

**Nepal SBI Bank Ltd.**  
**Unaudited Interim Financial Statement of FY2077/78**  
**Condensed Consolidated Statement of Financial Position**  
As on Chaitra 31, 2077 (13.04.2021)

Amount in NPR

Particulars	Group		Bank	
	This Quarter ending Chaitra 31, 2077	Immediate Previous Year Ending Asadh 31,2077	This Quarter ending Chaitra 31, 2077	Immediate Previous Year Ending Asadh 31,2077
<b>Assets</b>				
Cash and cash equivalent	11,416,959,267	15,112,408,814	11,415,650,864	15,111,519,666
Due from Nepal Rastra Bank	4,068,150,641	7,580,527,039	4,068,150,641	7,580,527,039
Placement with Bank and Financial Institutions	4,719,039,338	11,000,000	4,689,539,338	-
Derivative financial instruments	-	-	-	-
Other trading assets	87,864,257	57,585,020	69,119,820	50,977,020
Loan and advances to B/FIs	6,924,961,677	4,819,693,163	6,924,961,677	4,819,693,163
Loans and advances to customers	95,924,123,741	89,615,499,851	95,924,123,741	89,615,499,851
Investment securities	11,000,803,436	12,350,069,980	11,000,803,436	12,350,069,980
Current tax assets	372,960,565	296,490,702	372,960,565	294,387,897
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	-	-	-	-
Property and equipment	867,203,207	917,705,204	863,307,079	913,292,767
Goodwill and Intangible assets	8,031,921	3,668,181	7,220,880	2,678,280
Deferred tax assets	336,651,283	325,753,055	336,520,406	325,622,179
Other assets	418,717,158	1,149,283,783	404,583,341	1,148,757,240
<b>Total Assets</b>	<b>136,145,466,490</b>	<b>132,239,684,793</b>	<b>136,265,830,675</b>	<b>132,401,913,971</b>
<b>Liabilities</b>				
Due to Bank and Financial Institutions	9,688,093,668	1,865,898,878	9,688,093,668	1,865,898,878
Due to Nepal Rastra Bank	4,665,513,428	-	4,665,513,428	-
Derivative financial instruments	119,365,877	20,610,248	119,365,877	20,610,248
Deposits from customers	100,986,166,987	110,236,203,169	101,178,877,332	110,445,872,817
Borrowing	-	-	-	-
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	2,280,200,664	2,263,079,301	2,270,224,792	2,259,339,137
Debt securities issued	3,028,606,560	3,028,341,567	3,028,606,560	3,028,341,567
Subordinated liabilities	-	-	-	-
<b>Total liabilities</b>	<b>120,767,947,184</b>	<b>117,414,133,162</b>	<b>120,950,681,658</b>	<b>117,620,062,647</b>
<b>Equity</b>				
Share capital	9,493,577,887	8,956,205,554	9,493,577,887	8,956,205,554
Share premium	-	-	-	-
Retained earnings	1,062,949,416	1,448,149,558	1,011,656,154	1,415,526,276
Reserves	4,820,992,003	4,421,196,519	4,809,914,978	4,410,119,494
<b>Total equity attributable to equity holders</b>	<b>15,377,519,305</b>	<b>14,825,551,630</b>	<b>15,315,149,018</b>	<b>14,781,851,324</b>
<b>Non-controlling interest</b>				
<b>Total equity</b>	<b>15,377,519,305</b>	<b>14,825,551,630</b>	<b>15,315,149,018</b>	<b>14,781,851,324</b>
<b>Total liabilities and equity</b>	<b>136,145,466,490</b>	<b>132,239,684,793</b>	<b>136,265,830,675</b>	<b>132,401,913,971</b>

**Nepal SBI Bank Ltd.**  
**Condensed Consolidated Statement of Profit or Loss and Comprehensive Income**  
For the Third quarter ended Chaitra 31, 2077 (13.04.2021)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Chaitra 31, 2077	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Chaitra 30, 2076	This Quarter	Up to This Quarter (YTD) Chaitra 31, 2077	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Chaitra 30, 2076
Interest income	2,094,722,849	6,629,309,257	2,850,456,397	8,566,863,738	2,093,987,898	6,627,888,366	2,849,957,350	8,566,062,480
Interest expense	1,312,643,239	4,657,090,776	1,807,271,235	5,411,601,336	1,316,316,392	4,670,075,840	1,811,810,834	5,426,169,652
<b>Net interest income</b>	<b>782,079,610</b>	<b>1,972,218,482</b>	<b>1,043,185,161</b>	<b>3,155,262,401</b>	<b>777,671,505</b>	<b>1,957,812,526</b>	<b>1,038,146,516</b>	<b>3,139,892,828</b>
Fee and commission income	342,264,142	817,625,977	207,621,282	720,607,553	326,716,189	799,616,202	204,909,559	717,214,895
Fee and commission expense	26,501,154	72,526,243	30,346,702	90,994,775	28,822,862	74,847,951	30,502,506	94,202,510
<b>Net fee and commission income</b>	<b>315,762,988</b>	<b>745,099,734</b>	<b>177,274,581</b>	<b>629,612,779</b>	<b>297,893,326</b>	<b>724,768,250</b>	<b>174,407,053</b>	<b>623,012,385</b>
<b>Net interest, fee and commission income</b>	<b>1,097,842,598</b>	<b>2,717,318,216</b>	<b>1,220,459,742</b>	<b>3,784,875,180</b>	<b>1,075,564,832</b>	<b>2,682,580,776</b>	<b>1,212,553,569</b>	<b>3,762,905,213</b>
Net trading income	101,001,192	263,557,614	49,960,240	214,158,343	98,208,309	258,488,395	49,993,240	214,276,343
Other operating income	5,878,178	17,325,250	14,868,855	25,568,029	5,690,918	17,137,990	14,868,855	25,568,029
<b>Total operating income</b>	<b>1,204,721,968</b>	<b>2,998,201,080</b>	<b>1,285,288,837</b>	<b>4,024,601,552</b>	<b>1,179,464,058</b>	<b>2,958,207,161</b>	<b>1,277,415,664</b>	<b>4,002,749,585</b>
Impairment charge/(reversal) for loans and other losses	59,080,801	(33,973,560)	29,553,341	95,304,978	59,080,801	(33,973,560)	29,553,341	95,304,978
<b>Net operating income</b>	<b>1,145,641,167</b>	<b>3,032,174,640</b>	<b>1,255,735,496</b>	<b>3,929,296,574</b>	<b>1,120,383,257</b>	<b>2,992,180,721</b>	<b>1,247,862,323</b>	<b>3,907,444,607</b>
<b>Operating expense</b>								
Personnel expenses	372,297,823	1,108,964,637	391,226,987	1,190,695,059	368,922,538	1,102,563,215	390,046,215	1,186,889,655
Other operating expenses	190,524,850	508,457,949	181,615,042	549,712,109	187,526,165	503,613,079	179,853,018	545,176,044
Depreciation & amortisation	44,996,292	134,665,118	42,482,187	126,991,237	44,577,483	133,488,892	42,219,698	126,227,323
<b>Operating Profit</b>	<b>537,822,202</b>	<b>1,280,086,936</b>	<b>640,411,280</b>	<b>2,061,898,169</b>	<b>519,357,071</b>	<b>1,252,515,535</b>	<b>635,743,392</b>	<b>2,049,151,585</b>
Non operating income	2,074,842	3,830,604	503,048	16,140,507	2,374,842	4,730,604	803,048	17,040,507
Non operating expense	-	-	3,327,796	3,327,796	-	-	3,327,796	3,327,796
<b>Profit before income tax</b>	<b>539,897,045</b>	<b>1,283,917,540</b>	<b>637,586,531</b>	<b>2,074,710,879</b>	<b>521,731,913</b>	<b>1,257,246,139</b>	<b>633,218,643</b>	<b>2,062,864,295</b>
Income tax expense								
Current Tax	163,395,382	386,601,530	197,070,263	628,187,618	157,945,843	378,600,110	195,759,897	624,653,593
Deferred Tax								
<b>Profit/(loss) for the period</b>	<b>376,501,663</b>	<b>897,316,010</b>	<b>440,516,269</b>	<b>1,446,523,262</b>	<b>363,786,071</b>	<b>878,646,029</b>	<b>437,458,747</b>	<b>1,438,210,703</b>

**Earnings per share:**

Basic earnings per share (Annualised)	-	12.60	-	21.53	-	12.34	-	21.41
Diluted earnings per share (Annualised)	-	12.60	-	21.53	-	12.34	-	21.41

**Condensed Consolidated Statement of Comprehensive Income**

Profit/(loss) for the period	376,501,663	897,316,010	440,516,269	1,446,523,262	363,786,071	878,646,029	437,458,747	1,438,210,703
Other Comprehensive Income/ (Expenses)	(84,771,316)	(25,429,196)	(4,672,399)	2,423,465	(84,771,316)	(25,429,196)	(4,672,399)	2,423,465
<b>Total comprehensive Income</b>	<b>291,730,347</b>	<b>871,886,814</b>	<b>435,843,870</b>	<b>1,448,946,727</b>	<b>279,014,755</b>	<b>853,216,832</b>	<b>432,786,348</b>	<b>1,440,634,168</b>

**Profit attributable to:**

Equity holders of the Bank	291,730,347	871,886,814	435,843,870	1,448,946,727	279,014,755	853,216,832	432,786,348	1,440,634,168
Non-controlling interest	-	-	-	-	-	-	-	-
<b>Total</b>	<b>291,730,347</b>	<b>871,886,814</b>	<b>435,843,870</b>	<b>1,448,946,727</b>	<b>279,014,755</b>	<b>853,216,832</b>	<b>432,786,348</b>	<b>1,440,634,168</b>

**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)
		Chaitra 31, 2077		Chaitra 30, 2076		Chaitra 31, 2077		Chaitra 30, 2076
Capital fund to RWA		14.15%		14.74%		14.15%		14.74%
Non-Performing loan (NPL) to total loan		0.23%		0.19%		0.23%		0.19%
Total loan loss provision to Total NPL		573.04%		655.94%		573.04%		655.94%
Cost of Funds		5.34%		6.79%		5.34%		6.79%
Credit to Deposit Ratio(as per NRB)		76.98%		75.65%		76.98%		75.65%
Base Rate		7.46%		9.86%		7.46%		9.86%
Interest Rate Spread		3.33%		5.15%		3.33%		5.15%

**Statement of Distributable Profit:**

<b>Net Profit for the period end Third quarter Chaitra 2077</b>	<b>878,646,029</b>
1. Appropriations	
<b>1.1 Profit required to be appropriated to statutory reserve</b>	<b>(479,236,518)</b>
a. General Reserve	(175,729,206)
b. Capital Redemption Reserve	(274,010,333)
c. Exchange Fluctuation Fund	(2,483,560)
d. Corporate Socail Responsibility Fund	(8,786,460)
e. Employees Training Fund	(18,226,959)
f. Other	-
<b>1.2 Profit required to be transfer to Regulatory Reserve</b>	<b>45,202,998</b>
a. Transfer to Regulatory Reserve	(13,142,800)
b. Transfer from Regulatory Reserve	58,345,798
<b>Net Profit for the period end Third quarter, 31st Chaitra 2077 available for distribution</b>	<b>444,612,508</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 paragraph 63 to measure the impairment loss, opting carve-out on NAS 39 Para 58.
- 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.
- Estimation of current quarter provision for gratuity and leave has been provided as per the bank's policy which may vary after actuarial valuation.
- The detailed interim financial results have also been published in bank's website, [www.nsbl.statebank](http://www.nsbl.statebank).

**Nepal SBI Bank Ltd.**  
**Statement of Changes in Equity**  
For the Third quarter ended Chaitra 31, 2077 (13.04.2021)

	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	747,143,649	14,750,966,669	-	14,750,966,669
Adjustment/Restatement:										-		-
Adjusted/Restated balance at Shawan 1, 2077	8,956,205,554	-	2,866,681,342	35,642,676	632,371,030	97,396,141	-	1,415,526,277	747,143,649	14,750,966,669	-	14,750,966,669
Comprehensive income for the year										-		-
Profit for the year								878,646,029		878,646,029		878,646,029
Other comprehensive income, net of tax										-		-
Gains/(losses) from investments in equity instruments measured at fair value						(25,429,196)				(25,429,196)		(25,429,196)
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	8,956,205,554	-	-	-	-	(25,429,196)	-	878,646,029	-	853,216,832	-	853,216,832
Transfer to reserve during the year			175,729,206	2,483,560	13,142,800			(492,379,318)	301,023,753			
CSR Expenses Charged to fund directly									(8,808,840.50)	(8,808,841)		(8,808,841)
Transfer from reserve during the year					(58,345,798)			58,345,798		-		-
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								(311,110,298.00)		(311,110,298)		(311,110,298)
Others (Share issue expenses)										-		-
Total contributions by and distributions		-	175,729,206	2,483,560	(45,202,998)	-	-	(1,282,516,151)	292,214,912	(319,919,139)	-	(319,919,139)
Balance at Chaitra end 2077	9,493,577,887	-	3,042,410,548	38,126,236	587,168,032	71,966,945	-	1,011,656,154	1,039,358,561	15,284,264,363	-	15,284,264,363

	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, 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:	-	-	-	-	(1,415,239)	3,302,224	-	(3,216,007)	-	(1,329,022)	-	(1,329,022)
Adjusted/Restated balance at Shrawan 1, 2076	8,449,250,523	-	2,558,011,588	30,986,105	546,352,099	72,531,333	-	1,850,526,729	614,577,306	14,122,235,683	-	14,122,235,683
Comprehensive income for the year												
Profit for the year	-	-	-	-	-	-	-	1,543,348,770	-	1,543,348,770	-	1,543,348,770
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	24,864,809	-	-	-	24,864,809	-	24,864,809
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	23,266,376	23,266,376	-	23,266,376
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	-	24,864,809	-	1,543,348,770	23,266,376	1,591,479,955	-	1,591,479,955
Transfer to reserve during the year	-	-	-	-	(92,407,965.32)	-	-	(647,725,521.38)	-	(740,133,487)	-	(740,133,487)
Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(46,672,332.89)	(46,672,333)	-	(46,672,333)
Transfer from reserve during the year	-	-	308,669,754	4,656,571	178,426,897	-	-	92,407,965	155,972,300	740,133,487	-	740,133,487
Transactions with owners, directly recognised in equity										-		-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders										-		-
Bonus shares issued	506,955,031	-	-	-	-	-	-	(506,955,031)	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(916,076,636.00)	-	(916,076,636)	-	(916,076,636)
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions		-	308,669,754	4,656,571	86,018,931	-	-	(1,978,349,223)	109,299,967	(962,748,969)	-	(962,748,969)
Balance at Ashadh end 2077	8,956,205,554	-	2,866,681,342	35,642,676	632,371,030	97,396,141	-	1,415,526,276	747,143,649	14,750,966,669	-	14,750,966,669

	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	758,254,760	14,794,666,975	-	14,794,666,975	
Adjusted/Restated balance at Shawan 1, 2077	8,956,205,554	-	2,866,681,342	35,642,676	632,336,943	97,396,142	-	1,448,149,558	758,254,760	14,794,666,975	-	14,794,666,975	
Comprehensive income for the year													
Profit for the year								897,316,010		897,316,010	-	897,316,010	
Other comprehensive income, net of tax										-	-	-	
Gains/(losses) from investments in equity instruments measured at fair value						(25,429,196)				(25,429,196)	-	(25,429,196)	
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	-	-	-	-	-	(25,429,196)	-	897,316,010	-	871,886,814	-	871,886,814	
Transfer to reserve during the year	-	-	175,729,206	2,483,560	13,142,800	-	-	(492,379,318)	301,023,753	-	-	-	
CSR Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(8,808,841)	(8,808,841)	-	(8,808,841)	
Transfer from reserve during the year	-	-	-	-	(58,345,798)	-	-	58,345,798	-	-	-	-	
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	-	175,729,206	2,483,560	(45,202,998)	-	-	(1,282,516,151)	292,214,912	(319,919,139)	-	(319,919,139)	
Balance at Chaitra end 2077	9,493,577,887	-	3,042,410,548	38,126,236	587,133,945	71,966,946	-	1,062,949,416	1,050,469,672	15,346,634,650	-	15,346,634,650	

	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, 2076	8,449,250,523	-	2,558,011,588	30,986,105	547,733,251	69,229,110	-	1,875,294,849	625,688,417	14,156,193,843	-	14,156,193,843	
Adjustment/Restatement:	-	-	-	-	(1,415,239)	3,302,224	-	(2,420,880)	-	(533,895)	-	(533,895)	
Transferred from Retained earning FY18/19	-	-	-	-	-	-	-	-	-	-	-	-	
Deferred tax	-	-	-	-	-	-	-	795,127	-	795,127	-	795,127	
Interest Accrued	-	-	-	-	-	-	-	-	-	-	-	-	
Debenture Redemption	-	-	-	-	-	-	-	-	-	-	-	-	
Acturial loss	-	-	-	-	-	-	-	-	-	-	-	-	
Staff Training Fund	-	-	-	-	-	-	-	-	-	-	-	-	
CSR fund	-	-	-	-	-	-	-	-	-	-	-	-	
Prior period adjustment	-	-	-	-	(1,415,239)	3,302,224	-	(3,216,007)	-	(1,329,022)	-	(1,329,022)	
Adjusted/Restated balance at Shrawan 1, 2076	8,449,250,523	-	2,558,011,588	30,986,105	546,318,012	72,531,334	-	1,872,873,969	625,688,417	14,155,659,948	-	14,155,659,948	
Comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-	
Profit for the year	-	-	-	-	-	-	-	1,553,624,811	-	1,553,624,811	-	1,553,624,811	
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	24,864,809	-	-	-	24,864,809	-	24,864,809	
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	23,266,376	23,266,376	-	23,266,376	
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-	
Total comprehensive income for the year	-	-	-	-	-	24,864,809	-	1,553,624,811	23,266,376	1,601,755,996	-	1,601,755,996	
Transfer to reserve during the year	-	-	-	-	(92,407,965)	-	-	(647,725,521)	-	(740,133,487)	-	(740,133,487)	
Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(46,672,333)	(46,672,333)	-	(46,672,333)	
Transfer from reserve during the year	-	-	308,669,754	4,656,571	178,426,897	-	-	92,407,965	155,972,300	740,133,487	-	740,133,487	
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-	
Share issued	-	-	-	-	-	-	-	-	-	-	-	-	
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-	
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	
Bonus shares issued	506,955,031	-	-	-	-	-	-	(506,955,031)	-	-	-	-	
Cash dividend paid	-	-	-	-	-	-	-	(916,076,636)	-	(916,076,636)	-	(916,076,636)	
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-	
Total contributions by and distributions	506,955,031	-	308,669,754	4,656,571	86,018,931	-	-	(1,978,349,223)	109,299,967	(962,748,969)	-	(962,748,969)	
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	758,254,760	14,794,666,975	-	14,794,666,975	

**Nepal SBI Bank Ltd.**  
**Consolidated Statement of cash flows**  
For the Third quarter ended Chaitra 31, 2077 (13.04.2021)

	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	6,629,309,257	7,618,218,927	6,627,888,366	7,617,417,669
Fees and other income received	1,061,433,808	946,332,718	1,042,195,871	943,840,059
Dividend received	7,496,530	5,084,482	7,496,530	5,084,482
Receipts from other operating activities	17,618,029	22,806,721	17,430,769	22,806,721
Interest paid	(4,430,934,182)	(5,324,320,597)	(4,443,919,246)	(5,338,888,912)
Commission and fees paid	(72,526,243)	(90,994,775)	(74,847,951)	(94,202,510)
Cash payment to employees	(1,108,964,637)	(1,190,695,059)	(1,102,563,215)	(1,186,889,655)
Other expense paid	(895,059,479)	(1,202,044,412)	(882,213,190)	(1,193,974,322)
<b>Operating cash flows before changes in operating assets and liabilities</b>	<b>1,208,373,084</b>	<b>784,388,005</b>	<b>1,191,467,934</b>	<b>775,193,532</b>
<b>(Increase)/Decrease in operating assets</b>				
Due from Nepal Rastra Bank	3,512,376,398	5,383,347,800	3,512,376,398	5,383,347,800
Placement with bank and financial institutions	(4,708,039,338)	-	(4,689,539,338)	-
Other trading assets	(14,195,380)	(31,527,943)	(5,000,000)	(26,527,951)
Loan and advances to bank and financial institutions	(2,126,533,853)	(760,823,825)	(2,126,533,853)	(760,823,825)
Loans and advances to customers	(6,253,384,992)	(9,969,602,286)	(6,253,384,992)	(9,969,602,286)
Other assets	654,096,762	595,217,619	665,601,230	600,809,717
	<b>(8,935,680,402)</b>	<b>(4,783,388,635)</b>	<b>(8,896,480,553)</b>	<b>(4,772,796,545)</b>
<b>Increase/(Decrease) in operating liabilities</b>				
Due to bank and financial institutions	7,822,194,790	(1,415,297,659)	7,822,194,790	(1,415,297,659)
Due to Nepal Rastra Bank	4,665,513,428	(400,877,401)	4,665,513,428	(400,877,401)
Deposit from customers	(9,250,036,182)	9,073,661,361	(9,266,995,485)	9,078,057,053
Borrowings	-	-	-	-
Other liabilities	116,036,969	330,690,733	109,801,261	324,502,088
<b>Net cash flow from operating activities before tax paid</b>	<b>3,353,709,006</b>	<b>7,588,177,035</b>	<b>3,330,513,994</b>	<b>7,586,384,081</b>
Income taxes paid	-	-	-	-
<b>Net cash flow from operating activities</b>	<b>(4,373,598,312)</b>	<b>3,589,176,405</b>	<b>(4,374,498,625)</b>	<b>3,588,781,069</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>				
Purchase of investment securities	-	-	-	-
Receipts from sale of investment securities	1,312,939,121	70,542,538	1,312,939,121	70,542,538
Purchase of property and equipment	(102,319,454)	(136,221,086)	(102,319,454)	(158,630,132)
Receipt from the sale of property and equipment	13,499,814	2,761,308	13,980,872	25,735,622
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	-	-	-	-
<b>Net cash used in investing activities</b>	<b>1,224,119,481</b>	<b>(62,917,240)</b>	<b>1,224,600,539</b>	<b>(62,351,972)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>				
Receipt from issue of debt securities	-	2,033,888,000	-	2,033,888,000
Repayment of debt securities	-	-	-	-
Receipt from issue of subordinated liabilities	-	-	-	-
Repayment of subordinated liabilities	-	-	-	-
Receipt from issue of shares	-	-	-	-
Dividends paid	(311,270,275)	(871,578,742)	(311,270,275)	(871,578,742)
Interest paid	(225,891,600)	(87,280,742)	(225,891,600)	(87,280,742)
Other receipt/payment	(8,808,841)	-	(8,808,841)	-
<b>Net cash from financing activities</b>	<b>(545,970,715)</b>	<b>1,075,028,516</b>	<b>(545,970,715)</b>	<b>1,075,028,516</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(3,695,449,546)</b>	<b>4,601,287,681</b>	<b>(3,695,868,802)</b>	<b>4,601,457,613</b>
Cash and cash equivalents at beginning of the year	15,112,408,814	8,244,491,405	15,111,519,666	8,243,366,584
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-	-	-
<b>Cash and cash equivalents at End of the period</b>	<b>11,416,959,268</b>	<b>12,845,779,086</b>	<b>11,415,650,864</b>	<b>12,844,824,197</b>