

**Nepal SBI Bank Ltd.**  
**Unaudited Quarterly Financial Statement of FY2076/77**  
**Condensed Consolidated Statement of Financial Position**  
As on Quarter ended Ashwin 30, 2076 (17.10.2019)

Amount in NPR

Particulars	Group		Bank	
	This Quarter ending Ashwin 30, 2076	Immediate Previous Year Ending Asadh 31, 2076	This Quarter ending Ashwin 30, 2076	Immediate Previous Year Ending Asadh 31, 2076
<b>Assets</b>				
Cash and cash equivalent	12,324,269,166	8,244,491,405	12,310,904,997	8,243,366,584
Due from Nepal Rastra Bank	4,034,890,185	9,309,360,793	4,034,890,185	9,309,360,793
Placement with Bank and Financial Institutions	-	11,000,000	-	-
Derivative financial instruments	-	122,889,914	-	122,889,914
Other trading assets	37,565,241	24,788,530	37,565,241	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	90,972,152,792	84,386,335,699	90,972,152,792	84,386,335,699
Investment securities	9,195,868,421	9,269,822,145	9,195,868,421	9,269,822,145
Current tax assets	52,398,841	261,700,531	52,398,841	261,700,531
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	-	-	-	-
Property and equipment	900,419,559	946,520,250	895,223,505	941,030,966
Goodwill and Intangible assets	4,407,927	4,432,958	3,932,334	3,932,334
Deferred tax assets	315,070,276	315,070,279	315,103,178	315,103,180
Other assets	267,353,625	991,059,840	264,338,944	989,635,061
<b>Total Assets</b>	<b>122,779,516,441</b>	<b>118,145,861,578</b>	<b>122,946,387,735</b>	<b>118,314,225,860</b>
<b>Liabilities</b>				
Due to Bank and Financial Institutions	5,083,000,000	2,269,997,659	5,083,000,000	2,269,997,659
Due to Nepal Rastra Bank	243,893,186	761,421,088	243,893,186	761,421,088
Derivative financial instruments	2,484,740	-	2,484,740	-
Deposits from customers	99,503,824,931	97,721,846,222	99,707,052,007	97,924,444,003
Borrowing	-	-	-	-
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	2,369,360,577	2,205,518,111	2,368,289,479	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	-	-	-	-
<b>Total liabilities</b>	<b>108,202,563,434</b>	<b>103,958,783,080</b>	<b>108,404,719,412</b>	<b>104,159,776,498</b>
<b>Equity</b>				
Share capital	8,449,250,523	8,449,250,523	8,449,250,523	8,449,250,523
Share premium	-	-	-	-
Retained earnings	2,258,612,380	1,875,294,849	2,234,404,720	1,853,742,736
Reserves	3,869,090,104	3,862,533,126	3,858,013,080	3,851,456,103
<b>Total equity attributable to equity holders</b>	<b>14,576,953,007</b>	<b>14,187,078,498</b>	<b>14,541,668,323</b>	<b>14,154,449,362</b>
<b>Non-controlling interest</b>				
<b>Total equity</b>	<b>14,576,953,007</b>	<b>14,187,078,498</b>	<b>14,541,668,323</b>	<b>14,154,449,362</b>
<b>Total liabilities and equity</b>	<b>122,779,516,441</b>	<b>118,145,861,578</b>	<b>122,946,387,735</b>	<b>118,314,225,860</b>

**Nepal SBI Bank Ltd.**  
**Condensed Consolidated Statement of Profit or Loss and Comprehensive Income**  
For the quarter ended Ashwin 30, 2076 (17.10.2019)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashwin 30, 2076	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashwin 31, 2075	This Quarter	Up to This Quarter (YTD) Ashwin 30, 2076	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashwin 31, 2075
Interest income	2,857,806,361	2,857,806,361	2,630,641,577	2,630,641,577	2,856,924,175	2,856,924,175	2,628,965,056	2,628,965,056
Interest expense	(1,816,635,882)	(1,816,635,882)	(1,565,154,678)	(1,565,154,678)	(1,821,049,087)	(1,821,049,087)	(1,568,798,646)	(1,568,798,646)
<b>Net interest income</b>	<b>1,041,170,479</b>	<b>1,041,170,479</b>	<b>1,065,486,899</b>	<b>1,065,486,899</b>	<b>1,035,875,088</b>	<b>1,035,875,088</b>	<b>1,060,166,410</b>	<b>1,060,166,410</b>
Fee and commission income	248,010,805	248,010,805	241,221,759	241,221,759	247,635,391	247,635,391	241,436,595	241,436,595
Fee and commission expense	(27,014,788)	(27,014,788)	(12,958,630)	(12,958,630)	(27,014,788)	(27,014,788)	(12,958,630)	(12,958,630)
<b>Net fee and commission income</b>	<b>220,996,017</b>	<b>220,996,017</b>	<b>228,263,129</b>	<b>228,263,129</b>	<b>220,620,603</b>	<b>220,620,603</b>	<b>228,477,965</b>	<b>228,477,965</b>
<b>Net interest, fee and commission income</b>	<b>1,262,166,496</b>	<b>1,262,166,496</b>	<b>1,293,750,028</b>	<b>1,293,750,028</b>	<b>1,256,495,691</b>	<b>1,256,495,691</b>	<b>1,288,644,375</b>	<b>1,288,644,375</b>
Net trading income	85,957,629	85,957,629	76,449,377	76,449,377	86,103,629	86,103,629	76,412,377	76,412,377
Other operating income	(489,292)	(489,292)	11,829,058	11,829,058	(489,292)	(489,292)	11,829,058	11,829,058
<b>Total operating income</b>	<b>1,347,634,833</b>	<b>1,347,634,833</b>	<b>1,382,028,463</b>	<b>1,382,028,463</b>	<b>1,342,110,028</b>	<b>1,342,110,028</b>	<b>1,376,885,810</b>	<b>1,376,885,810</b>
Impairment charge/(reversal) for loans and other losses	(45,512,167)	(45,512,167)	(78,990,184)	(78,990,184)	(45,512,167)	(45,512,167)	(78,990,184)	(78,990,184)
<b>Net operating income</b>	<b>1,302,122,666</b>	<b>1,302,122,666</b>	<b>1,303,038,279</b>	<b>1,303,038,279</b>	<b>1,296,597,861</b>	<b>1,296,597,861</b>	<b>1,297,895,626</b>	<b>1,297,895,626</b>
<b>Operating expense</b>								
Personnel expenses	(434,796,317)	(434,796,317)	(403,298,752)	(403,298,752)	(433,472,166)	(433,472,166)	(402,355,035)	(402,355,035)
Other operating expenses	(197,148,941)	(197,148,941)	(164,097,268)	(164,097,268)	(197,060,187)	(197,060,187)	(162,180,421)	(162,180,421)
Depreciation & amortisation	(42,318,261)	(42,318,261)	(37,352,604)	(37,352,604)	(42,000,000)	(42,000,000)	(37,040,583)	(37,040,583)
<b>Operating Profit</b>	<b>627,859,147</b>	<b>627,859,147</b>	<b>698,289,655</b>	<b>698,289,655</b>	<b>624,065,508</b>	<b>624,065,508</b>	<b>696,319,587</b>	<b>696,319,587</b>
Non operating income	550,178	550,178	3,360,370	3,360,370	550,178	550,178	3,360,370	3,360,370
Non operating expense	-	-	-	-	-	-	-	-
<b>Profit before income tax</b>	<b>628,409,325</b>	<b>628,409,325</b>	<b>701,650,025</b>	<b>701,650,025</b>	<b>624,615,686</b>	<b>624,615,686</b>	<b>699,679,957</b>	<b>699,679,957</b>
Income tax expense								
Current Tax	(188,522,798)	(188,522,798)	(210,495,007)	(210,495,007)	(187,384,706)	(187,384,706)	(209,903,987)	(209,903,987)
Deferred Tax								
<b>Profit/(loss) for the period</b>	<b>439,886,527</b>	<b>439,886,527</b>	<b>491,155,018</b>	<b>491,155,018</b>	<b>437,230,980</b>	<b>437,230,980</b>	<b>489,775,970</b>	<b>489,775,970</b>

**Nepal SBI Bank Ltd.**  
**Consolidated Statement of Comprehensive Income**  
For the quarter ended Ashwin 30, 2076 (17.10.2019)

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashwin 30, 2076	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashwin 31, 2075	This Quarter	Up to This Quarter (YTD) Ashwin 30, 2076	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashwin 31, 2075
<b>Profit for the year</b>	<b>439,886,527</b>	<b>439,886,527</b>	<b>491,155,018</b>	<b>491,155,018</b>	<b>437,230,980</b>	<b>437,230,980</b>	<b>489,775,970</b>	<b>489,775,970</b>
<b>Other comprehensive income</b>								
<b>a) Items that will not be reclassified to profit or loss</b>								
Gains/(losses) from investments in equity instruments measured at fair value	(10,748,222)	(10,748,222)	(6,303,342)	(6,303,342)	(10,748,222)	(10,748,222)	(6,303,342)	(6,303,342)
Gains/(loss) on revaluation	-	-	-	-	-	-	-	-
Atuarial gains/(loss) on defined benefit plans	-	-	-	-	-	-	-	-
Income tax relating to above items	3,224,467	3,224,467	1,891,003	1,891,003	3,224,467	3,224,467	1,891,003	1,891,003
<b>Net other comprehensive income that will not be reclassified to profit or loss</b>	<b>(7,523,755)</b>	<b>(7,523,755)</b>	<b>(4,412,339)</b>	<b>(4,412,339)</b>	<b>(7,523,755)</b>	<b>(7,523,755)</b>	<b>(4,412,339)</b>	<b>(4,412,339)</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>(7,523,755)</b>	<b>(7,523,755)</b>	<b>(4,412,339)</b>	<b>(4,412,339)</b>	<b>(7,523,755)</b>	<b>(7,523,755)</b>	<b>(4,412,339)</b>	<b>(4,412,339)</b>
<b>Total comprehensive income for the period</b>	<b>432,362,772</b>	<b>432,362,772</b>	<b>486,742,679</b>	<b>486,742,679</b>	<b>429,707,225</b>	<b>429,707,225</b>	<b>485,363,631</b>	<b>485,363,631</b>

**Profit attributable to:**

Equity holders of the Bank	432,362,772	432,362,772	486,742,679	486,742,679	429,707,225	429,707,225	485,363,631	485,363,631
Non-controlling interest	-	-	-	-	-	-	-	-
<b>Total</b>	<b>432,362,772</b>	<b>432,362,772</b>	<b>486,742,679</b>	<b>486,742,679</b>	<b>429,707,225</b>	<b>429,707,225</b>	<b>485,363,631</b>	<b>485,363,631</b>

**Earnings per share:**

Basic earnings per share (Annualised)		20.82		24.41		20.70		24.35
Diluted earnings per share (Annualised)		20.82		24.41		20.70		24.35

**Ratios as per NRB Directives**

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashwin 30, 2076	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashwin 31, 2075	This Quarter	Up to This Quarter (YTD) Ashwin 30, 2076	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashwin 31, 2075
Capital fund to RWA		13.69%		14.22%		13.69%		14.02%
Non-Performing loan (NPL) to total loan		0.17%		0.20%		0.17%		0.20%
Total loan loss provision to Total NPL		700.07%		628.31%		700.07%		628.31%
Cost of Funds		7.17%		6.20%		7.17%		6.20%
Credit to Deposit Ratio		78.58%		75.42%		78.58%		75.42%
Base Rate		9.94%		10.43%*		9.94%		10.43%*
Interest Rate Spread		5.18%		4.37%		5.18%		4.37%

**Statement of Distributable Profit:**

<b>Net Profit for the period end First Quarter Ashwin 2076</b>	<b>437,230,980</b>
1. Appropriations	
<b>1.1 Profit required to be appropriated to statutory</b>	<b>(118,079,910)</b>
a. General Reserve	(87,446,196)
b. Capital Redemption Reserve	(25,000,000)
c. Exchange Fluctuation Fund	121,743
d. Corporate Social Responsibility Fund	(5,731,311)
e. Employees Training Fund	(24,146)
f. Other	-
<b>1.2 Profit required to be transfer to Regulatory Reserve</b>	<b>-</b>
a. Transfer to Regulatory Reserve	-
b. Transfer from Regulatory Reserve	-
<b>Net Profit for the period end First Quarter Ashwin 2076 available for distribution</b>	<b>319,151,070</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 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.
- Base rate of corresponding previous year included return on asset (0.75%), however for current year we have excluded return on assets from the calculation as per NRB directive
- 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 first quarter ended Ashwin 30, 2076 (17.10.2019)

Particulars	Group										
	Attributable to equity holders of the Bank										Non-controlling interest
	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	-
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	-
Interest Accrued					102,948,850				(102,948,850)	-	-
Debenture Redemption									100,000,000	100,000,000	-
Acturial loss										-	-
Staff Training Fund									(873,868)	(873,868)	-
CSR fund									7,155,402	7,155,402	-
<b>Adjusted/Restated balance at Sawan 1, 2074</b>	<b>8,449,250,523</b>	<b>-</b>	<b>2,558,011,588</b>	<b>30,986,105</b>	<b>547,733,251</b>	<b>69,229,109</b>	<b>-</b>	<b>1,875,294,849</b>	<b>625,688,417</b>	<b>14,156,193,842</b>	<b>-</b>
<b>Profit for the year</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Other comprehensive income</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Total comprehensive income for the year</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Contributions and Distribution to owners</b>	-	-	-	-	-	-	-	-	-	-	-
Share issued										-	-
Share based payments										-	-
<b>Dividends to equity holders</b>										-	-
Bonus shares issued										-	-
Cash dividend paid										-	-
Others (Share issue expenses)										-	-
<b>Total contributions by and distributions</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Balance at Asar end 2075</b>	<b>8,449,250,523</b>	<b>-</b>	<b>2,558,011,588</b>	<b>30,986,105</b>	<b>547,733,251</b>	<b>69,229,109</b>	<b>-</b>	<b>1,875,294,849</b>	<b>625,688,417</b>	<b>14,156,193,842</b>	<b>-</b>
<b>Balance at Sawan 1, 2075</b>	<b>8,449,250,523</b>	<b>-</b>	<b>2,558,011,588</b>	<b>30,986,105</b>	<b>547,733,251</b>	<b>69,229,109</b>	<b>-</b>	<b>1,875,294,849</b>	<b>625,688,417</b>	<b>14,156,193,842</b>	<b>-</b>
Previous Year adjustment										-	-
<b>Adjusted/Restated balance at Sawan 1, 2075</b>	<b>8,449,250,523</b>	<b>-</b>	<b>2,558,011,588</b>	<b>30,986,105</b>	<b>547,733,251</b>	<b>69,229,109</b>	<b>-</b>	<b>1,875,294,849</b>	<b>625,688,417</b>	<b>14,156,193,842</b>	<b>-</b>
<b>Profit for the year</b>								439,886,527		439,886,527	-
<b>Other comprehensive income</b>						(10,748,222)				(10,748,222)	-
<b>Total comprehensive income</b>	-	-	-	-	-	(10,748,222)	-	439,886,527	-	429,138,305	-
<b>Contributions and Distribution to owners</b>	-	-	87,446,196	(121,743)	(8,379,140)	-	-	(56,568,996)	(30,755,457)	(8,379,140)	-
Transfer to reserve during the year	-	-	-	-	-	-	-	-	-	-	-
Transfer from reserve during the year	-	-	-	-	-	-	-	-	-	-	-
Share issued										-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-
<b>Dividends to equity holders</b>	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued		-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-
<b>Total contributions by and distributions</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Balance at Asar end 2076</b>	<b>8,449,250,523</b>	<b>-</b>	<b>2,645,457,784</b>	<b>30,864,362</b>	<b>539,354,111</b>	<b>58,480,887</b>	<b>-</b>	<b>2,258,612,380</b>	<b>594,932,960</b>	<b>14,576,953,007</b>	<b>-</b>

Particulars	Bank											
	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 Shawan 1, 2074	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, 2074	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 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

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
Adjustment/Restatement:										-		-
Previous Year adjustment								-		-		-
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								437,230,980		437,230,980		437,230,980
Other comprehensive income, net of tax						(10,748,222)				(10,748,222)		(10,748,222)
Total comprehensive income for the year	-	-	-	-	-	(10,748,222)	-	437,230,980	-	426,482,758	-	426,482,758
Contributions and Distribution to owners	-		87,446,196	(121,743)	(8,379,140)	-	-	(56,568,996)	(30,755,457)	(8,379,140)	-	(8,379,140)
Share issued								-		-		-
Share based payments										-		-
Dividends to equity holders										-		-
Bonus shares issued										-		-
Cash dividend paid										-		-
Others (Share issue expenses)										-		-
Total contributions by and distributions	-		87,446,196	(121,743)	(8,379,140)	-	-	(56,568,996)	(30,755,457)	-	-	-
Balance at Asar end 2076	8,449,250,523	-	2,645,457,784	30,864,362	539,388,198	58,480,887	-	2,234,404,720	583,821,849	14,541,668,323	-	14,541,668,323

**Nepal SBI Bank Ltd.**  
**Condensed Consolidated Statement of cash flows**  
For the First Quarter ended Ashwin 30, 2076 (17.10.2019)

Particulars	Group		Bank	
	Upto This Quarter	Corresponding Previous Year This Quarter	Upto this Quarter	Corresponding Previous Year This Quarter
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>				
Interest received	2,857,806,361	2,630,641,577	2,856,924,175	2,628,965,056
Fees and other income received	248,010,805	241,221,759	247,635,391	241,436,595
Dividend received	-	-	-	-
Receipts from other operating activities	86,018,515	91,638,805	86,164,515	91,601,805
Interest paid	(1,816,635,882)	(1,565,154,678)	(1,821,049,087)	(1,568,798,646)
Commission and fees paid	(27,014,788)	(12,958,630)	(27,014,788)	(12,958,630)
Cash payment to employees	(434,796,317)	(403,298,752)	(433,472,166)	(402,355,035)
Other expense paid	(197,148,940)	(164,097,266)	(197,060,187)	(162,180,421)
<b>Operating cash flows before changes in operating assets and liabilities</b>	<b>716,239,754</b>	<b>817,992,815</b>	<b>712,127,853</b>	<b>815,710,724</b>
<b>(Increase)/Decrease in operating assets</b>	<b>(883,271,723)</b>	<b>(12,626,547,299)</b>	<b>(893,699,822)</b>	<b>(12,624,193,075)</b>
Due from Nepal Rastra Bank	5,274,470,608	(2,345,285,985)	5,274,470,608	(2,345,285,985)
Placement with bank and financial institutions	11,000,000	(1,541,665,000)	-	(1,539,200,000)
Other trading assets	(12,776,711)	(634,827)	(13,794,711)	(1,562,827)
Loan and advances to bank and financial institutions	(416,731,174)	(815,391,653)	(416,731,174)	(815,391,653)
Loans and advances to customers	(6,585,817,093)	(6,574,587,496)	(6,585,817,093)	(6,574,587,496)
Other assets	846,582,647	651,017,662	848,172,548	651,834,886
<b>Increase/(Decrease) in operating liabilities</b>	<b>4,237,223,377</b>	<b>10,147,178,717</b>	<b>4,238,385,937</b>	<b>10,147,561,173</b>
Due to bank and financial institutions	2,813,002,341	(199,510,000)	2,813,002,341	(199,510,000)
Due to Nepal Rastra Bank	(517,527,902)	-	(517,527,902)	-
Deposit from customers	1,781,978,709	10,248,871,677	1,782,608,004	10,240,549,138
Borrowings	-	-	-	-
Other liabilities	159,770,229	97,817,040	160,303,494	106,522,035
<b>Net cash flow from operating activities before tax paid</b>	<b>4,070,191,408</b>	<b>(1,661,375,767)</b>	<b>4,056,813,968</b>	<b>(1,660,921,178)</b>
Income taxes paid	20,778,892	(1,324,391)	21,916,984	(733,371)
<b>Net cash flow from operating activities</b>	<b>4,090,970,300</b>	<b>(1,662,700,158)</b>	<b>4,078,730,952</b>	<b>(1,661,654,549)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>				
Purchase of investment securities	(15,000,000)	(3,007,812,243)	(15,000,000)	(3,007,812,243)
Receipts from sale of investment securities	-	-	-	-
Purchase of property and equipment	3,782,430	(33,315,093)	3,807,461	(32,808,697)
Receipt from the sale of property and equipment	-	-	-	-
Purchase of intangible assets	25,031	48,084	-	4,011
Receipt from the sale of intangible assets	-	-	-	-
Purchase of investment properties	-	-	-	-
Receipt from the sale of investment properties	-	-	-	-
Interest received	-	-	-	-
Dividend received	-	-	-	-
<b>Net cash used in investing activities</b>	<b>(11,192,539)</b>	<b>(3,041,079,252)</b>	<b>(11,192,539)</b>	<b>(3,040,616,929)</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	-	-	-	-
Dividends paid	-	-	-	-
Interest paid	-	-	-	-
Other receipt/payment	-	-	-	-
<b>Net cash from financing activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>8,244,491,405</b>	<b>(4,703,779,410)</b>	<b>8,243,366,584</b>	<b>(4,702,271,478)</b>
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	-	-	-	-
<b>Cash and cash equivalents at Ashwin end 2076</b>	<b>12,324,269,166</b>	<b>5,779,833,187</b>	<b>12,310,904,997</b>	<b>5,777,965,888</b>