

Nepal SBI Bank Ltd.
Unaudited Quarterly Financial Statement of FY2077/78
Condensed Consolidated Statement of Financial Position
As on Ashwin 30, 2077 (16.10.2020)

Amount in NPR

Particulars	Group		Bank	
	This Quarter ending Ashwin 30, 2077	Immediate Previous Year Ending Asadh 31,2077	This Quarter ending Ashwin 30, 2077	Immediate Previous Year Ending Asadh 31,2077
Assets				
Cash and cash equivalent	11,339,990,804	15,112,506,161	11,338,769,477	15,111,519,666
Due from Nepal Rastra Bank	12,045,073,482	7,580,527,039	12,045,073,482	7,580,527,039
Placement with Bank and Financial Institutions	2,830,292,017	11,000,000	2,823,292,017	-
Derivative financial instruments	109,326,697	-	109,326,697	-
Other trading assets	59,352,372	57,585,020	49,043,273	50,977,020
Loan and advances to B/FIs	5,116,916,796	4,819,693,163	5,116,916,796	4,819,693,163
Loans and advances to customers	86,943,284,423	89,615,499,851	86,943,284,423	89,615,499,851
Investment securities	16,421,665,523	12,322,760,076	16,421,665,523	12,322,760,076
Current tax assets	215,058,785	296,024,503	215,058,785	293,921,698
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	-	-	-	-
Property and equipment	886,601,809	917,705,204	882,205,161	913,292,767
Goodwill and Intangible assets	3,592,163	3,668,181	2,678,280	2,678,280
Deferred tax assets	320,107,966	325,901,402	320,107,966	325,770,525
Other assets	440,565,711	1,149,283,783	432,315,880	1,148,757,240
Total Assets	136,731,828,549	132,212,154,383	136,888,626,649	132,374,286,214
Liabilities				
Due to Bank and Financial Institutions	4,171,261,423	1,865,898,878	4,171,261,423	1,865,898,878
Due to Nepal Rastra Bank	200,000,000	-	200,000,000	-
Derivative financial instruments	-	20,610,248	-	20,610,248
Deposits from customers	112,151,849,578	110,236,300,516	112,361,847,763	110,445,872,817
Borrowing	-	-	-	-
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	2,156,888,372	2,271,950,728	2,149,438,178	2,268,210,564
Debt securities issued	3,028,427,698	3,028,341,567	3,028,427,698	3,028,341,567
Subordinated liabilities	-	-	-	-
Total liabilities	121,708,427,071	117,423,101,937	121,910,975,063	117,628,934,075
Equity				
Share capital	8,956,205,554	8,956,205,554	8,956,205,554	8,956,205,554
Share premium	-	-	-	-
Retained earnings	1,472,701,748	1,445,072,441	1,438,028,881	1,412,449,159
Reserves	4,594,494,176	4,387,774,452	4,583,417,151	4,376,697,426
Total equity attributable to equity holders	15,023,401,477	14,789,052,446	14,977,651,586	14,745,352,139
Non-controlling interest				
Total equity	15,023,401,477	14,789,052,446	14,977,651,586	14,745,352,139
Total liabilities and equity	136,731,828,549	132,212,154,383	136,888,626,649	132,374,286,214

Nepal SBI Bank Ltd.
Condensed Consolidated Statement of Profit or Loss and Comprehensive Income
For the First quarter ended Ashwin 30, 2077 (16.10.2020)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashwin 30, 2077	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashwin 30, 2076	This Quarter	Up to This Quarter (YTD) Ashwin 30, 2077	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashwin 30, 2076
Interest income	2,456,530,795	2,456,530,795	2,857,806,361	2,857,806,361	2,456,299,483	2,456,299,483	2,856,924,175	2,856,924,175
Interest expense	1,852,773,761	1,852,773,761	1,816,635,882	1,816,635,882	1,857,756,681	1,857,756,681	1,821,049,087	1,821,049,087
Net interest income	603,757,034	603,757,034	1,041,170,479	1,041,170,479	598,542,803	598,542,803	1,035,875,088	1,035,875,088
Fee and commission income	223,258,769	223,258,769	248,010,805	248,010,805	222,608,347	222,608,347	247,635,391	247,635,391
Fee and commission expense	18,703,395	18,703,395	27,014,788	27,014,788	19,347,856	19,347,856	27,014,788	27,014,788
Net fee and commission income	204,555,374	204,555,374	220,996,017	220,996,017	203,260,491	203,260,491	220,620,603	220,620,603
Net interest, fee and commission income	808,312,408	808,312,408	1,262,166,496	1,262,166,496	801,803,294	801,803,294	1,256,495,691	1,256,495,691
Net trading income	67,470,794	67,470,794	85,957,629	85,957,629	67,375,955	67,375,955	86,103,629	86,103,629
Other operating income	3,854,807	3,854,807	(489,292)	(489,292)	3,854,807	3,854,807	(489,292)	(489,292)
Total operating income	879,638,009	879,638,009	1,347,634,833	1,347,634,833	873,034,056	873,034,056	1,342,110,028	1,342,110,028
Impairment charge/(reversal) for loans and other losses	(14,770,182)	(14,770,182)	45,512,167	45,512,167	(14,770,182)	(14,770,182)	45,512,167	45,512,167
Net operating income	894,408,191	894,408,191	1,302,122,666	1,302,122,666	887,804,238	887,804,238	1,296,597,861	1,296,597,861
Operating expense								
Personnel expenses	399,847,011	399,847,011	434,796,317	434,796,317	398,354,491	398,354,491	433,472,166	433,472,166
Other operating expenses	160,105,997	160,105,997	197,148,941	197,148,941	158,601,612	158,601,612	197,060,187	197,060,187
Depreciation & amortisation	45,787,470	45,787,470	42,318,261	42,318,261	45,408,401	45,408,401	42,000,000	42,000,000
Operating Profit	288,667,714	288,667,714	627,859,147	627,859,147	285,439,735	285,439,735	624,065,508	624,065,508
Non operating income	692,018	692,018	550,178	550,178	992,018	992,018	550,178	550,178
Non operating expense	-	-	-	-	-	-	-	-
Profit before income tax	289,359,732	289,359,732	628,409,325	628,409,325	286,431,753	286,431,753	624,615,686	624,615,686
Income tax expense								
Current Tax	86,807,920	86,807,920	188,522,798	188,522,798	85,929,526	85,929,526	187,384,706	187,384,706
Deferred Tax								
Profit/(loss) for the period	202,551,812	202,551,812	439,886,527	439,886,527	200,502,227	200,502,227	437,230,980	437,230,980

Nepal SBI Bank Ltd.
Consolidated Statement of Comprehensive Income
For the First quarter ended Ashwin 30, 2077 (16.10.2020)

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashwin 30, 2077	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashwin 30, 2076	This Quarter	Up to This Quarter (YTD) Ashwin 30, 2077	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashwin 30, 2076
Profit for the year	202,551,812	202,551,812	439,886,527	439,886,527	200,502,227	200,502,227	437,230,980	437,230,980
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	41,234,566	41,234,566	(10,748,222)	(10,748,222)	41,234,566	41,234,566	(10,748,222)	(10,748,222)
Gains/(loss) on revaluation	-	-	-	-	-	-	-	-
Actuarial gains/(loss) on defined benefit plans	-	-	-	-	-	-	-	-
Income tax relating to above items	(12,370,370)	(12,370,370)	3,224,467	3,224,467	(12,370,370)	(12,370,370)	3,224,467	3,224,467
Net other comprehensive income that will not be reclassified to profit or loss	28,864,196	28,864,196	(7,523,755)	(7,523,755)	28,864,196	28,864,196	(7,523,755)	(7,523,755)
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	28,864,196	28,864,196	(7,523,755)	(7,523,755)	28,864,196	28,864,196	(7,523,755)	(7,523,755)
Total comprehensive income for the period	231,416,008	231,416,008	432,362,772	432,362,772	229,366,423	229,366,423	429,707,225	429,707,225

Profit attributable to:

Equity holders of the Bank	231,416,008	231,416,008	432,362,772	432,362,772	229,366,423	229,366,423	429,707,225	429,707,225
Non-controlling interest	-	-	-	-	-	-	-	-
Total	231,416,008	231,416,008	432,362,772	432,362,772	229,366,423	229,366,423	429,707,225	429,707,225

Earnings per share:

Basic earnings per share (Annualised)	-	9.05	-	20.82	-	8.95	-	20.70
Diluted earnings per share (Annualised)	-	9.05	-	20.82	-	8.95	-	20.70

Ratios as per NRB Directives

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD)	Corresponding Previous Year This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	Corresponding Previous Year This Quarter	Up to This Quarter (YTD)
		Ashwin 30, 2077		Ashwin 30, 2076		Ashwin 30, 2077		Ashwin 30, 2076
Capital fund to RWA		15.27%		13.69%		15.27%		13.69%
Non-Performing loan (NPL) to total loan		0.25%		0.17%		0.25%		0.17%
Total loan loss provision to Total NPL		597.30%		700.07%		597.30%		700.07%
Cost of Funds		6.19%		7.17%		6.19%		7.17%
Credit to Deposit Ratio		66.33%		78.58%		66.33%		78.58%
Base Rate		8.37%		9.94%		8.37%		9.94%
Interest Rate Spread		3.94%		5.18%		3.94%		5.18%

Statement of Distributable Profit:

Net Profit for the period end First Quarter Ashwin 2077 (Upto this quarter)	200,502,227
1. Appropriations	
1.1 Profit required to be appropriated to statutory	(74,432,493)
a. General Reserve	(40,100,445)
b. Capital Redemption Reserve	(25,000,000)
c. Exchange Fluctuation Fund	(509,992)
d. Corporate Socail Responsibility Fund	(2,005,022)
e. Employees Training Fund	(6,817,033)
f. Other	-
1.2 Profit required to be transfer to Regulatory Reserve	(100,239,245)
a. Transfer to Regulatory Reserve	(183,898,264)
b. Transfer from Regulatory Reserve	83,659,019
Net Profit for the period end First Quarter Ashwin 2077 available for distribution	25,830,489

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.
- 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.nepalsbi.com.np.

Nepal SBI Bank Ltd.
Condensed Consolidated Statement of Changes in Equity
For the First quarter ended Ashwin 30, 2077 (16.10.2020)

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 Beginning of the period	8,449,250,523	-	2,558,011,588	30,986,105	547,733,251	69,229,110	-	1,876,207,319	625,688,417	14,157,106,313	-	14,157,106,313	
Adjustment/Restatement:	-	-	-	-	-	-	-	(4,748,589)	-	(4,748,589)	-	-	
Adjusted/Restated balance at Shrawan 1, 2075	8,449,250,523	-	2,558,011,588	30,986,105	547,733,251	69,229,110	-	1,871,458,730	625,688,417	14,152,357,724	-	14,152,357,724	
Comprehensive income for the year	-	-	-	-	-	-	-	1,541,055,922	-	1,541,055,922	-	1,541,055,922	
Other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	9,050,099	-	-	-	9,050,099	-	9,050,099	
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	33,237,680	33,237,680	-	33,237,680	
Total comprehensive income for the year	-	-	-	-	-	9,050,099	-	1,541,055,922	33,237,680	1,583,343,702	-	1,583,343,702	
Contributions and Distribution to owners	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to reserve during the year	-	-	306,155,976	4,656,571	118,540,966	-	-	(544,661,312)	115,307,799	-	-	-	
Transfer from reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-	
CSR Expenses	-	-	-	-	-	-	-	-	(43,924,980)	-	-	-	
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	-	306,155,976	4,656,571	118,540,966	-	-	(1,967,692,979)	71,382,819	(960,001,616)	-	(960,001,616)	
Balance at Ashadh end 2076	8,956,205,554	-	2,864,167,564	35,642,676	666,274,217	78,279,209	-	1,444,821,673	730,308,916	14,775,699,810	-	14,775,699,810	
Balance at Beginning of the period	8,956,205,554	-	2,864,167,564	35,642,676	666,274,217	78,279,209	-	1,444,821,673	730,308,916	14,775,699,810	-	14,775,699,810	
Adjustment/Restatement:	-	-	-	-	-	-	-	-	-	-	-	-	
Adjusted/Restated balance at Shrawan 1, 2077	8,956,205,554	-	2,864,167,564	35,642,676	666,274,217	78,279,209	-	1,444,821,673	730,308,916	14,775,699,810	-	14,775,699,810	
Profit for the year	-	-	-	-	-	-	-	202,551,812	-	202,551,812	-	202,551,812	
Other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-	
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	28,864,196	-	-	-	28,864,196	-	28,864,196	
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	-	-	-	-	-	28,864,196	-	202,551,812	-	231,416,008	-	231,416,008	
Contributions and Distribution to owners	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to reserve during the year	-	-	40,100,445	509,992	183,898,264	-	-	(258,330,757)	33,822,055	-	-	-	
Transfer from reserve during the year	-	-	-	-	(83,659,019)	-	-	83,659,018.97	-	-	-	-	
CSR Expenses	-	-	-	-	-	-	-	-	(4,627,692)	(4,627,692)	-	-	
Share issued	-	-	-	-	-	-	-	-	-	-	-	-	
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-	
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-	
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-	
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-	
Total contributions by and distributions	-	-	40,100,445	509,992	100,239,245	-	-	(174,671,738)	29,194,363	(4,627,692)	-	(4,627,692)	
Balance at Ashwin end 2077	8,956,205,554	-	2,904,268,010	36,152,668	766,513,462	107,143,406	-	1,472,701,748	759,503,279	15,002,488,126	-	15,002,488,126	

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 Beginning of the period	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:								(4,631,246)		(4,631,246)		(4,631,246)	
Adjusted/Restated balance at Shrawan 1, 2075	8,449,250,523	-	2,558,011,588	30,986,105	547,767,338	69,229,109	-	1,849,111,490	614,577,306	14,118,933,459	-	14,118,933,459	
Profit for the year	-	-	-	-	-	-	-	1,530,779,881	-	1,530,779,881	-	1,530,779,881	
Other comprehensive income, net of tax													
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	9,050,099	-	-	-	9,050,099	-	9,050,099	
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-	
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	33,237,680	33,237,680	-	33,237,680	
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-	
Total comprehensive income for the year	-	-	-	-	-	9,050,099	-	1,530,779,881	33,237,680	1,573,067,661	-	1,573,067,661	
Contributions and Distribution to owners													
Transfer to reserve during the year	-	-	306,155,976	4,656,571	118,540,966	-	-	(544,661,312)	115,307,799	-	-	-	
Transfer from reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-	
CSR Expenses	-	-	-	-	-	-	-	-	(43,924,980)	(43,924,980)	-	(43,924,980)	
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	-	306,155,976	4,656,571	118,540,966	-	-	(1,967,692,979)	71,382,819	(960,001,616)	-	(960,001,616)	
Balance at Ashadh end 2076	8,956,205,554	-	2,864,167,564	35,642,676	666,308,304	78,279,208	-	1,412,198,392	719,197,805	14,731,999,504	-	14,731,999,504	

Balance at Beginning of the period	8,956,205,554	-	2,864,167,564	35,642,676	666,308,304	78,279,208	-	1,412,198,392	719,197,805	14,731,999,504	-	-	14,731,999,504
Adjustment/Restatement:										-			-
Adjusted/Restated balance at Shrawan 1, 2077	8,956,205,554	-	2,864,167,564	35,642,676	666,308,304	78,279,208	-	1,412,198,392	719,197,805	14,731,999,504	-	-	14,731,999,504
Profit for the year	-	-	-	-	-	-	-	200,502,227	-	200,502,227	-	-	200,502,227
Other comprehensive income, net of tax													
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	28,864,196	-	-	-	28,864,196	-	-	28,864,196
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	-	-	-	-	-	28,864,196	-	200,502,227	-	229,366,423	-	-	229,366,423
Contributions and Distribution to owners													
Transfer to reserve during the year	-	-	40,100,445	509,992	183,898,264	-	-	(258,330,757)	33,822,055	-	-	-	-
Transfer from reserve during the year	-	-	-	-	(83,659,019)	-	-	83,659,019	-	-	-	-	-
CSR Expenses	-	-	-	-	-	-	-	-	(4,627,692)	(4,627,692)	-	-	(4,627,692)
Share issued	-	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	-	-	40,100,445	509,992	100,239,245	-	-	(174,671,738)	29,194,363	(4,627,692)	-	-	(4,627,692)
Balance at Ashwin end 2077	8,956,205,554	-	2,904,268,010	36,152,668	766,547,549	107,143,405	-	1,438,028,881	748,392,169	14,956,738,235	-	-	14,956,738,235

Nepal SBI Bank Ltd.
Condensed Consolidated Statement of cash flows
For the First quarter ended Ashwin 30, 2077 (16.10.2020)

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	2,398,994,076	2,857,806,361	2,398,762,765	2,856,924,175
Fees and other income received	291,258,472	248,010,805	290,908,050	247,635,391
Dividend received	2,002,016	-	2,002,016	-
Receipts from other operating activities	4,041,986	86,018,515	4,041,986	86,164,515
Interest paid	(1,777,390,429)	(1,816,635,882)	(1,782,373,349)	(1,821,049,087)
Commission and fees paid	(18,703,395)	(27,014,788)	(19,347,856)	(27,014,788)
Cash payment to employees	(399,847,011)	(434,796,317)	(398,354,491)	(433,472,166)
Other expense paid	(246,913,917)	(197,148,940)	(244,531,138)	(197,060,187)
Operating cash flows before changes in operating assets and liabilities	253,441,798	716,239,754	251,107,983	712,127,853
(Increase)/Decrease in operating assets	(4,159,166,542)	(883,271,723)	(4,153,939,800)	(893,699,822)
Due from Nepal Rastra Bank	(4,464,546,443)	5,274,470,608	(4,464,546,443)	5,274,470,608
Placement with bank and financial institutions	(2,819,292,017)	11,000,000	(2,823,292,017)	-
Other trading assets	(3,606,259)	(12,776,711)	-	(13,794,711)
Loan and advances to bank and financial institutions	(300,225,892)	(416,731,174)	(300,225,892)	(416,731,174)
Loans and advances to customers	2,747,524,588	(6,585,817,093)	2,747,524,588	(6,585,817,093)
Other assets	680,979,482	846,582,647	686,599,964	848,172,548
Increase/(Decrease) in operating liabilities	4,293,028,362	4,258,002,269	4,289,622,538	4,260,302,921
Due to bank and financial institutions	2,305,362,545	2,813,002,341	2,305,362,545	2,813,002,341
Due to Nepal Rastra Bank	200,000,000	(517,527,902)	200,000,000	(517,527,902)
Deposit from customers	1,915,549,062	1,781,978,709	1,915,974,946	1,782,608,004
Borrowings	-	-	-	-
Other liabilities	(127,883,245)	180,549,121	(131,714,954)	182,220,478
Net cash flow from operating activities before tax paid	387,303,618	4,090,970,300	386,790,721	4,078,730,952
Income taxes paid	-	-	-	-
Net cash flow from operating activities	387,303,618	4,090,970,300	386,790,721	4,078,730,952
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(4,057,670,881)	(15,000,000)	(4,057,670,881)	(15,000,000)
Receipts from sale of investment securities	-	-	-	-
Purchase of property and equipment	(14,786,037)	-	(14,507,972)	-
Receipt from the sale of property and equipment	-	3,782,430	-	-
Purchase of intangible assets	-	25,031	-	-
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	(4,072,456,918)	(11,192,539)	(4,072,178,853)	(15,000,000)
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	(7,437,165)	-	(7,437,165)	-
Interest paid	(75,297,200)	-	(75,297,200)	-
Other receipt/payment	(4,627,692)	-	(4,627,692)	-
Net cash from financing activities	(87,362,057)	-	(87,362,057)	-
Net increase (decrease) in cash and cash equivalents	(3,772,515,357)	4,079,777,761	(3,772,750,189)	4,063,730,952
Cash and cash equivalents at Shrawan 1, 2077	15,112,506,161	8,244,491,405	15,111,519,666	8,243,366,584
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-	-	-
Cash and cash equivalents at Ashwin end 2077	11,339,990,804	12,324,269,166	11,338,769,477	12,307,097,536