

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2078/79
Condensed Consolidated Statement of Financial Position
As on Chaitra 30, 2078 (13.04.2022)

Amount in NPR

Particulars	Group		Bank	
	This Quarter ending Chaitra 30, 2078	Immediate Previous Year Ending Ashadh 31, 2078	This Quarter ending Chaitra 30, 2078	Immediate Previous Year Ending Ashadh 31, 2078
Assets				
Cash and cash equivalent	8,380,974,235	8,428,279,768	8,380,954,720	8,426,345,170
Due from Nepal Rastra Bank	3,202,717,214	3,272,981,241	3,202,717,214	3,272,981,241
Placement with Bank and Financial Institutions	-	41,500,000	-	-
Derivative financial instruments	20,635,625	-	20,635,625	-
Other trading assets	87,111,806	110,766,816	61,061,241	90,559,068
Loan and advances to B/FIs	5,397,223,927	4,586,766,483	5,397,223,927	4,586,766,483
Loans and advances to customers	108,475,189,411	96,951,274,535	108,475,189,411	96,951,274,535
Investment securities	23,564,604,703	21,246,986,872	23,564,604,703	21,246,986,872
Current tax assets	441,176,010	413,116,098	427,981,072	410,019,445
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	-	-	-	-
Property and equipment	998,428,398	877,005,675	995,329,705	873,429,824
Goodwill and Intangible assets	9,853,272	6,173,141	9,102,995	5,260,995
Deferred tax assets	299,595,254	390,010,365	299,572,596	389,987,707
Other assets	358,493,900	1,370,388,620	361,625,255	1,366,274,492
Total Assets	151,236,003,755	137,695,249,613	151,384,887,354	137,808,774,721
Liabilities				
Due to Bank and Financial Institutions	2,450,400,000	6,093,675,000	2,450,400,000	6,093,675,000
Due to Nepal Rastra Bank	12,453,996,556	4,265,513,428	12,453,996,556	4,265,513,428
Derivative financial instruments	-	20,179,685	-	20,179,685
Deposits from customers	114,335,299,116	106,053,881,963	114,582,157,422	106,238,466,851
Borrowing	-	-	-	-
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	2,549,425,269	2,767,886,379	2,538,585,764	2,762,169,244
Debt securities issued	2,628,992,271	3,028,699,402	2,628,992,271	3,028,699,402
Subordinated liabilities	-	-	-	-
Total liabilities	134,418,113,212	122,229,835,857	134,654,132,014	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	1,463,721,385	943,888,290	1,390,060,389	889,622,669
Reserves	5,528,316,046	5,027,947,580	5,514,841,838	5,016,870,555
Total equity attributable to equity holders	16,817,890,543	15,465,413,756	16,730,755,340	15,400,071,110
Non-controlling interest				
Total equity	16,817,890,543	15,465,413,756	16,730,755,340	15,400,071,110
Total liabilities and equity	151,236,003,755	137,695,249,613	151,384,887,354	137,808,774,721

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2078/79
For the Third quarter ended Chaitra 30, 2078 (13.04.2022)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2078	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Chaitra 31, 2077	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2078	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Chaitra 31, 2077
Interest income	3,253,536,055	8,372,031,637	2,094,722,849	6,629,309,257	3,253,508,305	8,370,983,547	2,093,987,898	6,627,888,366
Interest expense	2,107,417,683	5,502,631,959	1,312,643,239	4,657,090,776	2,114,111,698	5,516,729,996	1,316,316,392	4,670,075,840
Net interest income	1,146,118,372	2,869,399,678	782,079,610	1,972,218,482	1,139,396,607	2,854,253,551	777,671,505	1,957,812,526
Fee and commission income	321,273,496	1,081,971,145	342,264,142	817,625,977	317,787,645	1,026,183,396	326,716,189	799,616,202
Fee and commission expense	38,362,997	83,372,678	26,501,154	72,526,243	28,428,677	73,438,357	28,822,862	74,847,951
Net fee and commission income	282,910,499	998,598,466	315,762,988	745,099,734	289,358,969	952,745,038	297,893,326	724,768,250
Net interest, fee and commission income	1,429,028,871	3,867,998,145	1,097,842,598	2,717,318,216	1,428,755,576	3,806,998,589	1,075,564,832	2,682,580,776
Net trading income	63,475,189	175,909,164	101,001,192	263,557,614	67,397,005	183,281,494	98,208,309	258,488,395
Other operating income	14,896,957	26,700,748	5,878,178	17,325,250	14,896,957	26,700,748	5,690,918	17,137,990
Total operating income	1,507,401,017	4,070,608,056	1,204,721,968	2,998,201,080	1,511,049,538	4,016,980,831	1,179,464,058	2,958,207,161
Impairment charge/(reversal) for loans and other losses	111,860,200	240,654,574	59,080,801	(33,973,560)	111,860,200	240,654,574	59,080,801	(33,973,560)
Net operating income	1,395,540,816	3,829,953,482	1,145,641,167	3,032,174,640	1,399,189,337	3,776,326,257	1,120,383,257	2,992,180,721
Operating expense								
Personnel expenses	403,871,922	1,215,696,428	372,297,823	1,108,964,637	402,286,192	1,207,921,830	368,922,538	1,102,563,215
Other operating expenses	207,175,317	589,763,672	190,524,850	508,457,949	214,894,895	584,651,637	187,526,165	503,613,079
Depreciation & amortisation	46,784,600	138,215,729	44,996,292	134,665,118	46,400,489	137,036,515	44,577,483	133,488,892
Operating Profit	737,708,977	1,886,277,654	537,822,202	1,280,086,936	735,607,761	1,846,716,275	519,357,071	1,252,515,535
Non operating income	1,205,893	2,185,682	2,074,842	3,830,604	3,464,611	10,614,836	2,374,842	4,730,604
Non operating expense	-	-	-	-	-	-	-	-
Profit before income tax	738,914,870	1,888,463,337	539,897,045	1,283,917,540	739,072,372	1,857,331,111	521,731,913	1,257,246,139
Income tax expense								
Current Tax	221,783,786	566,648,325	163,395,382	386,601,530	221,831,036	557,308,657	157,945,843	378,600,110
Deferred Tax Income (Expenses)								
Profit/(loss) for the period	517,131,084	1,321,815,012	376,501,663	897,316,010	517,241,336	1,300,022,454	363,786,071	878,646,029

Earnings per share:

Basic earnings per share (Annualised)	-	17.94	-	12.18	-	17.64	-	11.92
Diluted earnings per share (Annualised)	-	17.94	-	12.18	-	17.64	-	11.92

Condensed Consolidated Statement of Comprehensive Income

Profit/(loss) for the period	517,131,084	1,321,815,012	376,501,663	897,316,010	517,241,336	1,300,022,454	363,786,071	878,646,029
Other Comprehensive Income/ (Expenses)	167,408,219	210,968,593	(84,771,316)	(25,429,196)	167,408,219	210,968,593	(84,771,316)	(25,429,196)
Total comprehensive Income	684,539,304	1,532,783,604	291,730,347	871,886,814	684,649,556	1,510,991,046	279,014,755	853,216,832

Profit attributable to:

Equity holders of the Bank	684,539,304	1,532,783,604	291,730,347	871,886,814	684,649,556	1,510,991,046	279,014,755	853,216,832
Non-controlling interest	-	-	-	-	-	-	-	-
Total	684,539,304	1,532,783,604	291,730,347	871,886,814	684,649,556	1,510,991,046	279,014,755	853,216,832

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, 2078	This Quarter	Up to This Quarter (YTD) Chaitra 31, 2077	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2078	This Quarter	Up to This Quarter (YTD) Chaitra 31, 2077
Capital fund to RWA		13.29%		14.15%		13.29%		14.15%
Non-Performing loan (NPL) to total loan		0.14%		0.23%		0.14%		0.23%
Total loan loss provision to Total NPL		1288.16%		573.04%		1288.16%		573.04%
Cost of Funds		5.82%		5.34%		5.82%		5.34%
Credit to Deposit Ratio (As per NRB)		95.35%		93.50%		95.35%		93.50%
Average Base Rate (As per NRB)		9.26%		7.46%		9.26%		7.46%
Interest Rate Spread		4.06%		3.33%		4.06%		3.33%

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 Third quarter Chaitra 2078	1,300,022,454
1. Appropriations	
1.1 Profit required to be appropriated to statutory reserve	(132,606,209)
a. General Reserve	(260,004,491)
b. Capital Redemption Reserve	159,323,000
c. Exchange Fluctuation Fund	(1,297,900)
d. Corporate Socail Responsibility Fund	(13,000,225)
e. Employees Training Fund	(17,626,594)
f. Other	-
1.2 Profit required to be transfer to Regulatory Reserve	(162,869,539)
a. Transfer to Regulatory Reserve	(253,284,650)
b. Transfer from Regulatory Reserve	90,415,111
Total Distributable profit for the period end Third quarter, 30th Chaitra 2078	1,390,060,389

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 per norms prescribed by Nepal Rastra Bank for loan loss provision which may vary with the
- 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 Third quarter ended Chaitra 30, 2078 (13.04.2022)

	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	-	-	-	-	-	-	-	1,300,022,454	-	1,300,022,454	-	1,300,022,454
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	-	-	-	-	-	-	-	-	157,025,859	157,025,859	-	157,025,859
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	-	1,300,022,454	157,025,859	1,510,991,046	-	1,510,991,046
Transfer to reserve during the year	-	-	260,004,491	1,297,900	253,284,650	-	-	(785,890,860)	271,303,819	-	-	-
CSR Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(8,473,057)	(8,473,057)	-	(8,473,057)
Transfer from reserve during the year	-	-	-	-	(90,415,111)	-	-	490,415,111	(400,000,000)	-	-	-
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	-	-	260,004,491	1,297,900	162,869,539	-	-	(799,584,734)	(137,169,239)	(180,306,817)	-	(180,306,817)
Balance at Chaitra end 2078	9,825,853,113	-	3,319,381,662	40,166,847	865,236,687	150,416,371	-	1,390,060,389	1,139,640,272	16,730,755,340	-	16,730,755,340

	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:													
Adjusted/Restated balance at Shawan 1, 2078	9,493,577,887	-	3,059,377,171	38,868,947	702,333,061	96,473,638	-	943,888,290	1,130,894,762	15,465,413,756	-	15,465,413,756	
Comprehensive income for the year													
Profit for the year	-	-	-	-	-	-	-	1,321,815,012	-	1,321,815,012	-	1,321,815,012	
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	-	-	-	-	-	-	-	-	157,025,859	157,025,859	-	157,025,859	
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	-	1,321,815,012	157,025,859	1,532,783,604	-	1,532,783,604	
Transfer to reserve during the year	-	-	262,183,747	1,297,900	253,284,650	-	-	(788,288,042)	271,521,745	-	-	-	
CSR Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(8,473,057)	(8,473,057)	-	(8,473,057)	
Transfer from reserve during the year	-	-	-	-	(90,415,111)	-	-	490,415,111	(400,000,000)	-	-	-	
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	-	262,183,747	1,297,900	162,869,539	-	-	(801,981,916)	(136,951,313)	(180,306,817)	-	(180,306,817)	
Balance at Chaitra end 2078	9,825,853,113	-	3,321,560,918	40,166,847	865,202,600	150,416,372	-	1,463,721,385	1,150,969,309	16,817,890,543	-	16,817,890,543	

	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, 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 Third quarter ended Chaitra 30, 2078 (13.04.2022)

	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	8,372,031,637	6,629,309,257	8,370,983,547	6,627,888,366
Fees and other income received	1,258,188,431	1,061,433,808	1,218,202,166	1,042,195,871
Dividend received	18,080,856	7,496,530	18,080,856	7,496,530
Receipts from other operating activities	21,584,524	17,618,029	21,584,524	17,430,769
Interest paid	(5,284,487,953)	(4,430,934,182)	(5,298,585,990)	(4,443,919,246)
Commission and fees paid	(83,372,678)	(72,526,243)	(73,438,357)	(74,847,951)
Cash payment to employees	(1,215,696,428)	(1,108,964,637)	(1,207,921,830)	(1,102,563,215)
Other expense paid	(1,164,885,054)	(895,059,479)	(1,150,433,352)	(882,213,190)
Operating cash flows before changes in operating assets and liabilities	1,921,443,336	1,208,373,084	1,898,471,564	1,191,467,934
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	70,264,027	3,512,376,398	70,264,027	3,512,376,398
Placement with bank and financial institutions	41,500,000	(4,708,039,338)	-	(4,689,539,338)
Other trading assets	(5,842,818)	(14,195,380)	-	(5,000,000)
Loan and advances to bank and financial institutions	(821,132,162)	(2,126,533,853)	(821,132,162)	(2,126,533,853)
Loans and advances to customers	(11,753,894,732)	(6,253,384,992)	(11,753,894,732)	(6,253,384,992)
Other assets	963,199,181	654,096,762	966,051,984	665,601,230
	(11,505,906,504)	(8,935,680,402)	(11,538,710,883)	(8,896,480,553)
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	(3,643,275,000)	7,822,194,790	(3,643,275,000)	7,822,194,790
Due to Nepal Rastra Bank	8,188,483,128	4,665,513,428	8,188,483,128	4,665,513,428
Deposit from customers	8,281,417,153	(9,250,036,182)	8,343,690,571	(9,266,995,485)
Borrowings	-	-	-	-
Other liabilities	(13,075,450)	116,036,969	(18,197,819)	109,801,261
Net cash flow from operating activities before tax paid	12,813,549,831	3,353,709,006	12,870,700,880	3,330,513,994
Income taxes paid	-	-	-	-
Net cash flow from operating activities	3,229,086,663	(4,373,598,312)	3,230,461,561	(4,374,498,625)
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(2,240,556,783)	1,312,939,121	(2,240,556,783)	1,312,939,121
Receipts from sale of investment securities	13,008,425	-	13,008,425	-
Purchase of property and equipment	(280,305,780)	(102,319,454)	(279,765,593)	(102,319,454)
Receipt from the sale of property and equipment	22,096,657	13,499,814	22,096,657	13,980,872
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	(2,485,757,481)	1,224,119,481	(2,485,217,294)	1,224,600,539
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	(173,076,449)	(311,270,275)	(173,076,449)	(311,270,275)
Interest paid	(217,558,267)	(225,891,600)	(217,558,267)	(225,891,600)
Other receipt/payment	-	(8,808,841)	-	(8,808,841)
Net cash from financing activities	(790,634,716)	(545,970,715)	(790,634,716)	(545,970,715)
Net increase (decrease) in cash and cash equivalents	(47,305,534)	(3,695,449,546)	(45,390,450)	(3,695,868,802)
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	8,380,974,234	11,416,959,268	8,380,954,720	11,415,650,864