

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2078/79
Condensed Consolidated Statement of Financial Position
As on Ashadh 32, 2079 (16.07.2022)

Amount in NPR

Particulars	Group		Bank	
	This Quarter ending Ashadh 32, 2079	Immediate Previous Year Ending Ashadh 31, 2078	This Quarter ending Ashadh 32, 2079	Immediate Previous Year Ending Ashadh 31, 2078
Assets				
Cash and cash equivalent	10,160,643,412	8,428,279,768	10,160,628,890	8,426,345,170
Due from Nepal Rastra Bank	4,519,929,769	3,272,981,241	4,519,929,769	3,272,981,241
Placement with Bank and Financial Institutions	-	41,500,000	-	-
Derivative financial instruments	33,908,998	-	33,908,998	-
Other trading assets	85,384,429	110,766,816	60,438,013	90,559,068
Loan and advances to B/FIs	5,245,228,328	4,586,766,483	5,245,228,328	4,586,766,483
Loans and advances to customers	105,272,526,893	96,951,274,535	105,272,526,893	96,951,274,535
Investment securities	23,573,364,281	21,246,986,872	23,573,364,281	21,246,986,872
Current tax assets	404,794,260	413,116,098	404,151,551	410,019,445
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	-	-	-	-
Property and equipment	1,056,817,263	877,005,675	1,053,945,552	873,429,824
Goodwill and Intangible assets	7,644,961	6,173,141	6,965,596	5,260,995
Deferred tax assets	326,223,769	390,010,365	322,940,705	389,987,707
Other assets	2,210,797,788	1,370,388,620	2,198,406,721	1,366,274,492
Total Assets	152,897,264,151	137,695,249,613	153,041,324,186	137,808,774,721
Liabilities				
Due to Bank and Financial Institutions	4,467,400,000	6,093,675,000	4,467,400,000	6,093,675,000
Due to Nepal Rastra Bank	1,303,496,556	4,265,513,428	1,303,496,556	4,265,513,428
Derivative financial instruments	-	20,179,685	-	20,179,685
Deposits from customers	119,451,954,677	106,053,881,963	119,710,205,430	106,238,466,851
Borrowing	3,853,806,893	-	3,853,806,893	-
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	3,985,378,998	2,767,886,379	3,965,742,230	2,762,169,244
Debt securities issued	2,629,094,880	3,028,699,402	2,629,094,880	3,028,699,402
Subordinated liabilities	-	-	-	-
Total liabilities	135,691,132,003	122,229,835,857	135,929,745,989	122,408,703,610
Equity				
Share capital	9,825,853,113	9,493,577,887	9,825,853,113	9,493,577,887
Share premium	-	-	-	-
Retained earnings	1,529,154,234	943,888,290	1,448,805,245	889,622,669
Reserves	5,851,124,801	5,027,947,580	5,836,919,839	5,016,870,555
Total equity attributable to equity holders	17,206,132,148	15,465,413,756	17,111,578,197	15,400,071,110
Non-controlling interest				
Total equity	17,206,132,148	15,465,413,756	17,111,578,197	15,400,071,110
Total liabilities and equity	152,897,264,151	137,695,249,613	153,041,324,186	137,808,774,721

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2078/79
For the Fourth quarter ended Ashadh 32, 2079 (16.07.2022)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashadh 32, 2079	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashadh 31, 2078	This Quarter	Up to This Quarter (YTD) Ashadh 32, 2079	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashadh 31, 2078
Interest income	3,993,332,395	12,365,364,032	2,374,597,065	9,003,906,322	3,993,189,956	12,364,173,504	2,373,994,465	9,001,882,831
Interest expense	2,433,638,229	7,936,270,188	1,460,465,749	6,117,556,524	2,439,720,449	7,956,450,445	1,464,471,053	6,134,546,892
Net interest income	1,559,694,166	4,429,093,845	914,131,316	2,886,349,798	1,553,469,507	4,407,723,059	909,523,412	2,867,335,938
Fee and commission income	279,256,998	1,361,228,142	279,723,285	1,097,349,261	254,062,712	1,280,246,107	278,667,927	1,078,284,129
Fee and commission expense	23,916,591	107,289,269	9,020,357	81,546,600	3,600,118	77,038,475	9,432,296	84,280,247
Net fee and commission income	255,340,407	1,253,938,873	270,702,928	1,015,802,661	250,462,594	1,203,207,632	269,235,632	994,003,882
Net interest, fee and commission income	1,815,034,573	5,683,032,718	1,184,834,244	3,902,152,459	1,803,932,101	5,610,930,690	1,178,759,044	3,861,339,820
Net trading income	78,595,688	254,504,852	85,243,487	348,801,101	80,999,837	264,281,331	85,210,821	343,699,217
Other operating income	6,423,264	33,124,012	2,915,932	20,241,182	6,423,264	33,124,012	3,103,192	20,241,182
Total operating income	1,900,053,526	5,970,661,582	1,272,993,663	4,271,194,742	1,891,355,203	5,908,336,034	1,267,073,058	4,225,280,219
Impairment charge/(reversal) for loans and other losses	441,797,021	682,451,595	413,595,735	379,622,175	441,797,021	682,451,595	413,595,735	379,622,175
Net operating income	1,458,256,504	5,288,209,987	859,397,928	3,891,572,568	1,449,558,181	5,225,884,438	853,477,323	3,845,658,044
Operating expense								
Personnel expenses	623,324,756	1,839,021,183	466,098,929	1,575,063,566	620,091,834	1,828,013,663	464,496,643	1,567,059,857
Other operating expenses	266,064,028	855,827,699	237,870,124	746,328,073	274,317,461	858,969,099	237,297,207	740,910,286
Depreciation & amortisation	37,129,630	175,345,358	53,210,179	187,875,297	36,756,449	173,792,963	52,811,005	186,299,897
Operating Profit	531,738,091	2,418,015,746	102,218,696	1,382,305,632	518,392,438	2,365,108,713	98,872,469	1,351,388,003
Non operating income	769,892	2,955,575	5,950,271	9,780,875	3,203,390	13,818,225	5,050,271	9,780,875
Non operating expense	-	-	-	640,871	-	-	-	640,871
Profit before income tax	532,507,984	2,420,971,321	108,168,967	1,391,445,636	521,595,828	2,378,926,939	103,922,740	1,360,528,007
Income tax expense								
Current Tax	232,401,874	799,050,199	74,536,302	461,137,832	225,781,637	783,090,294	73,370,652	451,970,762
Deferred Tax Income (Expenses)	45,708,100	45,708,100	54,813,679	54,813,679	42,447,694	42,447,694	54,921,898	54,921,898
Profit/(loss) for the period	345,814,210	1,667,629,222	88,446,344	985,121,483	338,261,885	1,638,284,339	85,473,986	963,479,143

Earnings per share:

Basic earnings per share (Annualised)	-	16.97	-	10.03	-	16.67	-	9.81
Diluted earnings per share (Annualised)	-	16.97	-	10.03	-	16.67	-	9.81

Condensed Consolidated Statement of Comprehensive Income

Profit/(loss) for the period	345,814,210	1,667,629,222	88,446,344	985,121,483	338,261,885	1,638,284,339	85,473,986	963,479,143
Other Comprehensive Income/ (Expenses)	44,519,031	255,487,624	3,394,059	(22,035,137)	44,519,031	255,487,624	3,394,059	(22,035,137)
Total comprehensive Income	390,333,242	1,923,116,846	91,840,403	963,086,346	382,780,917	1,893,771,963	88,868,045	941,444,007

Profit attributable to:

Equity holders of the Bank	390,333,242	1,923,116,846	91,840,403	963,086,346	382,780,917	1,893,771,963	88,868,045	941,444,007
Non-controlling interest	-	-	-	-	-	-	-	-
Total	390,333,242	1,923,116,846	91,840,403	963,086,346	382,780,917	1,893,771,963	88,868,045	941,444,007

Ratios as per NRB Directives

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashadh 32, 2079	This Quarter	Up to This Quarter (YTD) Ashadh 31, 2078	This Quarter	Up to This Quarter (YTD) Ashadh 32, 2079	This Quarter	Up to This Quarter (YTD) Ashadh 31, 2078
Capital fund to RWA		13.32%		13.86%		13.32%		13.86%
Non-Performing loan (NPL) to total loan		0.15%		0.23%		0.15%		0.23%
Total loan loss provision to Total NPL		1497.07%		742.70%		1497.07%		742.70%
Cost of Funds		6.12%		5.27%		6.12%		5.27%
Credit to Deposit Ratio (As per NRB)		86.86%		89.49%		86.86%		89.49%
Average Base Rate (As per NRB)		9.61%		7.37%		9.61%		7.37%
Interest Rate Spread		4.36%		3.18%		4.36%		3.18%

Statement of Distributable Profit:

Opening Retained Earning	889,622,669
Dividend Paid for Fiscal Year 2077/78	(504,108,986)
Net Profit for the period end Fourth quarter Ashadh 2079	1,638,284,339
1. Appropriations	
1.1 Profit required to be appropriated to statutory reserve	(687,056,702)
a. General Reserve	(327,656,868)
b. Capital Redemption Reserve	(320,902,667)
c. Exchange Fluctuation Fund	(2,076,139)
d. Corporate Socail Responsibility Fund	(16,382,843)
e. Employees Training Fund	(20,038,186)
f. Other	-
1.2 Profit required to be transfer to Regulatory Reserve	112,063,925
a. Transfer to Regulatory Reserve	(75,217,730)
b. Transfer from Regulatory Reserve	187,281,655
Total Distributable profit for the period end Fourth quarter, 32nd Ashadh 2079	1,448,805,245

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

- The above figures may undergo change as per statutory audit and/ or as per direction of Nepal Rastra Bank.
- Group includes Nepal SBI Bank Ltd. (NSBL, Parent Company) and Nepal SBI Merchant Banking Ltd. (NSMBL, Subsidiary Company) where intergroup transactions have been eliminated.
- The impairment loss on loan and advances have been measured as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per section 5.5 to measure the impairment loss, opting carve-out on NFRS 9.
- Figures have been regrouped/ rearranged wherever necessary for previous year corresponding quarter, however the financial position has been reflected as per local GAAP.
- Employee bonus has been calculated as per provision of Bonus Act 2030 and included in personnel expenses.
- Estimation of provision for gratuity and leave has been provided as per the Bank's policy and as per the actuarial valuation.
- The detailed interim financial results have also been published in bank's website, **nsbl.statebank**.

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2078/79
For the Fourth quarter ended Ashadh 32, 2079 (16.07.2022)

	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, 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 Shawan 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	-	-	-	-	-	-	-	1,638,284,339	-	1,638,284,339	-	1,638,284,339
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	53,942,734	-	-	-	53,942,734	-	53,942,734
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	9,493,577,887	-	-	-	-	53,942,734	-	1,638,284,339	201,544,890	1,893,771,963	-	1,893,771,963
Transfer to reserve during the year	-	-	327,656,868	2,076,139	(112,063,925)	-	-	(574,992,777)	357,323,696	-	-	-
CSR Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(10,431,117)	(10,431,117)	-	(10,431,117)
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	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	-	-	327,656,868	2,076,139	(112,063,925)	-	-	(1,079,101,763)	346,892,579	(182,264,877)	-	(182,264,877)
Balance at Ashadh end 2079	9,825,853,113	-	3,387,034,039	40,945,085	590,303,223	150,416,371	-	1,448,805,245	1,668,221,121	17,111,578,197	-	17,111,578,197

	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, 2077	8,956,205,554	-	2,866,681,342	35,642,676	632,371,030	97,396,141	-	1,415,526,277	778,028,304	14,781,851,324	-	14,781,851,324
Adjustment/Restatement:	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted/Restated balance at Shrawan 1, 2077	8,956,205,554	-	2,866,681,342	35,642,676	632,371,030	97,396,141	-	1,415,526,277	778,028,304	14,781,851,324	-	14,781,851,324
Comprehensive income for the year												
Profit for the year	-	-	-	-	-	-	-	963,479,143	-	963,479,143	-	963,479,143
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	(922,504)	-	-	-	(922,504)	-	(922,504)
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	(21,112,633)	(21,112,633)	-	(21,112,633)
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	(922,504)	-	963,479,143	(21,112,633)	941,444,007	-	941,444,007
Transfer to reserve during the year	-	-	192,695,829	3,226,271	237,963,981	-	-	(808,867,983)	374,981,903	-	-	-
Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(12,113,922)	(12,113,922)	-	(12,113,922)
Transfer from reserve during the year	-	-	-	-	(167,967,863)	-	-	167,967,863	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	537,372,333	-	-	-	-	-	-	(537,372,333)	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(311,110,298)	-	(311,110,298)	-	(311,110,298)
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	537,372,333	-	192,695,829	3,226,271	69,996,118	-	-	(1,489,382,751)	362,867,980	(323,224,220)	-	(323,224,220)
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

	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:								(33,578)		(33,578)		(33,578)	
Adjusted/Restated balance at Shawan 1, 2078	9,493,577,887	-	3,059,377,171	38,868,947	702,333,061	96,473,638	-	943,854,712	1,130,894,762	15,465,380,178	-	15,465,380,178	
Comprehensive income for the year													
Profit for the year	-	-	-	-	-	-	-	1,667,629,222	-	1,667,629,222	-	1,667,629,222	
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	53,942,734	-	-	-	53,942,734	-	53,942,734	
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	-	-	-	-	-	53,942,734	-	1,667,629,222	201,544,890	1,923,116,846	-	1,923,116,846	
Transfer to reserve during the year	-	-	330,591,356	2,076,139	(112,063,925)	-	-	(578,220,714)	357,617,145	-	-	-	
CSR Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(10,531,117)	(10,531,117)	-	(10,531,117)	
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	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	-	330,591,356	2,076,139	(112,063,925)	-	-	(1,082,329,700)	347,086,028	(182,364,877)	-	(182,364,877)	
Balance at Ashadh end 2079	9,825,853,113	-	3,389,968,527	40,945,085	590,269,136	150,416,372	-	1,529,154,234	1,679,525,681	17,206,132,147	-	17,206,132,147	

	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, 2077	8,956,205,554	-	2,866,681,342	35,642,676	632,336,943	97,396,142	-	1,448,149,558	789,139,415	14,825,551,630	-	14,825,551,630	
Adjustment/Restatement:	-	-	-	-	-	-	-	-	-	-	-	-	
Adjusted/Restated balance at Shrawan 1, 2077	8,956,205,554	-	2,866,681,342	35,642,676	632,336,943	97,396,142	-	1,448,149,558	789,139,415	14,825,551,630	-	14,825,551,630	
Comprehensive income for the year													
Profit for the year	-	-	-	-	-	-	-	985,121,483	-	985,121,483	-	985,121,483	
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	(922,504)	-	-	-	(922,504)	-	(922,504)	
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	(21,112,633)	(21,112,633)	-	(21,112,633)	
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-	
Total comprehensive income for the year	-	-	-	-	-	(922,504)	-	985,121,483	(21,112,633)	963,086,346	-	963,086,346	
Transfer to reserve during the year	-	-	192,695,829	3,226,271	237,963,981	-	-	(808,867,983)	374,981,903	-	-	-	
Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(12,113,922)	(12,113,922)	-	(12,113,922)	
Transfer from reserve during the year	-	-	-	-	(167,967,863)	-	-	167,967,863	-	-	-	-	
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-	
Share issued	-	-	-	-	-	-	-	-	-	-	-	-	
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-	
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	
Bonus shares issued	537,372,333	-	-	-	-	-	-	(537,372,333)	-	-	-	-	
Cash dividend paid	-	-	-	-	-	-	-	(311,110,298)	-	(311,110,298)	-	(311,110,298)	
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-	
Total contributions by and distributions	537,372,333	-	192,695,829	3,226,271	69,996,118	-	-	(1,489,382,751)	362,867,980	(323,224,220)	-	(323,224,220)	
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	

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2078/79
For the Fourth quarter ended Ashadh 32, 2079 (16.07.2022)

	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	12,155,845,837	8,909,224,561	12,154,655,309	8,907,201,069
Fees and other income received	1,635,515,094	1,422,722,072	1,575,172,189	1,399,685,642
Dividend received	19,547,675	7,496,530	19,547,675	7,496,530
Receipts from other operating activities	8,304,555	20,401,612	8,304,555	20,401,612
Interest paid	(7,655,123,765)	(5,815,652,054)	(7,675,304,022)	(5,832,642,422)
Commission and fees paid	(75,838,475)	(81,546,600)	(77,038,475)	(84,280,247)
Cash payment to employees	(1,629,502,989)	(1,480,381,804)	(1,618,495,469)	(1,472,378,095)
Other expense paid	(1,696,759,809)	(1,223,890,276)	(1,652,490,509)	(1,209,305,419)
Operating cash flows before changes in operating assets and liabilities	2,761,988,124	1,758,374,041	2,734,351,252	1,736,178,669
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	(1,246,948,528)	4,307,545,798	(1,246,948,528)	4,307,545,798
Placement with bank and financial institutions	41,500,000	(30,500,000)	-	-
Other trading assets	(4,872,213)	(15,000,000)	-	(15,000,000)
Loan and advances to bank and financial institutions	(667,134,595)	221,197,112	(667,134,595)	221,197,112
Loans and advances to customers	(8,995,031,204)	(7,696,767,290)	(8,995,031,204)	(7,696,767,290)
Other assets	(865,996,329)	(337,730,232)	(860,173,333)	(333,148,800)
	(11,738,482,869)	(3,551,254,612)	(11,769,287,660)	(3,516,173,180)
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	(1,626,275,000)	4,227,776,122	(1,626,275,000)	4,227,776,122
Due to Nepal Rastra Bank	(2,962,016,872)	4,265,513,428	(2,962,016,872)	4,265,513,428
Deposit from customers	13,398,072,714	(4,182,321,206)	13,471,738,579	(4,207,405,966)
Borrowings	3,853,806,893	-	3,853,806,893	-
Other liabilities	1,488,405,757	478,099,452	1,474,486,124	476,122,481
Net cash flow from operating activities before tax paid	14,151,993,491	4,789,067,796	14,211,739,723	4,762,006,065
Income taxes paid	-	-	-	-
Net cash flow from operating activities	5,175,498,747	2,996,187,225	5,176,803,316	2,982,011,554
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(2,249,316,361)	(8,910,703,918)	(2,249,316,361)	(8,898,234,758)
Receipts from sale of investment securities	13,294,531	-	13,294,531	-
Purchase of property and equipment	(370,006,762)	(154,591,346)	(369,487,336)	(154,166,787)
Receipt from the sale of property and equipment	22,683,562	9,529,287	22,683,594	9,529,287
Purchase of intangible assets	(4,033,818)	(4,779,100)	(3,937,768)	(4,542,600)
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	(2,587,378,848)	(9,060,545,076)	(2,586,763,340)	(9,047,414,857)
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities	-	-	-	-
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	(175,005,310)	(314,994,137)	(175,005,310)	(314,994,135)
Interest paid	(280,750,945)	(301,546,635)	(280,750,945)	(301,546,635)
Other receipt/payment	-	(3,230,422)	-	(3,230,422)
Net cash from financing activities	(855,756,255)	(619,771,194)	(855,756,255)	(619,771,193)
Net increase (decrease) in cash and cash equivalents	1,732,363,644	(6,684,129,045)	1,734,283,721	(6,685,174,496)
Cash and cash equivalents at beginning of the year	8,428,279,768	15,112,408,814	8,426,345,170	15,111,519,666
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-	-	-
Cash and cash equivalents at End of the period	10,160,643,412	8,428,279,768	10,160,628,890	8,426,345,170