

**Nepal SBI Bank Ltd.**  
**Unaudited Interim Financial Statement of FY2075/76**  
**Condensed Consolidated Statement of Financial Position**  
As on Quarter ended Ashad 31, 2076 (16.07.2019)

Amount in NPR

Particulars	Group		Bank	
	This Quarter ending Ashad 31, 2076	Immediated Previous Year Ending Asadh 32,2075	This Quarter ending Ashad 31, 2076	Immediated Previous Year Ending Asadh 32,2075
<b>Assets</b>				
Cash and cash equivalent	8,244,491,405	10,483,612,597	8,243,366,584	10,480,237,366
Due from Nepal Rastra Bank	9,306,841,418	5,647,349,586	9,306,841,418	5,647,349,586
Placement with Bank and Financial Institutions	6,402,219	9,500,000	-	-
Derivative financial instruments	122,889,914	-	122,889,914	-
Other trading assets	24,770,530	21,332,281	23,770,530	20,404,281
Loan and advances to B/FIs	4,258,389,233	2,872,201,921	4,258,389,233	2,872,201,921
Loans and advances to customers	84,300,581,899	72,363,660,048	84,300,581,899	72,363,660,048
Investment securities	9,269,822,145	8,646,148,778	9,269,822,145	8,646,148,778
Current tax assets	258,963,949	221,915,853	258,963,949	219,486,240
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	-	-	-	-
Property and equipment	946,520,258	849,895,606	941,030,973	843,967,110
Goodwill and Intangible assets	4,432,958	5,210,736	3,932,334	4,533,821
Deferred tax assets	313,904,567	236,073,744	313,904,567	236,210,436
Other assets	1,084,011,276	1,016,992,514	1,074,708,649	1,015,581,419
<b>Total Assets</b>	<b>118,142,021,771</b>	<b>102,373,893,664</b>	<b>118,307,091,084</b>	<b>102,538,669,895</b>
<b>Liabilities</b>				
Due to Bank and Financial Institutions	2,144,025,000	2,709,590,000	2,144,025,000	2,709,590,000
Due to Nepal Rastra Bank	761,421,088	-	761,421,088	-
Derivative financial instruments	-	6,812,345	-	6,812,345
Deposits from customers	97,673,629,509	84,027,267,545	97,880,825,071	84,227,327,384
Borrowing	-	-	-	-
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	27,502	-	-	-
Other liabilities	2,361,702,652	1,805,095,366	2,352,208,700	1,793,836,373
Debt securities issued	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
Subordinated liabilities	-	-	-	-
<b>Total liabilities</b>	<b>103,940,805,751</b>	<b>89,548,765,256</b>	<b>104,138,479,859</b>	<b>89,737,566,102</b>
<b>Equity</b>				
Share capital	8,449,250,523	8,046,905,260	8,449,250,523	8,046,905,260
Share premium	-	381,759,941	-	381,759,941
Retained earnings	1,919,311,360	1,231,817,312	1,897,679,799	1,218,765,930
Reserves	3,832,654,137	3,164,645,895	3,821,680,903	3,153,672,662
<b>Total equity attributable to equity holders</b>	<b>14,201,216,020</b>	<b>12,825,128,408</b>	<b>14,168,611,225</b>	<b>12,801,103,793</b>
<b>Non-controlling interest</b>				
<b>Total equity</b>	<b>14,201,216,020</b>	<b>12,825,128,408</b>	<b>14,168,611,225</b>	<b>12,801,103,793</b>
<b>Total liabilities and equity</b>	<b>118,142,021,771</b>	<b>102,373,893,664</b>	<b>118,307,091,084</b>	<b>102,538,669,895</b>

**Nepal SBI Bank Ltd.**  
**Condensed Consolidated Statement of Profit or Loss and Comprehensive Income**  
For the quarter ended Ashad 31, 2076 (16.07.2019)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashad 31, 2076	This Quarter	Up to This Quarter (YTD) Ashad 32, 2075	This Quarter	Up to This Quarter (YTD) Ashad 31, 2076	This Quarter	Up to This Quarter (YTD) Ashad 32, 2075
Interest income	3,149,612,350	11,320,007,255	2,575,296,775	9,070,350,954	3,149,182,869	11,318,683,041	2,577,600,450	9,069,778,508
Interest expense	(1,754,090,598)	(6,551,844,005)	(1,316,495,038)	(4,911,241,588)	(1,759,433,810)	(6,571,724,001)	(1,324,014,440)	(4,924,810,880)
<b>Net interest income</b>	<b>1,395,521,752</b>	<b>4,768,163,250</b>	<b>1,258,801,737</b>	<b>4,159,109,366</b>	<b>1,389,749,059</b>	<b>4,746,959,040</b>	<b>1,253,586,010</b>	<b>4,144,967,628</b>
Fee and commission income	303,980,537	1,020,774,410	227,184,512	919,118,747	299,375,425	1,008,719,478	220,993,411	912,860,285
Fee and commission expense	(75,948,125)	(131,680,783)	(41,534,534)	(84,662,040)	(75,948,125)	(131,680,783)	(41,534,534)	(84,662,040)
<b>Net fee and commission income</b>	<b>228,032,412</b>	<b>889,093,627</b>	<b>185,649,978</b>	<b>834,456,707</b>	<b>223,427,300</b>	<b>877,038,695</b>	<b>179,458,877</b>	<b>828,198,245</b>
<b>Net interest, fee and commission income</b>	<b>1,623,554,164</b>	<b>5,657,256,877</b>	<b>1,444,451,715</b>	<b>4,993,566,073</b>	<b>1,613,176,359</b>	<b>5,623,997,735</b>	<b>1,433,044,887</b>	<b>4,973,165,873</b>
Net trading income	108,469,997	306,274,403	54,846,929	233,440,976	108,469,997	306,274,403	54,918,929	233,512,976
Other operating income	(8,388,811)	19,351,011	35,780,336	42,884,666	(8,388,811)	19,351,011	35,780,336	42,884,666
<b>Total operating income</b>	<b>1,723,635,350</b>	<b>5,982,882,291</b>	<b>1,535,078,980</b>	<b>5,269,891,715</b>	<b>1,713,257,545</b>	<b>5,949,623,149</b>	<b>1,523,744,152</b>	<b>5,249,563,515</b>
Impairment charge/(reversal) for loans and other losses	(7,671,202)	(146,616,791)	(130,748,488)	(272,273,854)	(7,671,202)	(146,616,791)	(130,748,488)	(272,273,854)
<b>Net operating income</b>	<b>1,715,964,148</b>	<b>5,836,265,500</b>	<b>1,404,330,492</b>	<b>4,997,617,861</b>	<b>1,705,586,343</b>	<b>5,803,006,358</b>	<b>1,392,995,664</b>	<b>4,977,289,661</b>
<b>Operating expense</b>								
Personnel expenses	(542,552,726)	(1,667,423,744)	(377,141,924)	(1,375,420,104)	(539,361,421)	(1,662,043,619)	(377,141,924)	(1,375,420,104)
Other operating expenses	(197,242,702)	(855,053,622)	(235,098,632)	(710,005,651)	(196,644,293)	(842,498,969)	(233,499,828)	(703,066,694)
Depreciation & amortisation	(39,497,984)	(165,836,212)	(36,983,265)	(138,099,951)	(39,161,743)	(164,508,508)	(36,013,406)	(137,130,092)
<b>Operating Profit</b>	<b>936,670,736</b>	<b>3,147,951,922</b>	<b>755,106,671</b>	<b>2,774,092,155</b>	<b>930,418,886</b>	<b>3,133,955,262</b>	<b>746,340,506</b>	<b>2,761,672,771</b>
Non operating income	112,973,930	196,076,507	(772,477)	37,667,749	112,973,930	196,076,507	427,523	38,867,749
Non operating expense	-	-	-	-	-	-	-	-
<b>Profit before income tax</b>	<b>1,049,644,666</b>	<b>3,344,028,429</b>	<b>754,334,194</b>	<b>2,811,759,904</b>	<b>1,043,392,816</b>	<b>3,330,031,769</b>	<b>746,768,029</b>	<b>2,800,540,520</b>
Income tax expense								
Current Tax	(392,184,289)	(1,080,499,418)	(269,946,852)	(944,871,455)	(388,982,061)	(1,074,973,747)	(268,075,621)	(942,063,178)
Deferred Tax	48,695,522	48,695,522	165,023,247	165,023,247	48,586,332	48,586,332	165,033,782	165,033,782
<b>Profit/(loss) for the period</b>	<b>706,155,899</b>	<b>2,312,224,533</b>	<b>649,410,589</b>	<b>2,031,911,696</b>	<b>702,997,087</b>	<b>2,303,644,354</b>	<b>643,726,190</b>	<b>2,023,511,124</b>

**Nepal SBI Bank Ltd.**  
**Consolidated Statement of Comprehensive Income**  
For the quarter ended Ashad 31, 2076 (16.07.2019)

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashad 31, 2076	This Quarter	Up to This Quarter (YTD) Ashad 32, 2075	This Quarter	Up to This Quarter (YTD) Ashad 31, 2076	This Quarter	Up to This Quarter (YTD) Ashad 32, 2075
<b>Profit for the year</b>	<b>706,155,899</b>	<b>2,312,224,533</b>	<b>649,410,589</b>	<b>2,031,911,696</b>	<b>702,997,087</b>	<b>2,303,644,354</b>	<b>643,726,190</b>	<b>2,023,511,124</b>
Other comprehensive income								
<b>a) Items that will not be reclassified to profit or loss</b>								
Gains/(losses) from investments in equity instruments measured at fair value	23,368,814	1,577,275		(67,906,176)	23,368,814	1,577,275	-	(67,906,176)
Gains/(loss) on revaluation								
Atuarial gains/(loss) on defined benefit plans	(98,603,270)	(98,603,270)	-	(6,144,220)	(98,603,270)	(98,603,270)		(6,144,220)
Income tax relating to above items	22,570,337	29,107,799	-	22,215,119	22,570,337	29,107,799	-	22,215,119
<b>Net other comprehensive income that will not be reclassified to profit or loss</b>	<b>(52,664,119)</b>	<b>(67,918,196)</b>	<b>-</b>	<b>(51,835,277)</b>	<b>(52,664,119)</b>	<b>(67,918,196)</b>	<b>-</b>	<b>(51,835,277)</b>
<b>b) Items that are or may be reclassified to profit or loss</b>								
Gains/(losses) on cash flow hedge								
Exchange gains/(losses) (arising from translating								
Income tax relating to above items								
<b>Net other comprehensive income that are or may be reclassified to profit or loss</b>								
<b>c) Share of other comprehensive income of associate accounted as per equited method</b>								
<b>Other comprehensive income for the year, net of income tax</b>	<b>(52,664,119)</b>	<b>(67,918,196)</b>	<b>-</b>	<b>(51,835,277)</b>	<b>(52,664,119)</b>	<b>(67,918,196)</b>	<b>-</b>	<b>(51,835,277)</b>
<b>Total comprehensive income for the period</b>	<b>653,491,780</b>	<b>2,244,306,337</b>	<b>649,410,589</b>	<b>1,980,076,419</b>	<b>650,332,968</b>	<b>2,235,726,158</b>	<b>643,726,190</b>	<b>1,971,675,847</b>

**Profit attributable to:**

Equity holders of the Bank	653,491,780	2,244,306,337	649,410,589	1,980,076,419	650,332,968	2,235,726,158	643,726,190	1,971,675,847
Non-controlling interest	-	-	-	-	-	-	-	-
<b>Total</b>	<b>653,491,780</b>	<b>2,244,306,337</b>	<b>649,410,589</b>	<b>1,980,076,419</b>	<b>650,332,968</b>	<b>2,235,726,158</b>	<b>643,726,190</b>	<b>1,971,675,847</b>

**Earnings per share:**

Basic earnings per share (Annualised)		27.37		25.26		27.26		25.16
Diluted earnings per share (Annualised)		27.37		25.26		27.26		25.16

**Ratios as per NRB Directives**

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
		Ashad 31, 2076		Ashad 32, 2075		Ashad 31, 2076		Ashad 32, 2075
Capital fund to RWA		14.01%		15.48%		14.01%		15.15%
Non-Performing loan (NPL) to total loan		0.20%		0.20%		0.20%		0.20%
Total loan loss provision to Total NPL		627.41%		628.00%		627.41%		628.00%
Cost of Funds		6.51%		5.45%		6.51%		5.45%
Credit to Deposit Ratio		74.38%		74.38%		74.38%		74.38%
Base Rate		9.72%		10.12%		9.72%		10.12%
Interest Rate Spread		4.43%		4.99%		4.43%		4.99%

**Statement of Distributable Profit:**

<b>Net Profit for the period end Fourth Quarter Ashad</b>	<b>2,303,644,354</b>
1. Appropriations	
<b>1.1 Profit required to be appropriated to statutory</b>	<b>(586,345,442)</b>
a. General Reserve	(460,728,871)
b. Capital Redemption Reserve	(100,000,000)
c. Exchange Fluctuation Fund	(2,580,127)
d. Corporate Socail Responsibility Fund	(23,036,444)
e. Employees Training Fund	-
f. Other	-
<b>1.2 Profit required to be transfer to Regulatory Reserve</b>	<b>(120,473,197)</b>
a. Transfer to Regulatory Reserve	(137,144,030)
b. Transfer from Regulatory Reserve	16,670,833
<b>Net Profit for the period end Fourth Quarter Ashad 2076 available for distribution</b>	<b>1,596,825,715</b>

**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
- Figures have been regrouped/ rearranged wherever necessary for previous year corresponding quarter, however the financial position has been reflected as per local GAAP, opting carve-out on NAS 34 Para 2
- Employee bonus has been calculated as per provision of bonus act 2030 and included in personnel expenses.
- Provision for gratuity and leave has been provided as per the actuarial valuation and finance expenses under NFRS for staff loan has been included in personnel expenses.
- The detailed interim financial results have also been published in bank's website, [www.nepalsbi.com.np](http://www.nepalsbi.com.np).

**Nepal SBI Bank Ltd.**  
**Condensed Consolidated Statement of Changes in Equity**  
For the fourth quarter ended Asadh 31, 2076 (16.07.2019)

Particulars	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 Sawan 1, 2074	6,924,892,999	-	1,694,804,484	19,814,792	97,192,162	165,227,628	-	1,160,848,872	471,924,355	10,534,705,292	-	10,534,705,292
Adjustment/Restatement:												
Corporate Social Repsonsibility Fund	-	-	-	-	-	-	-	-	15,232,375	15,232,375	-	15,232,375
Staff Training and Development Fund	-	-	-	-	-	-	-	-	5,539,340	5,539,340	-	5,539,340
NSMBL adjustment								(110,123)		(110,123)		
EIR adjustment on loan								(30,966,862)		(30,966,862)		(30,966,862)
Previous Year NFRS reserve						(49,568,288)		49,568,288		-		-
Deferred Tax Adjustment					(48,357,971)			-		(48,357,971)		(48,357,971)
Adjusted/Restated balance at Sawan 1, 2074	6,924,892,999	-	1,694,804,484	19,814,792	48,834,191	115,659,340	-	1,179,340,175	492,696,070	10,476,042,051	-	10,476,042,051
Profit for the year	-	-	-	-	-	-	-	2,031,911,696	-	2,031,911,696	-	2,031,911,696
Other comprehensive income	-	-	-	-	-	-	-	-	(4,300,954)	(51,835,277)	-	-
Total comprehensive income for the year	-	-	-	-	-	(47,534,323)	-	2,031,911,696	(4,300,954)	1,980,076,419	-	1,980,076,419
Contributions and Distribution to owners	-	-	404,702,225	8,591,186	297,418,267	-	-	(833,561,184)	122,849,506	-	-	-
Share issued	46,905,260	381,759,941								428,665,201		428,665,201
Share based payments										-		-
Dividends to equity holders										-		-
Bonus shares issued	1,075,107,001							(1,086,218,112)	11,111,111	-		-
Cash dividend paid								(56,584,579)		(56,584,579)		(56,584,579)
Others (Share issue expenses)								(3,070,684)		(3,070,684)		(3,070,684)
Total contributions by and distributions	1,122,012,261	381,759,941	404,702,225	8,591,186	297,418,267	-	-	(1,979,434,559)	133,960,617	369,009,938	-	369,009,938
Balance at Asar end 2075	8,046,905,260	381,759,941	2,099,506,709	28,405,978	346,252,458	68,125,017	-	1,231,817,312	622,355,733	12,825,128,408	-	12,825,128,408

<b>Balance at Sawan 1, 2075</b>	<b>8,046,905,260</b>	<b>381,759,941</b>	<b>2,099,506,709</b>	<b>28,405,978</b>	<b>346,252,458</b>	<b>68,125,017</b>	<b>-</b>	<b>1,231,817,312</b>	<b>622,355,733</b>	<b>12,825,128,408</b>	<b>-</b>	<b>-</b>	<b>12,825,128,408</b>
Previous Year adjustment										-			-
<b>Adjusted/Restated balance at Sawan 1, 2075</b>	<b>8,046,905,260</b>	<b>381,759,941</b>	<b>2,099,506,709</b>	<b>28,405,978</b>	<b>346,252,458</b>	<b>68,125,017</b>	<b>-</b>	<b>1,231,817,312</b>	<b>622,355,733</b>	<b>12,825,128,408</b>	<b>-</b>	<b>-</b>	<b>12,825,128,408</b>
<b>Profit for the year</b>								<b>2,312,224,533</b>		<b>2,312,224,533</b>	<b>-</b>	<b>-</b>	<b>2,312,224,533</b>
<b>Other comprehensive income</b>						<b>1,104,093</b>			<b>(69,022,289)</b>	<b>(67,918,196)</b>	<b>-</b>	<b>-</b>	<b>(67,918,196)</b>
<b>Total comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,104,093</b>	<b>-</b>	<b>2,312,224,533</b>	<b>(69,022,289)</b>	<b>2,244,306,337</b>	<b>-</b>	<b>-</b>	<b>2,244,306,337</b>
<b>Contributions and Distribution to owners</b>	<b>-</b>	<b>(381,759,941)</b>	<b>460,728,871</b>	<b>2,580,127</b>	<b>166,251,829</b>	<b>-</b>	<b>-</b>	<b>(354,166,497)</b>	<b>106,365,611</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Share issued										-			-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Dividends to equity holders</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Bonus shares issued	402,345,263	-	-	-	-	-	-	(402,345,263)	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(868,218,726)	-	(868,218,726)	-	-	(868,218,726)
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total contributions by and distributions</b>	<b>402,345,263</b>	<b>(381,759,941)</b>	<b>460,728,871</b>	<b>2,580,127</b>	<b>166,251,829</b>	<b>-</b>	<b>-</b>	<b>(1,624,730,486)</b>	<b>106,365,611</b>	<b>(868,218,726)</b>	<b>-</b>	<b>-</b>	<b>(868,218,726)</b>
<b>Balance at Asar end 2076</b>	<b>8,449,250,523</b>	<b>-</b>	<b>2,560,235,580</b>	<b>30,986,105</b>	<b>512,504,287</b>	<b>69,229,110</b>	<b>-</b>	<b>1,919,311,359</b>	<b>659,699,055</b>	<b>14,201,216,019</b>	<b>-</b>	<b>-</b>	<b>14,201,216,019</b>

Particulars	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 Shawan 1, 2074	6,924,892,999	-	1,694,804,484	19,814,792	97,319,505	165,227,628		1,144,987,363	471,924,355	10,518,971,126	-	10,518,971,126	
Adjustment/Restatement:										-		-	
Corporate Social Repsonsibility Fund	-	-	-	-		-	-	-	15,232,375	15,232,375	-	15,232,375	
Staff Training and Development Fund	-	-	-	-		-	-	-	5,539,340	5,539,340	-	5,539,340	
EIR adjustment on loan								(30,966,862)		(30,966,862)		(30,966,862)	
Previous Year NFRS reserve						(49,568,288)		49,568,288		-		-	
Deferred Tax adjustment					(48,357,971)			-		(48,357,971)		(48,357,971)	
Adjusted/Restated balance at Shawan 1, 2074	6,924,892,999	-	1,694,804,484	19,814,792	48,961,534	115,659,340	-	1,163,588,789	492,696,070	10,460,418,008	-	10,460,418,008	
Profit for the year		-	-	-	-	-	-	2,023,511,124	-	2,023,511,124	-	2,023,511,124	
Other comprehensive income, net of tax		-	-	-	-	(47,534,323)	-	-	(4,300,954)	(51,835,277)	-	(51,835,277)	
Total comprehensive income for the year		-	-	-	-	(47,534,323)	-	2,023,511,124	(4,300,954)	1,971,675,847	-	1,971,675,847	
Contributions and Distribution to owners		-	404,702,225	8,591,186	297,428,802	-	-	(833,571,719)	122,849,506	-			
Share issued	46,905,260	381,759,941								428,665,201		428,665,201	
Share based payments										-		-	
Dividends to equity holders										-		-	
Bonus shares issued	1,075,107,001							(1,075,107,001)		-		-	
Cash dividend paid								(56,584,579)		(56,584,579)		(56,584,579)	
Others (Share issue expenses)								(3,070,684)		(3,070,684)		(3,070,684)	
Total contributions by and distributions	1,122,012,261	381,759,941	404,702,225	8,591,186	297,428,802	-	-	(1,968,333,983)	122,849,506	369,009,938	-	369,009,938	
Balance at Asar end 2075	8,046,905,260	381,759,941	2,099,506,709	28,405,978	346,390,336	68,125,017	-	1,218,765,930	611,244,622	12,801,103,793	-	12,801,103,793	

Balance at Shawan 1, 2075	8,046,905,260	381,759,941	2,099,506,709	28,405,978	346,390,336	68,125,017	-	1,218,765,930	611,244,622	12,801,103,793	-	12,801,103,793
Adjustment/Restatement:										-		-
Previous Year adjustment								-		-		-
Adjusted/Restated balance at Shawan 1, 2075	8,046,905,260	381,759,941	2,099,506,709	28,405,978	346,390,336	68,125,017	-	1,218,765,930	611,244,622	12,801,103,793	-	12,801,103,793
Profit for the year								2,303,644,354		2,303,644,354		2,303,644,354
Other comprehensive income, net of tax						1,104,093		(69,022,289)		(67,918,196)		(67,918,196)
Total comprehensive income for the year	-	-	-	-	-	1,104,093	-	2,303,644,354	(69,022,289)	2,235,726,158	-	2,235,726,158
Contributions and Distribution to owners	-	(381,759,941)	460,728,871	2,580,127	166,251,829	-	-	(354,166,497)	106,365,611	-	-	-
Share issued								-		-		-
Share based payments										-		-
Dividends to equity holders										-		-
Bonus shares issued	402,345,263							(402,345,263)		-		-
Cash dividend paid								(868,218,726)		(868,218,726)		(868,218,726)
Others (Share issue expenses)										-		-
Total contributions by and distributions	402,345,263	(381,759,941)	460,728,871	2,580,127	166,251,829	-	-	(1,624,730,486)	106,365,611	(868,218,726)	-	(868,218,726)
Balance at Asar end 2076	8,449,250,523	-	2,560,235,580	30,986,105	512,642,165	69,229,110	-	1,897,679,798	648,587,944	14,168,611,225	-	14,168,611,225

**Nepal SBI Bank Ltd.**  
**Condensed Consolidated Statement of cash flows**  
For the Fourth quarter ended Asadh 31, 2076 (16.07.2019)

Amount in NPR

Particulars	Group		Bank	
	Upto This Quarter	Corresponding Previous Year Upto this Quarter	Upto This Quarter	Corresponding Previous Year Upto this Quarter
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>				
Interest received	11,320,007,255	9,083,920,246	11,318,683,041	9,069,778,508
Fees and other income received	1,314,993,881	1,246,673,077	1,314,993,881	1,238,109,084
Dividend received	2,900,435	3,526,443	2,900,435	3,526,443
Receipts from other operating activities	215,427,518	34,364,743	215,427,518	34,364,743
Interest paid	(6,551,844,005)	(4,827,010,880)	(6,571,724,001)	(4,827,010,880)
Commission and fees paid	(119,625,851)	(84,662,040)	(131,680,783)	(84,662,040)
Cash payment to employees	(1,667,423,744)	(1,282,039,048)	(1,662,043,619)	(1,281,761,652)
Other expense paid	(854,061,139)	(1,655,368,964)	(841,506,486)	(1,645,129,872)
<b>Operating cash flows before changes in operating assets and liabilities</b>	<b>3,660,374,350</b>	<b>2,519,403,577</b>	<b>3,645,049,986</b>	<b>2,507,214,334</b>
<b>(Increase)/Decrease in operating assets</b>	<b>(17,364,557,082)</b>	<b>(1,026,763,567)</b>	<b>(17,361,984,252)</b>	<b>(1,000,324,020)</b>
Due from Nepal Rastra Bank	(3,659,491,832)	1,665,665,916	(3,659,491,832)	1,665,665,916
Placement with bank and financial institutions	3,097,781	10,323,685,000	-	10,361,550,000
Other trading assets	(3,438,249)	-	(3,366,249)	-
Loan and advances to bank and financial institutions	(1,386,187,312)	(573,688,816)	(1,386,187,312)	(573,688,816)
Loans and advances to customers	(11,936,921,851)	(10,895,130,017)	(11,936,921,851)	(10,895,130,017)
Other assets	(381,615,619)	(1,547,295,650)	(376,017,008)	(1,558,721,103)
<b>Increase/(Decrease) in operating liabilities</b>	<b>14,392,040,495</b>	<b>158,771,160</b>	<b>14,400,913,757</b>	<b>227,986,821</b>
Due to bank and financial institutions	(565,565,000)	(3,445,797,985)	(565,565,000)	(3,445,797,985)
Due to Nepal Rastra Bank	761,421,088	-	761,421,088	-
Deposit from customers	13,646,361,964	3,335,272,398	13,653,497,687	3,408,511,549
Borrowings	-	-	-	-
Other liabilities	549,822,443	269,296,747	551,559,982	265,273,257
<b>Net cash flow from operating activities before tax paid</b>	<b>687,857,764</b>	<b>1,651,411,170</b>	<b>683,979,492</b>	<b>1,734,877,135</b>
Income taxes paid	(1,080,390,228)	-	(1,074,973,747)	-
<b>Net cash flow from operating activities</b>	<b>(392,532,464)</b>	<b>1,651,411,170</b>	<b>(390,994,255)</b>	<b>1,734,877,135</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>				
Purchase of investment securities	(623,673,367)	-	(623,673,367)	(88,888,889)
Receipts from sale of investment securities	-	-	-	-
Purchase of property and equipment	(272,211,834)	(247,444,627)	(271,323,341)	(245,396,934)
Receipt from the sale of property and equipment	9,750,970	4,862,509	9,750,970	4,862,509
Purchase of intangible assets	777,778	(3,304,400)	601,487	(3,304,400)
Receipt from the sale of intangible assets	-	-	-	-
Purchase of investment properties	-	-	-	-
Receipt from the sale of investment properties	-	-	-	-
Interest received	-	-	-	-
Dividend received	4,786,451	4,744,480	4,786,451	4,744,480
<b>Net cash used in investing activities</b>	<b>(880,570,002)</b>	<b>(241,142,038)</b>	<b>(879,857,800)</b>	<b>(327,983,234)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>				
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	-	425,594,517	-	425,594,517
Dividends paid	(868,218,726)	(57,916,541)	(868,218,726)	(57,916,541)
Interest paid	(97,800,000)	(97,800,000)	(97,800,000)	(97,800,000)
Other receipt/payment	-	-	-	-
<b>Net cash from financing activities</b>	<b>(966,018,726)</b>	<b>269,877,976</b>	<b>(966,018,726)</b>	<b>269,877,976</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>10,483,612,597</b>	<b>1,680,147,108</b>	<b>10,480,237,366</b>	<b>1,676,771,877</b>
Cash and cash equivalents at Sawan 1, 2075	10,483,612,597	8,803,465,489	10,480,237,366	8,803,465,489
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-	-	-
<b>Cash and cash equivalents at Asadh end 2076</b>	<b>8,244,491,404</b>	<b>10,483,612,597</b>	<b>8,243,366,584</b>	<b>10,480,237,366</b>