

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2080/81
Condensed Consolidated Statement of Financial Position
As on Chaitra 30, 2080 (12.04.2024)

Amount in NPR

Particulars	Group		Bank	
	This Quarter ending Chaitra 30, 2080	Immediate Previous Year Ending Asadh 31, 2080	This Quarter ending Chaitra 30, 2080	Immediate Previous Year Ending Asadh 31, 2080
Assets				
Cash and cash equivalent	11,302,912,525	12,235,901,155	11,304,594,971	12,235,881,617
Due from Nepal Rastra Bank	8,687,169,517	8,385,447,141	8,687,169,517	8,385,447,141
Placement with Bank and Financial Institutions	1,781,158,186	5,044,187,119	1,786,158,186	5,044,187,119
Derivative financial instruments	3,661,065	3,509,204	3,661,065	3,509,204
Other trading assets	178,879,581	107,101,702	75,321,072	75,925,467
Loan and advances to B/FIs	6,169,511,976	5,621,617,739	6,169,511,976	5,621,617,739
Loans and advances to customers	122,551,375,193	116,302,286,018	122,551,375,193	116,302,286,018
Investment securities	54,712,930,610	33,878,742,798	54,712,930,610	33,878,742,798
Current tax assets	605,533,180	541,530,188	605,533,180	539,771,202
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	-	-	-	-
Property and equipment	1,226,356,828	1,304,448,227	1,224,900,027	1,302,829,436
Goodwill and Intangible assets	8,504,449	8,656,032	8,189,602	8,189,602
Deferred tax assets	421,544,528	382,415,921	418,834,569	379,705,963
Other assets	1,967,158,749	1,991,580,130	1,953,976,974	1,991,146,803
Total Assets	209,616,696,387	185,807,423,375	209,691,045,831	185,958,128,999
Liabilities				
Due to Bank and Financial Institutions	5,558,398,005	4,009,717,250	5,558,398,005	4,009,717,250
Due to Nepal Rastra Bank	-	-	-	-
Derivative financial instruments	-	-	-	-
Deposits from customers	174,360,649,122	150,563,041,727	174,566,049,895	150,828,378,987
Borrowing	-	4,017,897,082	-	4,017,897,082
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	4,882,496,143	4,214,597,483	4,872,071,155	4,208,434,812
Debt securities issued	6,043,152,495	4,627,001,623	6,043,152,495	4,627,001,623
Subordinated liabilities	-	-	-	-
Total liabilities	190,844,695,766	167,432,255,166	191,039,671,551	167,691,429,754
Equity				
Share capital	10,500,152,282	10,120,628,706	10,500,152,282	10,120,628,706
Share premium	-	-	-	-
Retained earnings	937,921,896	1,163,289,658	834,360,360	1,070,548,188
Reserves	7,333,926,444	7,091,249,845	7,316,861,638	7,075,522,351
Total equity attributable to equity holders	18,772,000,622	18,375,168,209	18,651,374,281	18,266,699,245
Non-controlling interest				
Total equity	18,772,000,622	18,375,168,209	18,651,374,281	18,266,699,245
Total liabilities and equity	209,616,696,387	185,807,423,375	209,691,045,831	185,958,128,999

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2080/81
For the Third quarter ended Chaitra 30, 2080 (12.04.2024)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2080	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Chaitra 30, 2079	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2080	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Chaitra 30, 2079
Interest income	4,066,632,189	13,321,767,079	4,586,193,189	12,810,956,227	4,066,632,183	13,321,767,066	4,586,180,424	12,810,698,124
Interest expense	3,147,283,855	9,730,063,365	3,121,424,400	8,659,733,784	3,151,419,998	9,748,012,260	3,127,603,157	8,678,530,357
Net interest income	919,348,334	3,591,703,714	1,464,768,788	4,151,222,443	915,212,186	3,573,754,806	1,458,577,267	4,132,167,767
Fee and commission income	288,470,935	930,460,099	311,681,259	958,965,115	280,624,222	904,186,302	305,075,702	948,452,586
Fee and commission expense	35,220,597	86,694,560	28,803,036	72,340,078	31,221,558	78,339,888	28,530,117	70,906,527
Net fee and commission income	253,250,338	843,765,539	282,878,223	886,625,037	249,402,665	825,846,414	276,545,585	877,546,059
Net interest, fee and commission income	1,172,598,672	4,435,469,253	1,747,647,011	5,037,847,480	1,164,614,850	4,399,601,220	1,735,122,853	5,009,713,826
Net trading income	44,856,799	109,466,305	70,567,774	235,224,748	46,386,402	111,262,721	72,339,869	236,625,713
Other operating income	6,583,821	31,747,543	1,279,195	5,749,938	6,583,821	31,747,543	1,279,195	5,749,938
Total operating income	1,224,039,292	4,576,683,101	1,819,493,980	5,278,822,166	1,217,585,073	4,542,611,484	1,808,741,916	5,252,089,477
Impairment charge/(reversal) for loans and other losses	51,619,188	800,040,059	244,821,137	615,821,562	51,619,188	800,040,059	244,821,137	615,821,562
Net operating income	1,172,420,104	3,776,643,043	1,574,672,843	4,663,000,604	1,165,965,885	3,742,571,426	1,563,920,779	4,636,267,915
Operating expense								
Personnel expenses	462,773,320	1,345,712,739	440,734,665	1,338,390,818	458,296,174	1,333,142,223	438,656,562	1,332,451,850
Other operating expenses	162,502,254	515,790,285	146,119,083	473,743,775	164,742,127	516,389,923	143,443,296	469,986,195
Depreciation & amortisation	81,237,870	247,744,610	89,181,893	278,048,188	81,055,619	247,197,857	90,334,984	276,978,500
Operating Profit	465,906,660	1,667,395,409	898,637,203	2,572,817,824	461,871,966	1,645,841,424	891,485,938	2,556,851,371
Non operating income	465,680	39,150,198	675,927	12,374,122	465,680	42,566,609	2,930,459	19,271,197
Non operating expense	-	-	-	-	-	-	-	-
Profit before income tax	466,372,340	1,706,545,607	899,313,130	2,585,191,945	462,337,645	1,688,408,033	894,416,396	2,576,122,568
Income tax expense								
Current Tax	140,370,583	530,210,361	270,325,568	775,977,873	138,701,294	524,230,164	268,324,919	772,836,770
Deferred Tax Income (Expenses)								
Profit/(loss) for the period	326,001,757	1,176,335,245	628,987,562	1,809,214,072	323,636,352	1,164,177,868	626,091,477	1,803,285,798

Earnings per share:

Basic earnings per share (Annualised)	-	14.94	-	22.97	-	14.78	-	22.90
Diluted earnings per share (Annualised)	-	14.94	-	22.97	-	14.78	-	22.90

Condensed Consolidated Statement of Comprehensive Income

Profit/(loss) for the period	326,001,757	1,176,335,245	628,987,562	1,809,214,072	323,636,352	1,164,177,868	626,091,477	1,803,285,798
Other Comprehensive Income/ (Expenses)	17,352,504	(91,300,081)	(5,345,481)	(100,029,160)	17,352,504	(91,300,081)	(5,345,481)	(100,029,160)
Total comprehensive Income	343,354,262	1,085,035,165	623,642,081	1,709,184,912	340,988,856	1,072,877,788	620,745,997	1,703,256,638

Profit attributable to:

Equity holders of the Bank	343,354,262	1,085,035,165	623,642,081	1,709,184,912	340,988,856	1,072,877,788	620,745,997	1,703,256,638
Non-controlling interest	-	-	-	-	-	-	-	-
Total	343,354,262	1,085,035,165	623,642,081	1,709,184,912	340,988,856	1,072,877,788	620,745,997	1,703,256,638

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, 2080	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2079	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2080	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2079
Capital fund to RWA		13.22%		12.71%		13.22%		12.71%
Non-Performing loan (NPL) to total loan		1.98%		0.97%		1.98%		0.97%
Total loan loss provision to Total NPL		180.61%		248.50%		180.61%		248.50%
Cost of Funds		7.50%		8.10%		7.50%		8.10%
Credit to Deposit Ratio (As per NRB)		72.49%		81.37%		72.49%		81.37%
Average Base Rate (As per NRB)		8.95%		11.08%		8.95%		11.08%
Interest Rate Spread		3.99%		4.17%		3.99%		4.17%

Statement of Distributable Profit:

	Current Year (Upto this Quarter YTD)	Previous Year (Correspondng Quarter YTD)
Net profit or (loss) as per statement of profit or loss	1,164,177,868	1,803,285,798
<u>Appropriations:</u>		
a. General reserve	232,835,574	360,657,160
b. Foreign exchange fluctuation fund	6,288,306	(924,491)
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	6,015,641	18,032,858
e. Employees' training fund	193,083	13,509,152
f. Other (Debenture Redemption Reserve)	190,677,000	207,343,667
Profit or (loss) before regulatory adjustment	728,168,265	1,204,667,452
<u>Regulatory adjustment:</u>		
a. Interest receivable (-)/previous accrued interest received (+)	(229,947,144)	(313,720,879)
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 (+)	(39,128,606)	(42,869,640)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	(7,077,591)	(100,029,160)
i. Other (+/-) (Fair Value Gain on Trading Assets)	-	-
Net Profit for the Third Quarter end available for distribution	452,014,925	748,047,773
Opening Retained Earning as on Shrawan 1	1,070,548,188	1,454,156,010

Adjustment (+/-)		-
Distribution:		
<i>Bonus shares issued</i>	-	294,775,593
<i>Cash Dividend Paid</i>	688,202,752	739,886,739
Total Distributable profit or (loss) as on Quarter end date	834,360,360	1,167,541,451
Annualised Distributable Profit/Loss per share	9.38	14.00

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:												
Adjusted/Restated balance at Shawan 1, 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
Comprehensive income for the year												
Profit for the year	-	-	-	-	-	-	-	1,164,177,868	-	1,164,177,868	-	1,164,177,868
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	(84,222,490)	-	-	-	(84,222,490)	-	(84,222,490)
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	(7,077,591)	(7,077,591)	-	(7,077,591)
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	-	-	-	-	(84,222,490)	-	1,164,177,868	(7,077,591)	1,072,877,788	-	1,072,877,788
Transfer to reserve during the year	-	-	232,835,574	6,288,306	276,153,341	-	-	(712,162,944)	196,885,724	-	-	-
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	379,523,576	-	-	-	-	-	-	-	(379,523,576)	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(688,202,752)	-	(688,202,752)	-	(688,202,752)
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	-	-	232,835,574	6,288,306	276,153,341	-	-	(1,400,365,696)	(182,637,852)	(688,202,752)	-	(688,202,752)
Balance at Chaitra end 2080	10,500,152,282	-	4,013,376,406	48,486,535	1,477,911,809	94,856,275	-	834,360,360	1,682,230,614	18,651,374,281	-	18,651,374,281

	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 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	-	-	-	-	-	-	-	1,967,508,386	-	1,967,508,386	-	1,967,508,386
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	-	1,967,508,386	(101,188,573)	1,893,158,567	-	1,893,158,567
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	-	-	-	-
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	-	393,501,677	1,253,144	616,785,801	-	-	(2,351,116,208)	304,913,253	(739,886,739)	-	(739,886,739)
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

	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				
Balance at Ashadh end, 2080	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	18,375,168,209	-	18,375,168,209	
Adjustment/Restatement:	-	-	-	-	-	-	-	-	-	-	-	-	
Adjusted/Restated balance at Shawan 1, 2080	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	18,375,168,209	-	18,375,168,209	
Comprehensive income for the year	-	-	-	-	-	-	-	1,176,335,245	-	1,176,335,245	-	1,176,335,245	
Profit for the year	-	-	-	-	-	-	-	1,176,335,245	-	1,176,335,245	-	1,176,335,245	
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	(84,222,490)	-	-	-	(84,222,490)	-	(84,222,490)	
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	(7,077,591)	(7,077,591)	-	(7,077,591)	
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-	
Total comprehensive income for the year	-	-	-	-	-	(84,222,490)	-	1,176,335,245	(7,077,591)	1,085,035,165	-	1,085,035,165	
Transfer to reserve during the year	-	-	234,051,311	6,288,306	276,153,341	-	-	(713,500,255)	197,007,298	-	-	-	
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	379,523,576	-	-	-	-	-	-	-	(379,523,576)	-	-	-	
Cash dividend paid	-	-	-	-	-	-	-	(688,202,752)	-	(688,202,752)	-	(688,202,752)	
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-	
Total contributions by and distributions	379,523,576	-	234,051,311	6,288,306	276,153,341	-	-	(1,401,703,007)	(182,516,278)	(688,202,752)	-	(688,202,752)	
Balance at Chaitra end 2080	10,500,152,282	-	4,018,910,751	48,486,535	1,477,877,722	94,856,276	-	937,921,896	1,693,795,159	18,772,000,622	-	18,772,000,622	

	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				
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	-	-	-	-	-	-	-	1,981,320,853	-	1,981,320,853	-	1,981,320,853	
Profit for the year	-	-	-	-	-	-	-	1,981,320,853	-	1,981,320,853	-	1,981,320,853	
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	-	1,981,320,853	(101,188,573)	1,906,971,034	-	1,906,971,034	
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	-	-	-	-	
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	-	394,882,924	1,253,144	616,785,801	-	-	(2,352,635,580)	305,051,378	(739,886,739)	-	(739,886,739)	
Balance at Ashadh end 2080	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	18,375,168,209	-	18,375,168,209	

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2080/81
For the Third quarter ended Chaitra 30, 2080 (12.04.2024)

	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	13,321,767,079	12,810,956,227	13,321,767,066	12,810,698,124
Fees and other income received	1,082,667,769	1,212,789,809	1,061,606,800	1,210,575,320
Dividend received	5,013,228	7,655,053	5,013,228	7,655,053
Receipts from other operating activities	30,166,451	5,536,366	30,166,451	5,536,366
Interest paid	(9,298,904,273)	(8,300,552,993)	(9,316,853,168)	(8,319,349,566)
Commission and fees paid	(86,694,560)	(72,340,078)	(78,339,888)	(70,906,527)
Cash payment to employees	(1,345,712,739)	(1,338,390,818)	(1,333,142,223)	(1,332,451,850)
Other expense paid	(1,046,000,647)	(1,253,749,532)	(1,040,620,087)	(1,246,850,849)
Operating cash flows before changes in operating assets and liabilities	2,662,302,310	3,071,904,033	2,649,598,180	3,064,906,070
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	(301,722,376)	(1,208,554,737)	(301,722,376)	(1,208,554,737)
Placement with bank and financial institutions	3,263,028,934	(9,068,799,554)	3,258,028,934	(9,068,799,554)
Other trading assets	(80,382,274)	(12,079,035)	(8,000,000)	(10,000,000)
Loan and advances to bank and financial institutions	(551,528,525)	(14,069,047)	(551,528,525)	(14,069,047)
Loans and advances to customers	(6,975,849,307)	(15,464,075,352)	(6,975,849,307)	(15,464,075,352)
Other assets	(224,938,394)	1,098,793,191	(213,948,932)	1,104,444,063
	(4,871,391,942)	(24,668,784,533)	(4,793,020,206)	(24,661,054,626)
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	1,548,680,754	(2,000,083,851)	1,548,680,754	(2,000,083,851)
Due to Nepal Rastra Bank	-	(953,996,556)	-	(953,996,556)
Deposit from customers	23,797,607,395	20,628,833,804	23,737,670,909	20,630,975,486
Borrowings	(4,017,897,082)	4,140,493,563	(4,017,897,082)	4,140,493,563
Other liabilities	661,107,697	(363,056,118)	656,845,381	(365,970,741)
Net cash flow from operating activities before tax paid	21,989,498,764	21,452,190,842	21,925,299,962	21,451,417,901
Income taxes paid	-	-	-	-
Net cash flow from operating activities	19,780,409,132	(144,689,659)	19,781,877,935	(144,730,655)
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(20,954,505,655)	(1,778,462,591)	(20,954,505,655)	(1,778,462,591)
Receipts from sale of investment securities	-	-	-	-
Purchase of property and equipment	(74,055,208)	(375,589,117)	(73,822,028)	(375,547,987)
Receipt from the sale of property and equipment	21,693,954	213,572	21,693,954	213,572
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	(21,006,866,909)	(2,153,838,135)	(21,006,633,729)	(2,153,797,005)
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities	1,416,150,873	1,997,593,913	1,416,150,873	1,997,593,913
Repayment of debt securities	-	-	-	-
Receipt from issue of subordinated liabilities	-	-	-	-
Repayment of subordinated liabilities	-	-	-	-
Receipt from issue of shares	-	-	-	-
Dividends paid	(691,522,633)	(697,756,466)	(691,522,633)	(697,756,466)
Interest paid	(431,159,092)	(359,180,791)	(431,159,092)	(359,180,791)
Other receipt/payment	-	-	-	-
Net cash from financing activities	293,469,148	940,656,656	293,469,148	940,656,656
Net increase (decrease) in cash and cash equivalents	(932,988,629)	(1,357,871,138)	(931,286,646)	(1,357,871,004)
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	-	-	-	-
Cash and cash equivalents at End of the period	11,302,912,526	8,802,772,274	11,304,594,971	8,802,757,886