



| Particular | This Quarter Ending | Immediate Previous Year Ending |
|---|--------------------------|--------------------------------|
| Cash & Cash Equivalent | 5,839,524,134.73 | 4,443,271,199.57 |
| Statutory Balances and Due from Nepal Rastra Bank | 208,994,041.76 | 208,994,041.76 |
| Placement with Banks & Financial Institutions | 2,276,800,000.00 | 1,986,800,000.00 |
| Derivative Financial Instruments | - | - |
| Other Trading Assets | - | - |
| Loan and Advances to MFIs & Cooperatives | 31,165,496,857.11 | 34,301,447,827.08 |
| Loan & advances to customers | 81,501,635.09 | 62,380,147.84 |
| Investment Securities | 27,634,813.35 | 27,634,813.35 |
| Current Tax Assets | 7,179,055.45 | 10,433,921.70 |
| Investment Property | - | - |
| Property and Equipment | 258,450,328.11 | 262,450,069.59 |
| Goodwill and Intangible assets | 94,916,774.48 | 94,683,605.55 |
| Deferred tax assets | 26,814,103.93 | 26,814,103.92 |
| Other assets | 104,869,148.12 | 80,063,572.59 |
| Total Assets | 40,092,180,892.14 | 41,504,973,302.96 |
| Liabilities | | |
| Due to Bank & Financial Institutions | 4,203,226,155.09 | 6,031,813,614.55 |
| Due to Nepal Rastra Bank | 118,247,541.54 | 118,247,541.54 |
| Derivative Financial Instrument | - | - |
| Deposits from Customers | 4,761,865,915.93 | 4,040,859,444.40 |
| Borrowing | 19,884,848,191.00 | 20,586,038,667.00 |
| Current Tax Liabilities | - | - |
| Provisions | - | - |
| Deferred Tax Liabilities | - | - |
| Other liabilities | 457,537,817.81 | 404,388,962.99 |
| Debt Securities Issued | - | - |
| Subordinated Liabilities | - | - |
| Total Liabilities | 29,425,725,621.37 | 31,181,348,230.48 |
| Equity | | |
| Share Capital | 4,927,170,079.47 | 4,312,621,513.78 |
| Share Premium | 18,269,713.60 | 18,269,713.60 |
| Retained Earnings | 1,467,895,530.83 | 1,849,111,820.83 |
| Reserves | 4,253,119,946.87 | 4,143,622,024.27 |
| Total Equity | 10,666,455,270.77 | 10,323,625,072.48 |
| Total Liabilities & Equity | 40,092,180,892.14 | 41,504,973,302.96 |

| Particular | Current Year | | Previous Year Corresponding | |
|--|-----------------------|------------------------|-----------------------------|------------------------|
| | This Quarter | Upto This Quarter(YTD) | This Quarter | Upto This Quarter(YTD) |
| Interest Income | 507,887,587.10 | 1,074,472,056.49 | 731,758,237.85 | 1,564,378,307.47 |
| Interest Expense | (195,265,601.12) | (420,137,044.94) | (256,101,609.96) | (596,226,973.41) |
| Net Interest Income | 312,621,985.98 | 654,335,011.55 | 475,656,627.89 | 968,151,334.06 |
| Fees & Commission Income | - | - | 900,000.00 | 2,130,000.00 |
| Fees & Commission Expense | - | - | - | - |
| Net Fee & Commission Income | - | - | 900,000.00 | 2,130,000.00 |
| Net Interest, Fee & Commission Income | 312,621,985.98 | 654,335,011.55 | 476,556,627.89 | 970,281,334.06 |
| Net Trading Income | - | - | 0.00 | 0.00 |
| Other Operating Income | 68,676.15 | 138,426.66 | 913,059.40 | 4,224,256.72 |
| Total Operating Income | 312,690,662.13 | 654,473,438.21 | 477,469,687.29 | 974,505,590.78 |
| Impairment (Charge)/ reversal for loans & other losses | (9,318,183.51) | 70,816,249.89 | (11,886,614.84) | (30,590,544.09) |
| Net Operating Income | 303,372,478.62 | 725,289,688.10 | 365,583,072.45 | 943,915,046.69 |
| Personnel Expenses | (64,172,356.30) | (141,043,726.74) | (54,734,882.83) | (146,389,867.99) |
| Other Operating expenses | (17,707,633.89) | (32,328,845.45) | (17,374,624.67) | (36,681,450.71) |
| Depreciation & Amortization | (3,696,036.54) | (7,694,425.76) | (4,013,275.97) | (8,084,151.08) |
| Operating Profit | 217,796,451.89 | 544,222,690.15 | 289,460,288.97 | 752,759,576.91 |
| Non Operating Income | - | - | - | - |
| Non Operating Expense | - | - | - | - |
| Profit before Income Tax | 217,796,451.89 | 544,222,690.15 | 289,460,288.97 | 752,759,576.91 |
| Income Tax Expense | (65,338,935.57) | (163,266,807.05) | (93,519,382.84) | (235,004,169.22) |
| Current tax | (65,338,935.57) | (163,266,807.05) | (93,519,382.84) | (235,004,169.22) |
| Deferred tax | - | - | - | - |
| Profit for the period | 152,457,516.32 | 380,955,883.11 | 195,940,906.13 | 517,755,407.69 |
| Condensed Statement Of Comprehensive Income | | | | |
| Profit For the Period | 152,457,516.32 | 380,955,883.11 | 195,940,906.13 | 517,755,407.69 |
| Other Comprehensive Income | - | - | - | - |
| Total Comprehensive Income | 152,457,516.32 | 380,955,883.11 | 195,940,906.13 | 517,755,407.69 |
| Basic Earning Per Share | | 15.46 | | 24.01 |
| Diluted Earning Per Share | | 15.46 | | 24.01 |
| Profit For the Period | 152,457,516.32 | 380,955,883.11 | 195,940,906.13 | 517,755,407.69 |
| Total | 152,457,516.32 | 380,955,883.11 | 195,940,906.13 | 517,755,407.69 |

| Ratios | Current Year | | Previous Year Corresponding | |
|--|--------------|--------------------------|-----------------------------|--------------------------|
| | This Quarter | Up to This Quarter (YTD) | This Quarter | Up to This Quarter (YTD) |
| Capital Fund to RWA | | 18.83% | | 14.66% |
| Non-Performing Loan (NPL) to Toal Loan | | 4.00% | | 2.27% |
| Total loan Loss Provision to Total NPL | | 117.26% | | 193.06% |
| Cost of Funds | | 2.72% | | 3.71% |
| Credit to Deposit and Borrowing Ratio | | 112.88% | | 117.11% |
| Base Rate | | 3.58% | | 4.52% |
| Interest Rate Spread | | 3.29% | | 4.63% |

| Particulars | Current Year (Upto This Qtr) | Previous Year (Corresponding Quarter) |
|--|---------------------------------|--|
| Net Profit for the period end 2nd Quarter | 380,955,883.11 | 517,755,407.69 |
| Appropriations | | |
| a. General Reserve | (76,191,176.62) | (103,551,081.54) |
| b. Foreign exchange fluctuation fund | | |
| c. Capital redemption reserve | | |
| d. Corporate Social Responsibility | (3,809,558.83) | (5,177,554.08) |
| e. Employee training fund | | |
| f. Client Protection fund | (7,619,117.66) | (5,177,554.08) |
| g. Other | (26,666,911.82) | (87,282,459.45) |
| Staff Welfare Fund | - | - |
| RSRF Loan Loss Provision Reserve | - | - |
| Institutional Strengthening Fund | (7,619,117.66) | (15,532,662.23) |
| Reconstruction Fund | (19,047,794.16) | (25,887,770.38) |
| Refund From CSR | - | - |
| Restructuring Reserve | - | (45,862,026.84) |
| Other | - | |

| | | |
|---|-------------------------|-------------------------|
| Profit or Loss before Regulatory Adjustment | 266,669,118.18 | 316,566,758.54 |
| Regulatory Adjustment | (992,181.13) | - |
| a. Interest receivable (-)/previous accrued interest received (+) | (992,181.13) | - |
| b. Short loan loss provision in accounts (-)/reversal (+) | | |
| c. Short provision for possible losses on investment (-)/reversal (+) | | |
| d. Short loan loss provision on Non Banking Assets (-)/reversal (+) | | |
| e. Deferred tax assets recognized (-)/ reversal (+) | - | - |
| f. Goodwill recognized (-)/ impairment of Goodwill (+) | - | - |
| g. Bargain purchase gain recognized (-)/reversal (+) | | |
| h. Actuarial loss recognized (-)/reversal (+) | - | - |
| i. Other (+/-) | | |
| Net Profit for the period end 2nd Quarter available for distribution | 265,676,937.05 | 316,566,758.54 |
| Opening Retained Earning | 1,849,111,820.83 | 1,757,955,758.41 |
| Adjustment(+/-) | - | - |
| Distribution: | (646,893,227.05) | (532,892,331.81) |
| Bonus Share Issued | (614,548,565.69) | (506,247,715.21) |
| Cash Dividend Paid | (32,344,661.36) | (26,644,616.59) |
| Total Distributable Profit or (Loss) as on Qtr End Date | 1,467,895,530.83 | 1,541,630,185.14 |
| Annualised Distributable Profit/Loss Per Share | 29.79 | 35.75 |

1. The above figures are subject to change as per the direction of the Regulators and/or External Auditors.
2. The interim financial statements have been prepared in accordance with Nepal Financial Reporting Standards as issued by the Accounting Standards Board, Nepal and the carve out issued by ICAN.
3. Loan and advance to MFI and Co-operatives are presented net amount of impairment allowances.
4. Impairment (Charges) of loan and advances is calculated as per NFRS 9 along with guidelines issued by Nepal Rastra Bank. Provision as per NFRS 9 is higher by NPR. 2,45,69,976.07 than the loan loss provision calculated as per the directive issued by Nepal Rastra Bank.
5. Loan and advance to Customers are loans to employees, which are measured at amortized costs.
6. Borrowing is borrowing received from Nepal Government.
7. Figures has been rearranged and regrouped wherever necessary.
8. Personal expenses includes provision for staff bonus which has been calculated in line with provisions in Bonus Act.
9. The interim financial statement has been updated in our website: <https://www.skbbi.com.np/>

આ.વ ૨૦૮૨/૮૩ કો દોશ્રો ત્રૈમાસિક પ્રતિવેદન

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|---------------------|------------|---------------------------------|----------|
| प्रति शेयर आमदानी | रु.१५/४६ | प्रति शेयर कूल सम्पत्तिको मूल्य | रु.१३/७० |
| मूल्य आमदानी अनुपात | ४९.८७ गुणा | तरलता अनुपात | १८९.८६% |
| प्रति शेयर नेटवर्थ | रु.२१६/४८ | | |

| | | |
|------------------------|--------------------------|------------------------|
| अधिकतम मूल्य: रु.८९९/- | न्यूनतम मूल्य: रु ७५६/६० | अन्तिम मूल्य: रु.७७९/- |
| कारोवार संख्या : ७५९९ | कारोबार दिन: ५५ | |

आजका मिति सम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरुको शुद्धता सम्बन्धमा म व्यक्तिगत रूपमा उत्तरदायित्व लिन्छु । साथै म यो उद्घोष गर्दछु कि मैले जानेवृत्तसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरु सत्य, तथ्य र पूर्ण छन् र लगानीकर्ताहरुलाई सूचित निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरु लुकाइएको छैन ।