

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2078/79
Condensed Consolidated Statement of Financial Position
As on Poush 30, 2078 (14.01.2022)

Amount in NPR

Particulars	Group		Bank	
	This Quarter ending Poush 30, 2078	Immediate Previous Year Ending Ashadh 31, 2078	This Quarter ending Poush 30, 2078	Immediate Previous Year Ending Ashadh 31, 2078
Assets				
Cash and cash equivalent	3,605,339,862	8,428,279,768	3,605,320,353	8,426,345,170
Due from Nepal Rastra Bank	3,848,523,891	3,272,981,241	3,848,523,891	3,272,981,241
Placement with Bank and Financial Institutions	-	41,500,000	-	-
Derivative financial instruments	43,910,785	-	43,910,785	-
Other trading assets	106,096,833	110,766,816	76,124,452	90,559,068
Loan and advances to B/FIs	5,418,383,264	4,586,766,483	5,418,383,264	4,586,766,483
Loans and advances to customers	108,713,752,852	96,951,274,535	108,713,752,852	96,951,274,535
Investment securities	23,053,020,884	21,246,986,872	23,053,020,884	21,246,986,872
Current tax assets	396,946,612	413,116,098	396,946,612	410,019,445
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	-	-	-	-
Property and equipment	952,708,780	877,005,675	949,316,114	873,429,824
Goodwill and Intangible assets	6,089,400	6,173,141	5,260,995	5,260,995
Deferred tax assets	371,341,633	390,010,365	371,318,975	389,987,707
Other assets	410,763,561	1,370,388,620	391,579,493	1,366,274,492
Total Assets	146,926,878,358	137,695,249,613	147,062,347,559	137,808,774,721
Liabilities				
Due to Bank and Financial Institutions	4,238,503,452	6,093,675,000	4,238,503,452	6,093,675,000
Due to Nepal Rastra Bank	8,225,744,764	4,265,513,428	8,225,744,764	4,265,513,428
Derivative financial instruments	-	20,179,685	-	20,179,685
Deposits from customers	112,644,558,570	106,053,881,963	112,897,058,183	106,238,466,851
Borrowing	-	-	-	-
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	2,650,325,475	2,767,886,379	2,620,540,519	2,762,169,244
Debt securities issued	3,028,892,197	3,028,699,402	3,028,892,197	3,028,699,402
Subordinated liabilities	-	-	-	-
Total liabilities	130,788,024,459	122,229,835,857	131,010,739,116	122,408,703,610
Equity				
Share capital	9,493,577,887	9,493,577,887	9,493,577,887	9,493,577,887
Share premium	-	-	-	-
Retained earnings	1,060,510,328	943,888,290	986,751,207	889,622,669
Reserves	5,584,765,684	5,027,947,580	5,571,279,350	5,016,870,555
Total equity attributable to equity holders	16,138,853,899	15,465,413,756	16,051,608,443	15,400,071,110
Non-controlling interest			-	
Total equity	16,138,853,899	15,465,413,756	16,051,608,443	15,400,071,110
Total liabilities and equity	146,926,878,358	137,695,249,613	147,062,347,559	137,808,774,721

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2078/79
For the Second quarter ended Poush 30, 2078 (14.01.2022)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Poush 30, 2078	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Poush 29, 2077	This Quarter	Up to This Quarter (YTD) Poush 30, 2078	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Poush 29, 2077
Interest income	2,704,268,084	5,118,495,582	2,078,055,613	4,534,586,408	2,704,003,341	5,117,475,242	2,077,600,984	4,533,900,468
Interest expense	1,830,312,182	3,395,214,276	1,491,673,776	3,344,447,537	1,834,595,835	3,402,618,298	1,496,002,767	3,353,759,447
Net interest income	873,955,902	1,723,281,306	586,381,838	1,190,138,871	869,407,506	1,714,856,944	581,598,218	1,180,141,020
Fee and commission income	415,728,265	760,697,648	252,103,066	475,361,835	387,714,728	708,395,750	250,291,666	472,900,013
Fee and commission expense	18,445,222	45,009,681	27,321,694	46,025,089	20,699,664	45,009,681	26,677,233	46,025,089
Net fee and commission income	397,283,043	715,687,968	224,781,372	429,336,746	367,015,064	663,386,070	223,614,433	426,874,924
Net interest, fee and commission income	1,271,238,945	2,438,969,274	811,163,210	1,619,475,617	1,236,422,570	2,378,243,014	805,212,651	1,607,015,944
Net trading income	67,187,103	112,433,975	95,085,629	162,556,423	66,004,619	115,884,489	92,904,132	160,280,087
Other operating income	2,007,439	11,803,790	7,592,264	11,447,072	2,007,439	11,803,790	7,592,264	11,447,072
Total operating income	1,340,433,487	2,563,207,039	913,841,103	1,793,479,112	1,304,434,628	2,505,931,293	905,709,047	1,778,743,103
Impairment charge/(reversal) for loans and other losses	71,499,591	128,794,373	(78,284,179)	(93,054,361)	71,499,591	128,794,373	(78,284,179)	(93,054,361)
Net operating income	1,268,933,896	2,434,412,666	992,125,281	1,886,533,472	1,232,935,037	2,377,136,920	983,993,225	1,871,797,463
Operating expense								
Personnel expenses	412,296,759	811,824,505	336,819,803	736,666,814	409,301,367	805,635,637	335,286,186	733,640,677
Other operating expenses	209,755,710	382,588,354	157,827,103	317,933,099	198,966,200	369,756,742	157,485,303	316,086,914
Depreciation & amortisation	45,869,178	91,431,129	43,881,356	89,668,826	45,473,039	90,636,026	43,503,008	88,911,409
Operating Profit	601,012,248	1,148,568,677	453,597,019	742,264,733	579,194,430	1,111,108,514	447,718,728	733,158,463
Non operating income	463,492	979,789	1,063,744	1,755,762	6,333,927	7,150,224	1,363,744	2,355,762
Non operating expense	-	-	-	-	-	-	-	-
Profit before income tax	601,475,740	1,149,548,467	454,660,763	744,020,495	585,528,357	1,118,258,739	449,082,472	735,514,225
Income tax expense								
Current Tax	180,442,721	344,864,540	136,398,229	223,206,149	175,658,507	335,477,622	134,724,742	220,654,268
Deferred Tax Income (Expenses)								
Profit/(loss) for the period	421,033,019	804,683,927	318,262,535	520,814,347	409,869,850	782,781,117	314,357,731	514,859,958

Earnings per share:

Basic earnings per share (Annualised)	-	16.95	-	11.63	-	16.49	-	11.50
Diluted earnings per share (Annualised)	-	16.95	-	11.63	-	16.49	-	11.50

Condensed Consolidated Statement of Comprehensive Income

Profit/(loss) for the period	421,033,019	804,683,927	318,262,535	520,814,347	409,869,850	782,781,117	314,357,731	514,859,958
Other Comprehensive Income/ (Expenses)	-	43,560,374	30,477,923	59,342,120	-	43,560,374	30,477,923	59,342,120
Total comprehensive Income	421,033,019	848,244,301	348,740,458	580,156,466	409,869,850	826,341,491	344,835,654	574,202,077

Profit attributable to:

Equity holders of the Bank	421,033,019	848,244,301	348,740,458	580,156,466	409,869,850	826,341,491	344,835,654	574,202,077
Non-controlling interest	-	-	-	-	-	-	-	-
Total	421,033,019	848,244,301	348,740,458	580,156,466	409,869,850	826,341,491	344,835,654	574,202,077

Ratios as per NRB Directives

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Poush 30, 2078	This Quarter	Up to This Quarter (YTD) Poush 29, 2077	This Quarter	Up to This Quarter (YTD) Poush 30, 2078	This Quarter	Up to This Quarter (YTD) Poush 29, 2077
Capital fund to RWA		13.28%		14.60%		13.28%		14.60%
Non-Performing loan (NPL) to total loan		0.14%		0.19%		0.14%		0.19%
Total loan loss provision to Total NPL		1193.31%		746.39%		1193.31%		746.39%
Cost of Funds		5.54%		5.85%		5.54%		5.85%
Credit to Deposit Ratio(as per NRB)		95.06%		85.49%		95.06%		85.49%
Base Rate		8.95%		7.49%		8.95%		7.49%
Interest Rate Spread		3.13%		4.05%		3.13%		4.05%

Statement of Distributable Profit:

Opening Retained Earning	889,622,669
Dividend Paid (Cash Dividend) for last Fiscal Year	(171,833,760)
Net Profit for the period end Second quarter Poush 2078	782,781,117
1. Appropriations	
1.1 Profit required to be appropriated to statutory reserve	(337,613,950)
a. General Reserve	(156,556,223)
b. Capital Redemption Reserve	(160,451,333)
c. Exchange Fluctuation Fund	(829,015)
d. Corporate Socail Responsibility Fund	(7,827,811)
e. Employees Training Fund	(11,949,567)
f. Other	-
1.2 Profit required to be transfer to Regulatory Reserve	(176,204,870)
a. Transfer to Regulatory Reserve	(194,873,602)
b. Transfer from Regulatory Reserve	18,668,732
Total Distributable profit for the period end Second quarter, 30th Poush 2078	986,751,207

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.
- 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 current quarter expenses for employees defined benefit (i.e. 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, www.nsbl.statebank.

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2078/79
For the Second quarter ended Poush 30, 2078 (14.01.2022)

	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	-	-	-	-	-	-	-	782,781,117	-	782,781,117	-	782,781,117
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	43,560,374	-	-	-	43,560,374	-	43,560,374
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	43,560,374	-	782,781,117	-	826,341,491	-	826,341,491
Transfer to reserve during the year	-	-	156,556,223	829,015	194,873,602	-	-	(532,487,552)	180,228,712	-	-	-
CSR Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(2,970,398)	(2,970,398)	-	(2,970,398)
Transfer from reserve during the year	-	-	-	-	(18,668,732)	-	-	18,668,732	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(171,833,760)	-	(171,833,760)	-	(171,833,760)
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	-	-	156,556,223	829,015	176,204,870	-	-	(685,652,580)	177,258,314	(174,804,158)	-	(174,804,158)
Balance at Poush end 2078	9,493,577,887	-	3,215,933,394	39,697,961	878,572,018	140,034,011	-	986,751,207	1,297,041,965	16,051,608,443	-	16,051,608,443

	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, 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	-	-	-	-	-	-	-	804,683,927	-	804,683,927	-	804,683,927	
Profit for the year	-	-	-	-	-	-	-	804,683,927	-	804,683,927	-	804,683,927	
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	43,560,374	-	-	-	43,560,374	-	43,560,374	
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-	
Total comprehensive income for the year	-	-	-	-	-	43,560,374	-	804,683,927	-	848,244,301	-	848,244,301	
Transfer to reserve during the year	-	-	158,746,504	829,015	194,873,602	-	-	(534,896,861)	180,447,740	-	-	-	
CSR Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(2,970,398)	(2,970,398)	-	(2,970,398)	
Transfer from reserve during the year	-	-	-	-	(18,668,732)	-	-	18,668,732	-	-	-	-	
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-	
Share issued	-	-	-	-	-	-	-	-	-	-	-	-	
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-	
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-	
Cash dividend paid	-	-	-	-	-	-	-	(171,833,760)	-	(171,833,760)	-	(171,833,760)	
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-	
Total contributions by and distributions	-	-	158,746,504	829,015	176,204,870	-	-	(688,061,889)	177,477,342	(174,804,158)	-	(174,804,158)	
Balance at Poush end 2078	9,493,577,887	-	3,218,123,675	39,697,961	878,537,932	140,034,012	-	1,060,510,328	1,308,372,104	16,138,853,899	-	16,138,853,899	

	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 Second quarter ended Poush 30, 2078 (14.01.2022)

	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	5,118,495,582	4,534,586,408	5,117,475,242	4,533,900,468
Fees and other income received	879,624,422	630,447,605	836,943,473	626,309,447
Dividend received	8,921,608	3,989,172	8,921,608	3,989,172
Receipts from other operating activities	12,237,666	11,578,785	12,237,666	11,578,785
Interest paid	(3,244,234,285)	(3,193,678,693)	(3,251,638,307)	(3,202,990,603)
Commission and fees paid	(45,009,681)	(46,025,089)	(45,009,681)	(46,025,089)
Cash payment to employees	(811,824,505)	(736,666,814)	(805,635,637)	(733,640,677)
Other expense paid	(730,423,292)	(541,139,248)	(708,204,762)	(536,741,182)
Operating cash flows before changes in operating assets and liabilities	1,187,787,515	663,092,128	1,165,089,602	656,380,322
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	(575,542,650)	4,364,403,912	(575,542,650)	4,364,403,912
Placement with bank and financial institutions	41,500,000	(6,003,496,262)	-	(5,974,996,262)
Other trading assets	(9,764,634)	(7,444,575)	-	-
Loan and advances to bank and financial institutions	(842,570,193)	(656,466,735)	(842,570,193)	(656,466,735)
Loans and advances to customers	(11,880,319,279)	1,190,046,548	(11,880,319,279)	1,190,046,548
Other assets	931,883,759	92,988,633	943,857,047	96,651,368
	(12,334,812,997)	(1,019,968,479)	(12,354,575,075)	(980,361,168)
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	(1,855,171,548)	5,777,466,122	(1,855,171,548)	5,777,466,122
Due to Nepal Rastra Bank	3,960,231,336	2,393,318,000	3,960,231,336	2,393,318,000
Deposit from customers	6,590,676,607	(7,166,255,251)	6,658,591,332	(7,199,344,894)
Borrowings	-	-	-	-
Other liabilities	(271,690,779)	459,038,816	(295,758,600)	458,991,657
Net cash flow from operating activities before tax paid	8,424,045,616	1,463,567,688	8,467,892,520	1,430,430,885
Income taxes paid	-	-	-	-
Net cash flow from operating activities	(2,722,979,865)	1,106,691,337	(2,721,592,953)	1,106,450,038
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(1,743,804,907)	(4,381,730,595)	(1,743,804,907)	(4,381,730,595)
Receipts from sale of investment securities	-	-	-	-
Purchase of property and equipment	(175,860,072)	3,750,550	(175,331,895)	3,750,550
Receipt from the sale of property and equipment	8,375,703	(65,868,152)	8,375,703	(65,415,315)
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	(1,911,289,276)	(4,443,848,196)	(1,910,761,099)	(4,443,395,360)
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities	-	-	-	-
Repayment of debt securities	-	-	-	-
Receipt from issue of subordinated liabilities	-	-	-	-
Repayment of subordinated liabilities	-	-	-	-
Receipt from issue of shares	-	-	-	-
Dividends paid	(37,883,570)	(17,810,981)	(37,883,570)	(17,810,981)
Interest paid	(150,787,195)	(150,594,400)	(150,787,195)	(150,594,400)
Other receipt/payment	-	(6,557,836)	-	(6,688,713)
Net cash from financing activities	(188,670,765)	(174,963,217)	(188,670,765)	(175,094,094)
Net increase (decrease) in cash and cash equivalents	(4,822,939,907)	(3,512,120,077)	(4,821,024,817)	(3,512,039,416)
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	3,605,339,862	11,600,288,737	3,605,320,353	11,599,480,250