

Nepal SBI Bank Ltd.
Unaudited Quarterly Financial Statement of FY2076/77
Condensed Consolidated Statement of Financial Position
As on Quarter ended Poush 29, 2076 (14.01.2020)

Amount in NPR

Particulars	Group		Bank	
	This Quarter ending Poush 29, 2076	Immediate Previous Year Ending Asadh 31, 2076	This Quarter ending Poush 29, 2076	Immediate Previous Year Ending Asadh 31, 2076
Assets				
Cash and cash equivalent	12,716,324,828	8,244,491,405	12,715,618,081	8,243,366,584
Due from Nepal Rastra Bank	3,891,685,701	9,309,360,793	3,891,685,701	9,309,360,793
Placement with Bank and Financial Institutions	12,933,000	11,000,000	-	-
Derivative financial instruments	77,720,649	122,889,914	77,720,649	122,889,914
Other trading assets	49,642,660	24,788,530	49,642,660	23,770,530
Loan and advances to B/FIs	4,675,120,408	4,258,389,234	4,675,120,408	4,258,389,234
Loans and advances to customers	94,233,181,153	84,386,335,699	94,233,181,153	84,386,335,699
Investment securities	9,179,268,494	9,269,822,145	9,179,268,494	9,269,822,145
Current tax assets	284,482,868	261,700,531	284,482,868	261,700,531
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	-	-	-	-
Property and equipment	955,557,060	946,520,250	950,377,884	941,030,966
Goodwill and Intangible assets	4,806,909	4,432,958	3,932,334	3,932,334
Deferred tax assets	314,810,199	315,070,279	315,103,178	315,103,180
Other assets	296,227,136	991,059,840	290,083,528	989,635,061
Total Assets	126,691,761,065	118,145,861,578	126,855,105,827	118,314,225,860
Liabilities				
Due to Bank and Financial Institutions	3,747,150,000	2,269,997,659	3,747,150,000	2,269,997,659
Due to Nepal Rastra Bank	603,791,630	761,421,088	603,791,630	761,421,088
Derivative financial instruments	-	-	-	-
Deposits from customers	104,441,032,383	97,721,846,222	104,647,280,297	97,924,444,003
Borrowing	-	-	-	-
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	2,632,309,064	2,205,518,111	2,628,202,557	2,203,913,748
Debt securities issued	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
Subordinated liabilities	-	-	-	-
Total liabilities	112,424,283,077	103,958,783,080	112,626,424,484	104,159,776,498
Equity				
Share capital	8,449,250,523	8,449,250,523	8,449,250,523	8,449,250,523
Share premium	-	-	-	-
Retained earnings	1,701,128,462	1,875,294,849	1,705,205,967	1,853,742,736
Reserves	4,117,099,003	3,862,533,126	4,074,224,853	3,851,456,103
Total equity attributable to equity holders	14,267,477,988	14,187,078,498	14,228,681,343	14,154,449,362
Non-controlling interest				
Total equity	14,267,477,988	14,187,078,498	14,228,681,343	14,154,449,362
Total liabilities and equity	126,691,761,065	118,145,861,578	126,855,105,827	118,314,225,860

Nepal SBI Bank Ltd.
Condensed Consolidated Statement of Profit or Loss and Comprehensive Income
For the quarter ended Poush 29, 2076 (14.01.2020)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Poush 29, 2076	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Poush 30, 2075	This Quarter	Up to This Quarter (YTD) Poush 29, 2076	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Poush 30, 2075
Interest income	2,858,600,980	5,716,407,341	2,731,853,475	5,362,495,052	2,859,180,955	5,716,105,130	2,732,858,106	5,361,823,162
Interest expense	(1,787,694,219)	(3,604,330,101)	(1,598,361,129)	(3,163,515,807)	(1,793,309,731)	(3,614,358,818)	(1,604,677,216)	(3,173,475,862)
Net interest income	1,070,906,761	2,112,077,240	1,133,492,346	2,198,979,245	1,065,871,224	2,101,746,312	1,128,180,890	2,188,347,300
Fee and commission income	264,975,466	512,986,271	234,040,708	475,262,467	264,669,945	512,305,336	228,649,859	470,086,454
Fee and commission expense	(33,633,285)	(60,648,073)	(23,866,431)	(36,825,061)	(36,685,216)	(63,700,004)	(23,866,431)	(36,825,061)
Net fee and commission income	231,342,181	452,338,198	210,174,277	438,437,406	227,984,729	448,605,332	204,783,428	433,261,393
Net interest, fee and commission income	1,302,248,942	2,564,415,438	1,343,666,623	2,637,416,651	1,293,855,953	2,550,351,644	1,332,964,318	2,621,608,693
Net trading income	78,240,474	164,198,103	60,802,661	137,252,038	78,179,474	164,283,103	60,839,661	137,252,038
Other operating income	11,188,466	10,699,174	(216,533)	11,612,525	11,188,466	10,699,174	(216,533)	11,612,525
Total operating income	1,391,677,882	2,739,312,715	1,404,252,751	2,786,281,214	1,383,223,893	2,725,333,921	1,393,587,446	2,770,473,256
Impairment charge/(reversal) for loans and other losses	(20,239,470)	(65,751,637)	(67,207,309)	(146,197,493)	(20,239,470)	(65,751,637)	(67,207,309)	(146,197,493)
Net operating income	1,371,438,412	2,673,561,078	1,337,045,442	2,640,083,721	1,362,984,423	2,659,582,284	1,326,380,137	2,624,275,763
Operating expense								
Personnel expenses	(364,671,755)	(799,468,072)	(333,050,131)	(736,348,883)	(363,371,274)	(796,843,440)	(332,363,077)	(734,718,112)
Other operating expenses	(170,948,126)	(368,097,067)	(224,494,553)	(388,591,821)	(168,262,839)	(365,323,026)	(218,340,704)	(380,521,125)
Depreciation & amortisation	(42,190,789)	(84,509,050)	(43,443,274)	(80,795,878)	(42,007,625)	(84,007,625)	(43,114,178)	(80,154,761)
Operating Profit	793,627,742	1,421,486,889	736,057,484	1,434,347,139	789,342,685	1,413,408,193	732,562,178	1,428,881,765
Non operating income	15,087,281	15,637,459	28,886,870	32,247,240	15,687,281	16,237,459	28,886,870	32,247,240
Non operating expense	-	-	-	-	-	-	-	-
Profit before income tax	808,715,023	1,437,124,348	764,944,354	1,466,594,379	805,029,966	1,429,645,652	761,449,048	1,461,129,005
Income tax expense								
Current Tax	(242,594,557)	(431,117,355)	(229,483,307)	(439,978,314)	(241,508,990)	(428,893,696)	(228,434,715)	(438,338,702)
Deferred Tax	-	-	-	-	-	-	-	-
Profit/(loss) for the period	566,120,466	1,006,006,993	535,461,047	1,026,616,065	563,520,976	1,000,751,956	533,014,333	1,022,790,303

Nepal SBI Bank Ltd.
Consolidated Statement of Comprehensive Income
For the quarter ended Poush 29, 2076 (14.01.2020)

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Poush 29, 2076	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Poush 30, 2075	This Quarter	Up to This Quarter (YTD) Poush 29, 2076	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Poush 30, 2075
Profit for the year	566,120,466	1,006,006,993	535,461,047	1,026,616,065	563,520,976	1,000,751,956	533,014,333	1,022,790,303
Other comprehensive income								
a) Items that will not be reclassified to profit or loss								
Gains/(losses) from investments in equity instruments measured at fair value	20,885,171	10,136,949	(10,562,640)	(16,865,982)	20,885,171	10,136,949	(10,562,640)	(16,865,982)
Gains/(loss) on revaluation	-	-	-	-	-	-	-	-
Atuarial gains/(loss) on defined benefit plans	-	-	-	-	-	-	-	-
Income tax relating to above items	(6,265,551)	(3,041,085)	3,168,792	5,059,795	(6,265,551)	(3,041,085)	3,168,792	5,059,795
Net other comprehensive income that will not be reclassified to profit or loss	14,619,620	7,095,864	(7,393,848)	(11,806,187)	14,619,620	7,095,864	(7,393,848)	(11,806,187)
b) Items that are or may be reclassified to profit or loss								
Gains/(losses) on cash flow hedge								
Exchange gains/(losses) (arising from translating								
Income tax relating to above items								
Net other comprehensive income that are or may be reclassified to profit or loss								
c) Share of other comprehensive income of associate accounted as per equited method								
Other comprehensive income for the year, net of income tax	14,619,620	7,095,864	(7,393,848)	(11,806,187)	14,619,620	7,095,864	(7,393,848)	(11,806,187)
Total comprehensive income for the period	580,740,086	1,013,102,857	528,067,199	1,014,809,878	578,140,596	1,007,847,820	525,620,485	1,010,984,116

Profit attributable to:

Equity holders of the Bank	580,740,086	1,013,102,857	528,067,199	1,014,809,878	578,140,596	1,007,847,820	525,620,485	1,010,984,116
Non-controlling interest	-	-	-	-	-	-	-	-
Total	580,740,086	1,013,102,857	528,067,199	1,014,809,878	578,140,596	1,007,847,820	525,620,485	1,010,984,116

Earnings per share:

Basic earnings per share (Annualised)		23.81		24.30		23.69		24.21
Diluted earnings per share (Annualised)		22.47		24.30		22.35		24.21

Ratios as per NRB Directives

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Poush 29, 2076	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Poush 30, 2075	This Quarter	Up to This Quarter (YTD) Poush 29, 2076	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Poush 30, 2075
Capital fund to RWA		12.98%		12.80%		12.98%		12.80%
Non-Performing loan (NPL) to total loan		0.17%		0.19%		0.17%		0.19%
Total loan loss provision to Total NPL		689.22%		648.05%		689.22%		648.05%
Cost of Funds		7.09%		5.91%		7.09%		5.91%
Credit to Deposit Ratio		77.60%		77.77%		77.60%		77.77%
Base Rate		9.94%		9.82%		9.94%		9.82%
Interest Rate Spread		5.22%		4.87%		5.22%		4.87%

Statement of Distributable Profit:

Net Profit for the period end Second Quarter Poush 2076	1,000,751,956
1. Appropriations	
1.1 Profit required to be appropriated to statutory	(264,096,744)
a. General Reserve	(200,150,391)
b. Capital Redemption Reserve	(50,000,000)
c. Exchange Fluctuation Fund	(1,507,048)
d. Corporate Social Responsibility Fund	(10,007,520)
e. Employees Training Fund	(2,431,785)
f. Other	-
1.2 Profit required to be transfer to Regulatory Reserve	-
a. Transfer to Regulatory Reserve	-
b. Transfer from Regulatory Reserve	-
Net Profit for the period end Second Quarter Poush 2076 available for distribution	736,655,212

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 paragraph
- 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 issued by Accounting Standard Board, Nepal.
- 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.
- Diluted EPS has been calculated considering the Bonus share approved by the AGM and yet to be registered with the Company Registrar Office.

Nepal SBI Bank Ltd.
Condensed Consolidated Statement of Changes in Equity
For the Second quarter ended Poush 29, 2076 (14.01.2020)

Particulars	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 Shawan 1, 2075	8,449,250,523	-	2,099,506,709	28,405,978	346,252,458	68,125,016	-	2,644,038,392	622,355,733	14,257,934,809	-	14,257,934,809	
Transferred from Retained earning FY18/19			458,504,879	2,580,127	19,535,409			(689,850,799)		-	-	-	
Deferred tax					78,996,534	1,104,093		(78,892,744)		1,207,883	-	1,207,883	
Interest Accrued					102,948,850				(102,948,850)	-	-	-	
Debenture Redemption									100,000,000	100,000,000	-	100,000,000	
Actural loss										-	-	-	
Staff Training Fund									(873,868)	(873,868)	-	(873,868)	
CSR fund									7,155,402	7,155,402	-	7,155,402	
Adjusted/Restated balance at Sawan 1, 2075	8,449,250,523	-	2,558,011,588	30,986,105	547,733,251	69,229,109	-	1,875,294,849	625,688,417	14,156,193,842	-	14,156,193,842	
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	-	
Other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-	
Total comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-	
Contributions and Distribution to owners	-	-										-	
Share issued										-	-	-	
Share based payments										-	-	-	
Dividends to equity holders										-	-	-	
Bonus shares issued										-	-	-	
Cash dividend paid										-	-	-	
Others (Share issue expenses)										-	-	-	
Total contributions by and distributions	-	-	-	-	-	-	-	-	-	-	-	-	
Balance at Asar end 2076	8,449,250,523	-	2,558,011,588	30,986,105	547,733,251	69,229,109	-	1,875,294,849	625,688,417	14,156,193,842	-	14,156,193,842	
Balance at Sawan 1, 2076	8,449,250,523	-	2,558,011,588	30,986,105	547,733,251	69,229,109	-	1,875,294,849	625,688,417	14,156,193,842	-	14,156,193,842	
Previous Year adjustment								912,470		912,470	-	912,470	
Adjusted/Restated balance at Sawan 1, 2076	8,449,250,523	-	2,558,011,588	30,986,105	547,733,251	69,229,109	-	1,876,207,319	625,688,417	14,157,106,312	-	14,157,106,312	
Profit for the year								1,006,006,993		1,006,006,993	-	1,006,006,993	
Other comprehensive income						10,136,949				10,136,949	-	10,136,949	
Total comprehensive income	-	-	-	-	-	10,136,949	-	1,006,006,993	-	1,016,143,942	-	1,016,143,942	
Contributions and Distribution to owners	-	-										-	
Transfer to reserve during the year	-	-	200,150,391	1,507,048				(264,096,744)	41,859,019	(20,580,286)	-	(20,580,286)	
Transfer from reserve during the year	-	-	-	-	-	-	-			-	-	-	
Share issued										-	-	-	
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-	
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	
Bonus shares issued										-	-	-	
Cash dividend paid	-	-	-	-	-	-	-	(916,076,636)		(916,076,636)	-	(916,076,636)	
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-	
Total contributions by and distributions		-	200,150,391	1,507,048			-	(1,180,173,380)	41,859,019	(936,656,922)	-	(936,656,922)	
Balance at Poush end 2076	8,449,250,523	-	2,758,161,979	32,493,153	547,733,251	79,366,058	-	1,702,040,932	667,547,436	14,236,593,332	-	14,236,593,332	

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, 2075	8,449,250,523	-	2,099,506,709	28,405,978	346,390,335	68,125,016	-	2,622,486,279	611,244,622	14,225,409,462	-	14,225,409,462	
Adjustment/Restatement:										-	-	-	
Transferred from Retained earning FY18/19			458,504,879	2,580,127	19,535,409			(689,850,799)		(209,230,384)	-	(209,230,384)	
Prev year Income Tax					78,892,744	1,104,093		(78,892,744)		1,104,093	-	1,104,093	
Interest Accrued					102,948,850				(102,948,850)	-	-	-	
Debenture Redemption									100,000,000	100,000,000		100,000,000	
Acturial loss										-		-	
Staff Training Fund									(873,868)	(873,868)			
CSR fund									7,155,402	7,155,402			
Adjusted/Restated balance at Shawan 1, 2075	8,449,250,523	-	2,558,011,588	30,986,105	547,767,338	69,229,109	-	1,853,742,736	614,577,306	14,123,564,705	-	14,123,564,705	
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	-	
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	
Total comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-	
Contributions and Distribution to owners	-	-				-	-			-	-	-	
Share issued										-		-	
Share based payments										-		-	
Dividends to equity holders										-		-	
Bonus shares issued										-		-	
Cash dividend paid										-		-	
Others (Share issue expenses)										-		-	
Total contributions by and distributions										-	-	-	
Balance at Asar end 2076	8,449,250,523	-	2,558,011,588	30,986,105	547,767,338	69,229,109	-	1,853,742,736	614,577,306	14,123,564,705	-	14,123,564,705	

Balance at Shawan 1, 2076	8,449,250,523	-	2,558,011,588	30,986,105	547,767,338	69,229,109	-	1,853,742,736	614,577,306	14,123,564,705	-	14,123,564,705
Adjustment/Restatement:										-		-
Previous Year adjustment								-		-		-
Adjusted/Restated balance at Shawan 1, 2076	8,449,250,523	-	2,558,011,588	30,986,105	547,767,338	69,229,109	-	1,853,742,736	614,577,306	14,123,564,705	-	14,123,564,705
Profit for the year								1,000,751,956		1,000,751,956		1,000,751,956
Other comprehensive income, net of tax						10,136,949				10,136,949		10,136,949
Total comprehensive income for the year	-	-	-	-	-	10,136,949	-	1,000,751,956	-	1,010,888,905	-	1,010,888,905
Contributions and Distribution to owners	-		200,150,391	1,507,048				(264,096,744)	41,859,019	(20,580,286)		(20,580,286)
Share issued								-		-		-
Share based payments										-		-
Dividends to equity holders										-		-
Bonus shares issued										-		-
Cash dividend paid								(916,076,636)		(916,076,636)		(916,076,636)
Others (Share issue expenses)										-		-
Total contributions by and distributions	-		200,150,391	1,507,048	-	-	-	(1,180,173,380)	41,859,019	(936,656,922)	-	(936,656,922)
Balance at Poush end 2076	8,449,250,523	-	2,758,161,979	32,493,153	547,767,338	79,366,058	-	1,674,321,312	656,436,325	14,197,796,688	-	14,197,796,688

Nepal SBI Bank Ltd.
Condensed Consolidated Statement of cash flows
For the Second Quarter ended Poush 29, 2076 (14.01.2020)

Amount in NPR

Particulars	Group		Bank	
	Upto This Quarter	Corresponding Previous Year This Quarter	Upto this Quarter	Corresponding Previous Year This Quarter
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest received	5,700,911,090	5,335,854,548	5,700,608,879	5,335,182,658
Fees and other income received	690,035,042	646,580,656	689,954,107	641,332,643
Dividend received	1,909,674	2,900,435	1,909,674	2,900,435
Receipts from other operating activities	7,937,866	11,485,896	7,937,866	11,485,896
Interest paid	(3,555,430,101)	(3,114,615,807)	(3,565,458,818)	(3,124,575,862)
Commission and fees paid	(60,648,073)	(36,825,061)	(63,700,004)	(36,825,061)
Cash payment to employees	(799,468,072)	(736,348,883)	(796,843,440)	(734,718,112)
Other expense paid	(799,362,390)	(828,570,135)	(794,364,689)	(818,859,827)
Operating cash flows before changes in operating assets and liabilities	1,185,885,036	1,280,461,649	1,180,043,575	1,275,922,770
(Increase)/Decrease in operating assets	(4,230,173,460)	(15,601,867,221)	(4,224,714,709)	(15,600,037,611)
Due from Nepal Rastra Bank	5,417,675,092	1,401,041,717	5,417,675,092	1,401,049,315
Placement with bank and financial institutions	-	(1,702,419,000)	-	(1,700,000,000)
Other trading assets	(36,000,000)	-	(35,000,000)	-
Loan and advances to bank and financial institutions	(420,940,579)	(1,306,250,223)	(420,940,579)	(1,306,250,223)
Loans and advances to customers	(9,908,387,685)	(14,527,792,521)	(9,908,387,685)	(14,527,792,521)
Other assets	717,479,712	533,552,806	721,938,463	532,955,818
Increase/(Decrease) in operating liabilities	7,942,547,000	13,672,788,603	7,942,782,516	13,676,228,262
Due to bank and financial institutions	1,477,152,341	(47,040,000)	1,477,152,341	(47,040,000)
Due to Nepal Rastra Bank	(157,629,458)	-	(157,629,458)	-
Deposit from customers	6,719,186,161	13,573,879,174	6,722,836,294	13,568,401,291
Borrowings	-	-	-	-
Other liabilities	(96,162,044)	145,949,429	(99,576,661)	154,866,971
Net cash flow from operating activities before tax paid	4,898,258,576	(648,616,969)	4,898,111,382	(647,886,579)
Income taxes paid	-	-	-	-
Net cash flow from operating activities	4,898,258,576	(648,616,969)	4,898,111,382	(647,886,579)
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	-	(100,716,024)	-	(100,716,024)
Receipts from sale of investment securities	100,690,599	-	100,690,599	-
Purchase of property and equipment	(108,526,900)	(67,007,222)	(108,413,632)	(66,525,320)
Receipt from the sale of property and equipment	22,974,314	3,406,929	22,974,314	3,406,929
Purchase of intangible assets	(452,000)	-	-	-
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	14,686,013	(164,316,317)	15,251,281	(163,834,415)
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	(392,211,166)	(438,612)	(392,211,166)	(438,612)
Interest paid	(48,900,000)	(48,900,000)	(48,900,000)	(48,900,000)
Other receipt/payment	-	-	-	-
Net cash from financing activities	(441,111,166)	(49,338,612)	(441,111,166)	(49,338,612)
Net increase (decrease) in cash and cash equivalents	4,471,833,423	(862,271,898)	4,472,251,497	(861,059,606)
Cash and cash equivalents at Sawan 1, 2076	8,244,491,405	10,483,612,597	8,243,366,584	10,480,237,366
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-	-	-
Cash and cash equivalents at Poush end 2076	12,716,324,828	9,621,340,699	12,715,618,081	9,619,177,760