

Particulars	Current Year	Previous Year
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Profit for the year	1,215,425,240.37	944,415,879.25
Other Comprehensive Income, Net of Income Tax		
a) Items that will not be reclassified to profit or loss		
i) Gains/(Losses) from Investment in Equity Instruments measured at Fair Value		
ii) Gains/(Losses) on Revaluation		
iii) Actuarial Gains/(Losses) on Defined Benefit Plans	(17,560,702.00)	(25,954,092.00)
iv) Income Tax relating to above items	5,956,828.00	7,786,277.00
Net Other Comprehensive Income that will not be Reclassified to Profit or Loss	(21,603,874.00)	(18,167,814.84)
b) Items that may be Reclassified to Profit or Loss		
i) Gains/(Losses) on Cash-Foreign Hedge		
ii) Exchange Gains/(Losses) arising from translating Financial Assets of Foreign Operation		
iii) Income Tax relating to above items		
iv) Reclassify to Profit or Loss		
Net Other Comprehensive Income that may be Reclassified to Profit or Loss	(2,125,932.00)	(18,167,864.40)
Net Comprehensive Income for the Year, Net of Income Tax	(2,125,932.00)	(18,167,864.40)
Total Comprehensive Income for the Year	1,203,173,308.37	926,248,014.85
Total Comprehensive Income for the Period	1,203,173,308.37	926,248,014.85

## Statement of Cash flow

Amount in NPR

Particulars	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES		

Interest Received	6,132,210,148.97	5,965,676,849.55
Fee and Other Income Received	338,344,110.86	245,297,875.21
Dividend Received		
Receipts from Other Operating Activities	256,694,472.73	283,726,985.16
Interest Paid	(3,302,786,184.89)	(3,122,260,591.67)
Commissions and Fees Paid	(638,167.89)	(487,967.34)
Cash Payment to Employees	(1,111,472,048.13)	(1,086,430,085.44)
Other Expenses Paid	(615,787,866.75)	(631,940,676.61)
<b>Operating Cash Flow Increase (Change) in Operating Assets and Liabilities</b>	<b>1,794,565,546.90</b>	<b>1,451,104,614.88</b>
<b>(Increase)/Decrease in Operating Assets</b>		
Due from Nepal Rastra Bank	(179,034,860.00)	220,053,800.00
Placement with Banks and Financial Institutions		
Other Trading Assets		
Loans and Advances to Bank and Financial Institutions		
Loans and Advances to Customers	(4,970,467,781.75)	(3,085,877,476.67)

Other Assets	(196,148,033.39)	161,904,689.46
<b>Increase/(Decrease) in Operating Liabilities</b>		

Due to Banks and Financial Institutions		
Due to Nepal Financial Bank		
Deposits from Customers	5,701,470,830.66	3,010,079,379.55
Borrowings	(1,278,012,554.86)	(258,129,280.59)
Other Liabilities	(15,208,678.80)	(258,280.51)
<b>Net Cash Flow from Operating Activities Before Tax Paid</b>	<b>407,164,489.26</b>	<b>1,747,690,808.47</b>
Income Taxes Paid	(540,025,484.10)	(42,648,776.92)
<b>Net Cash Flow from Investing Activities</b>	<b>367,143.16</b>	<b>1,281,367,773.63</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Purchase of Investment Securities	109,025,520.00	(208,949,472.00)
Receipts from Sale of Investment Securities	5,000,000.00	4,111.00
Purchase of Property and Equipment	(24,848,951.85)	
Receipts from Sale of Property and Equipment	1,443,808.00	17,618,824.21
Purchase of Intangible Assets	(600,000.00)	(800,040.00)
Receipts from Sale of Intangible Assets		
Purchase of Investment Properties		
Receipts from the Sale of Investment Properties		
Interest Received		
Dividends Received		
<b>Net Cash Used in Investing Activities</b>	<b>84,524,337.01</b>	<b>(293,423,021.86)</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Receipts from Issue of Debt Securities		
Payments of Debt Securities		
Receipts from Issue of Subordinated Liabilities		
Payments of Subordinated Liabilities		
Receipts from Issue of Shares		
Dividends Paid	(208,402,047.00)	
Interest Paid		
Other Receipts/Payments	(68,816,953.93)	(6,371,140.80)
<b>Net Cash from Financing Activities</b>	<b>(277,138,900.93)</b>	<b>(347,761,362.80)</b>
<b>Net Increase (Decrease) in Cash and Cash Equivalents</b>	<b>174,348,341.41</b>	<b>640,707,807.90</b>
Cash and Cash Equivalents at Sharewan First	8,366,206,004.85	7,765,254,519.15
Effect of Exchange Rate Fluctuations on Cash and Cash Equivalents Held		
<b>Cash and Cash Equivalents at Ashadh End</b>	<b>8,540,554,346.26</b>	<b>8,405,962,004.85</b>

### Statement of Distributable Profit or Loss

**For the year ended 32 Ashadh 2082  
(As per NRB Regulation)**

Particulars	Current Year	Previous Year
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Particulars	Current Year	Previous Year
Net Profit or (Loss) as per statement of Profit or Loss	1,215,425,240.37	944,415,879.25

a. General Reserve	243,085,048.07	188,883,175.89
b. Excess Exchange Fluctuation Fund	-	-

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