| As per Nepal Financial Reporting Standards (NFRS) |  |  |  |  | Rs. in $000{ }^{\circ}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Statement of Financial Position | This Quarter Ending |  | Previous Quarter Ending |  | Corrosponding Previous QuarterEnding |  |
| Assets | Group | Bank | Group | Bank | Group | Bank |
| Cash and cash equivalent | 5,296,007 | 5,294,416 | 5,356,867 | 5,354,077 | 5,916,665 | 5,916,665 |
| Due from NRB and placements with BFIs | 10,052,640 | 10,040,640 | 13,401,334 | 13,580,308 | 20,561,366 | 20,561,366 |
| Loan and advances | 75,885,697 | 75,885,697 | 74,052,724 | 74,052,724 | 63,005,201 | 64,044,615 |
| Investments Securities | 9,651,792 | 9,651,792 | 9,398,164 | 9,398,164 | 7,860,098 | 7,860,098 |
| Investment in subsidiaris and associates | - | 188,889 | 188,889 | 188,889 | - | 100,000 |
| Goodwill and intangible assets | - | - | - |  | - | - |
| Other assets | 1,600,604 | 1,581,146 | 3,888,958 | 3,873,037 | 2,530,663 | 1,468,107 |
| Total Assets | 102,486,740 | 102,642,580 | 106,286,936 | 106,447,199 | 99,873,993 | 99,950,851 |
| Capital and Liabilities |  |  |  |  |  |  |
| Paid up Capital | 8,046,905 | 8,046,905 | 8,046,905 | 8,046,905 | 6,924,893 | 6,924,893 |
| Reserves and surplus | 4,773,463 | 4,748,735 | 4,362,446 | 4,344,583 | 3,609,812 | 3,614,850 |
| Deposits | 84,025,321 | 84,216,418 | 83,658,017 | 83,845,651 | 80,720,360 | 80,818,816 |
| Borrowings | 2,709,590 | 2,709,590 | 6,893,777 | 6,893,777 | 6,155,388 | 6,155,388 |
| Bond and Debenture | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| Other liabilities and provisions | 1,931,461 | 1,920,932 | 2,325,791 | 2,316,283 | 1,463,540 | 1,436,904 |
| Total Capital and Liabilities | 102,486,740 | 102,642,580 | 106,286,936 | 106,447,199 | 99,873,993 | 99,950,851 |


| Statement of Profit or Loss | Up to this Quarter |  | Up to Previous Quarter |  | Up to Corrosponding Previous Year |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Group | Bank | Group | Bank | Group | Bank |
| Interest income | 9,054,300 | 9,053,698 | 6,550,591 | 6,547,715 | 5,991,659 | 5,991,659 |
| Interest expense | (4,911,242) | (4,924,811) | (3,594,747) | (3,600,796) | (2,989,082) | (2,994,483) |
| Net interest income | 4,143,058 | 4,128,887 | 2,955,844 | 2,946,919 | 3,002,577 | 2,997,176 |
| Fee and commission income | 902,200 | 896,937 | 691,934 | 691,867 | 870,366 | 850,314 |
| Fee and commission expense | $(85,519)$ | $(85,519)$ | $(54,822)$ | $(54,822)$ | (71,861) | (71,861) |
| Net fee and commission income | 816,681 | 811,418 | 637,112 | 637,045 | 798,505 | 778,453 |
| Other operating income | 276,398 | 276,398 | 184,978 | 184,978 | 224,637 | 224,637 |
| Total operaing income | 5,236,137 | 5,216,703 | 3,777,934 | 3,768,942 | 4,025,719 | 4,000,266 |
| Impairment charge/(reversal) for loans and other losses | (191,066) | (191,066) | (140,504) | (140,504) | (129,461) | (129,461) |
| Net operating income | 5,045,071 | 5,025,637 | 3,637,430 | 3,628,438 | 3,896,258 | 3,870,805 |
| Personnel expenses | (1,293,956) | $(1,293,956)$ | $(1,003,327)$ | $(1,003,327)$ | $(957,609)$ | $(957,609)$ |
| Other operating expenses | $(890,669)$ | (883,474) | $(564,329)$ | $(558,989)$ | $(697,947)$ | (693,315) |
| Operating profit | 2,860,446 | 2,848,207 | 2,069,774 | 2,066,122 | 2,240,702 | 2,219,881 |
| Non operating income/expense | 38,868 | 38,868 | 38,140 | 38,140 | 20,908 | 20,908 |
| Profit before tax | 2,899,314 | 2,887,075 | 2,107,914 | 2,104,262 | 2,261,610 | 2,240,789 |
| Income tax | $(1,013,811)$ | (1,010,568) | $(690,071)$ | $(689,134)$ | $(681,392)$ | $(676,100)$ |
| Profit /(loss) for the period | 1,885,503 | 1,876,507 | 1,417,843 | 1,415,128 | 1,580,218 | 1,564,689 |
| Other comprehensive income | 14,832 | 14,832 | 20,440 | 20,440 | 5,644 | 5,644 |
| Total comprehensive income | 1,900,335 | 1,891,339 | 1,438,283 | 1,435,568 | 1,585,862 | 1,570,333 |
| Distributable Profit |  |  |  |  |  |  |
| Net profit(loss) as per profit or loss | 1,900,335 | 1,891,339 | 1,438,283 | 1,435,568 | 1,585,862 | 1,570,333 |
| Add/Less: Regulatory adjustment as per NRB Directive | $(546,324)$ | $(546,324)$ | - | - | $(436,168)$ | $(436,168)$ |
| Free profit/(loss) after regulatory adjustments | 1,354,011 | 1,345,015 | 1,438,283 | 1,435,568 | 1,149,694 | 1,134,165 |


| Capital fund to RWA | 15.48\% | 15.26\% | 14.72\% | 14.51\% | 15.92\% | 15.76\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Non performing loan (NPL) to toal loan (As per NRB Directive) | 0.20\% | 0.20\% | 0.13\% | 0.13\% | 0.10\% | 0.10\% |
| Total loan loss provision to Total NPL (As per NRB Directive) | 628.00\% | 628.00\% | 858.31\% | 858.31\% | 1132.98\% | 1132.98\% |
| Cost of Funds | 5.45\% | 5.45\% | 5.25\% | 5.25\% | 3.54\% | 3.54\% |
| Credit to Deposit Ratio ( As per NRB Directive) | 74.38\% | 74.38\% | 79.25\% | 79.25\% | 75\% | $75 \%$ |
| Base Rate | 10.12\% | 10.12\% | 9.89\% | 9.89\% | 8.98\% | $8.98 \%$ |
| Basic Earning Per Share | 23.43 | 23.32 | 23.49 | 23.45 | 32.57 | 33.46 |
| Diluted Earning Per Share | 23.43 | 23.32 | 23.49 | 23.45 | 32.57 | 33.46 |

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

1. The above figures may undergo change on completion of statutory audit and/ or as per directives of Nepal Rastra
2. The above figures may undergo change on completion of statutory audit and/ or as per directives of Nepal Rastra Bank.
3. Group include Nepal SBI Bank Ltd. (NSBL, Parent Company) and Nepal SBI Merchant Banking Ltd. (NSMBL, Subsidiary Company).
4. Figures have been regrouped/rearranged wherever necessary.
5. Regulatory anses include employee bonus provision ceral Reserve, Debenture Redemption Reserve, Revaluation Reserve and CSR fund as per NRB direction, which may change on completion of statutory audit and/ or
as per directive of NRB.
6. Capital Adequacy Ratio has been calculated as per NRB Directive.
7. Current year tax provision has been calculated as per NRB financial statement, considering prevailing income tax.

Segmental Reporting
The bank has segregated its segment on geographical business unit basis, which is also used for controlling of day to day business performance. $\quad$ Rs. In '000

| Segment Name | Durbarmarg Main Branch | Commercial Branch | Ro-Biratnagar | Ro-Nepalgunj | Ro-Kathmandu | Corporate | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Revenue | 370,771.57 | 1,301,349.23 | 2,605,397.52 | 2,320,796.10 | 2,682,070.96 | 985,514.81 | 10,265,900.18 |
| Profit before Tax | 360,109.42 | 559,455.34 | 1,199,828.27 | 1,153,307.97 | 1,246,679.42 | -1,349,222.55 | 3,170,157.87 |
| Deposit | 31,709,013.48 | 2,959,988.68 | 11,392,322.90 | 14,878,237.75 | 23,276,855.18 | 0.00 | 84,216,417.99 |
| Advances | 2,464,871.30 | 10,683,715.17 | 24,117,939.78 | 17,180,873.31 | 21,438,297.87 | 0.00 | 75,885,697.42 |
| Asstes | 3,898,331.26 | 10,384,124.73 | 24,425,283.57 | 18,006,812.90 | 21,603,097.01 | 24,324,930.32 | 102,642,579.78 |

Reconciliation of Net Profit as per NFRS and earlier NRB Directive No. 4

| Particulars | This Quarter Ending As on Asar 32, 2075 (Bank) | $\begin{gathered} \text { Previous Year } \\ \text { Quarter Ending } \\ \text { As on Asar 32, 2074 } \\ \text { (Bank) } \end{gathered}$ |
| :---: | :---: | :---: |
| Net Profit as per earlier NRB Directive No. 4 | 1,940,164 | 1,523,238 |
| Accrued Interest on Loans and Advance recognised as interest income under NFRS | 63,681 | 18,559 |
| Defined Benefit Plan expenses adjustment | 14,767 | 77,170 |
| Depreciation on Property, Pant and Equipment | (3,302) | $(1,805)$ |
| Loan and Advance Impairment (net) | 50,798 | 30,410 |
| Lease expense SLM Adjustment | $(8,152)$ | (12,462) |
| Share issue expenses | 3,071 | 3,814 |
| Reversal of Def Tax Charge/Credit | (64,612) | $(35,097)$ |
| NFRS Def Tax Charge | $(55,275)$ | 10,887 |
| Service Fee Reversed (EIR) | (73,475) | (85,170) |
| Interest Income EIR | 8,841 | 35,146 |
| NFRS Profit | 1,876,507 | 1,564,689 |

