,285,798	517,241,336	1,300,022,454

Earnings per share:

Basic earnings per share (Annualised)	-	23.84	-	17.41	-	23.76	-	17.13
Diluted earnings per share (Annualised)	-	23.84	-	17.41	-	23.76	-	17.13

Condensed Consolidated Statement of Comprehensive Income

Profit/(loss) for the period	628,987,562	1,809,214,072	517,131,084	1,321,815,012	626,091,477	1,803,285,798	517,241,336	1,300,022,454
Other Comprehensive Income/ (Expenses)	(5,345,481)	(100,029,160)	167,408,219	210,968,593	(5,345,481)	(100,029,160)	167,408,219	210,968,593
Total comprehensive Income	623,642,081	1,709,184,912	684,539,304	1,532,783,604	620,745,997	1,703,256,638	684,649,556	1,510,991,046

Profit attributable to:

Equity holders of the Bank	623,642,081	1,709,184,912	684,539,304	1,532,783,604	620,745,997	1,703,256,638	684,649,556	1,510,991,046
Non-controlling interest	-	-	-	-	-	-	-	-
Total	623,642,081	1,709,184,912	684,539,304	1,532,783,604	620,745,997	1,703,256,638	684,649,556	1,510,991,046

Ratios as per NRB Directives

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2079	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2078	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2079	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2078
Capital fund to RWA		12.71%		13.29%		12.71%		13.29%
Non-Performing loan (NPL) to total loan		0.97%		0.14%		0.97%		0.14%
Total loan loss provision to Total NPL		248.50%		1288.16%		248.50%		1288.16%
Cost of Funds		8.10%		5.82%		8.10%		5.82%
Credit to Deposit Ratio (As per NRB)		81.37%		95.35%		81.37%		95.35%
Average Base Rate (As per NRB)		11.08%		8.98%		11.08%		8.98%
Interest Rate Spread		4.17%		4.06%		4.17%		4.06%

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	1,803,285,798	1,300,022,454
<u>Appropriations:</u>		
a. General reserve	360,657,160	260,004,491
b. Foreign exchange fluctuation fund	(924,491)	1,297,900
c. Capital redemption reserve	-	240,677,000
d. Corporate social responsibility fund	18,032,858	13,000,225
e. Employees' training fund	13,509,152	17,626,594
f. Other (Debenture Redemption Reserve)	207,343,667	(400,000,000)
Profit or (loss) before regulatory adjustment	1,204,667,452	1,167,416,244
<u>Regulatory adjustment :</u>		
a. Interest receivable (-)/previous accrued interest received (+)	(313,720,879)	(96,258,791)
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 (+)	-	-
e. Deferred tax assets recognised (-)/ reversal (+)	(42,869,640)	90,415,111
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-

<i>g. Bargain purchase gain recognised (-)/reversal (+)</i>	-	-
<i>h. Actuarial loss recognised (-)/reversal (+)</i>	(100,029,160)	(157,025,859)
<i>i. Other (+/-) (Fair Value Gain on Trading Assets)</i>	-	-
Net Profit for the Third Quarter end available for distribution	748,047,773	1,004,546,705
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	1,167,541,451	1,390,060,389
Annualised Distributable Profit/Loss per share	14.00	17.55

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	-	-	-	-	-	-	-	1,803,285,798	-	1,803,285,798	-	1,803,285,798
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	(100,029,160)	(100,029,160)	-	(100,029,160)
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	-	-	-	-	-	-	1,803,285,798	(100,029,160)	1,703,256,638	-	1,703,256,638
Transfer to reserve during the year	-	-	360,657,160	-	456,619,679	-	-	(1,056,162,515)	238,885,677	-	-	-
CSR Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(4,027,884)	(4,027,884)	-	(4,027,884)
Transfer from reserve during the year	-	-	-	(924,491)	-	-	-	924,491	-	-	-	-
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	-	-	360,657,160	(924,491)	456,619,679	-	-	(2,089,900,357)	234,857,793	(743,914,623)	-	(743,914,623)
Balance at Chaitra end 2079	10,120,628,706	-	3,747,696,314	40,020,594	1,041,592,346	152,240,011	-	1,167,541,451	1,803,050,010	18,072,769,431	-	18,072,769,431

	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											
	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, 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												
Profit for the year	-	-	-	-	-	-	-	1,809,214,072	-	1,809,214,072	-	1,809,214,072
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	(100,029,160)	(100,029,160)	-	(100,029,160)
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	-	-	1,809,214,072	(100,029,160)	1,709,184,912	-	1,709,184,912
Transfer to reserve during the year	-	-	360,960,379	-	456,619,679	-	-	(1,056,496,056)	238,915,999	-	-	-
CSR Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(4,027,884)	(4,027,884)	-	(4,027,884)
Transfer from reserve during the year	-	-	-	(924,491)	-	-	-	924,491	-	-	-	-
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	-	360,960,379	(924,491)	456,619,679	-	-	(2,090,233,898)	234,888,115	(743,914,623)	-	(743,914,623)
Balance at Chaitra end 2079	10,120,628,706	-	3,750,936,894	40,020,594	1,041,558,259	152,240,012	-	1,253,584,559	1,814,385,178	18,173,354,203	-	18,173,354,203

	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, 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 Third quarter ended Chaitra 30, 2079 (13.04.2023)

	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	12,810,956,227	8,372,031,637	12,810,698,124	8,370,983,547
Fees and other income received	1,212,789,809	1,258,188,431	1,210,575,320	1,218,202,166
Dividend received	7,655,053	18,080,856	7,655,053	18,080,856
Receipts from other operating activities	5,536,366	21,584,524	5,536,366	21,584,524
Interest paid	(8,300,552,993)	(5,284,487,953)	(8,319,349,566)	(5,298,585,990)
Commission and fees paid	(72,340,078)	(83,372,678)	(70,906,527)	(73,438,357)
Cash payment to employees	(1,338,390,818)	(1,215,696,428)	(1,332,451,850)	(1,207,921,830)
Other expense paid	(1,253,749,532)	(1,164,885,054)	(1,246,850,849)	(1,150,433,352)
Operating cash flows before changes in operating assets and liabilities	3,071,904,033	1,921,443,336	3,064,906,070	1,898,471,564
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	(1,208,554,737)	70,264,027	(1,208,554,737)	70,264,027
Placement with bank and financial institutions	(9,068,799,554)	41,500,000	(9,068,799,554)	-
Other trading assets	(12,079,035)	(5,842,818)	(10,000,000)	-
Loan and advances to bank and financial institutions	(14,069,047)	(821,132,162)	(14,069,047)	(821,132,162)
Loans and advances to customers	(15,464,075,352)	(11,753,894,732)	(15,464,075,352)	(11,753,894,732)
Other assets	1,098,793,191	963,199,181	1,104,444,063	966,051,984
	(24,668,784,533)	(11,505,906,504)	(24,661,054,626)	(11,538,710,883)
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	(2,000,083,851)	(3,643,275,000)	(2,000,083,851)	(3,643,275,000)
Due to Nepal Rastra Bank	(953,996,556)	8,188,483,128	(953,996,556)	8,188,483,128
Deposit from customers	20,628,833,804	8,281,417,153	20,630,975,486	8,343,690,571
Borrowings	4,140,493,563	-	4,140,493,563	-
Other liabilities	(363,056,118)	(13,075,450)	(365,970,741)	(18,197,819)
Net cash flow from operating activities before tax paid	21,452,190,842	12,813,549,831	21,451,417,901	12,870,700,880
Income taxes paid				
Net cash flow from operating activities	(144,689,659)	3,229,086,663	(144,730,655)	3,230,461,561
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(1,778,462,591)	(2,240,556,783)	(1,778,462,591)	(2,240,556,783)
Receipts from sale of investment securities	-	13,008,425	-	13,008,425
Purchase of property and equipment	(375,589,117)	(280,305,780)	(375,547,987)	(279,765,593)
Receipt from the sale of property and equipment	213,572	22,096,657	213,572	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	(2,153,838,135)	(2,485,757,481)	(2,153,797,005)	(2,485,217,294)
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities	2,397,593,913	-	2,397,593,913	-
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	(697,756,466)	(173,076,449)	(697,756,466)	(173,076,449)
Interest paid	(359,180,791)	(217,558,267)	(359,180,791)	(217,558,267)
Other receipt/payment	-	-	-	-
Net cash from financing activities	940,656,656	(790,634,716)	940,656,656	(790,634,716)
Net increase (decrease) in cash and cash equivalents	(1,357,871,138)	(47,305,534)	(1,357,871,004)	(45,390,450)
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	8,802,772,274	8,380,974,234	8,802,757,886	8,380,954,720