INTERIM FINANCIAL STATEMENTS

As on Chaitra 30, 2082 (13 April 2026)

(Un-audited)

Siddhartha Bank Limited
Condensed Consolidated Statement of Financial Position
As on Quarter ended Chaitra 2082

	Group		Bank	
Assets	**This Quarter Ending**	**Immediate Previous Year Ending (Audited)**	**This Quarter Ending**	**Immediate Previous Year Ending (Audited)**
Cash and cash equivalent	27,544,367,131	30,796,901,868	25,655,671,092	30,739,759,143
Due from Nepal Rastra Bank	14,759,788,401	14,875,796,713	14,759,788,401	14,875,796,713
Placements with Bank and Financial Institutions	9,688,368,015	7,405,231,218	9,688,368,015	7,405,231,218
Derivative financial instruments	52,594,968	15,995,407	52,594,968	15,995,407
Other trading assets	156,471,234	250,375,488	-	200,625
Loan and advances to B/FIs	8,851,208,122	8,098,097,875	8,851,208,122	8,098,097,875
Loans and advances to customers	230,035,022,300	214,471,321,149	230,021,810,256	214,456,490,823
Investment securities	67,355,522,318	54,889,028,906	66,906,886,992	54,719,357,052
Current tax assets	487,203,161	232,694,663	486,126,629	222,830,637
Investment in subsidiaries	-	-	51,000,000	51,000,000
Investment in associates	-	-	-	-
Investment property	810,129,232	725,635,232	810,129,232	725,635,232
Property and equipment	3,117,949,890	3,219,416,537	3,098,893,745	3,201,785,434
Goodwill and Intangible assets	116,133,454	122,793,048	112,355,333	117,948,376
Deferred tax assets	-	-	-	-
Other assets	6,067,431,478	4,215,842,403	5,990,135,407	4,181,218,594
Total Assets	**369,042,189,704**	**339,319,130,508**	**366,484,968,192**	**338,811,347,130**
Liabilities				
Due to Bank and Financial Institutions	3,991,129,975	3,092,528,164	3,991,129,975	3,092,528,164
Due to Nepal Rastra Bank	352,730,509	391,922,787	352,730,509	391,922,787
Derivative financial instruments	185,034,674	19,709,982	185,034,674	19,709,982
Deposits from customers	301,237,293,381	280,004,522,783	303,643,231,274	280,321,367,829
Borrowing	2,751,942,062	5,839,097,142	2,751,942,062	5,839,097,142
Current Tax Liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	422,071,644	481,065,018	419,200,789	478,302,259
Other liabilities	12,067,585,683	6,404,043,943	7,578,281,830	6,040,433,137
Debt securities issued	12,000,000,000	11,662,559,000	12,000,000,000	11,662,559,000
Subordinated Liabilities	-	-	-	-
Total liabilities	**333,007,787,929**	**307,895,448,820**	**330,921,551,113**	**307,845,920,300**
Equity				
Share capital	18,294,479,199	14,089,980,190	18,294,479,199	14,089,980,190
Share premium	-	-	-	-
Retained earnings	952,460,767	1,951,104,307	836,925,464	1,837,866,593
Reserves	16,531,689,308	15,133,062,311	16,432,012,415	15,037,580,047
Total equity attributable to equity holders	**35,778,629,274**	**31,174,146,808**	**35,563,417,078**	**30,965,426,830**
Non-controlling interest	255,772,502	249,534,881	-	-
Total equity	**36,034,401,776**	**31,423,681,689**	**35,563,417,078**	**30,965,426,830**
Total liabilities and equity	**369,042,189,704**	**339,319,130,508**	**366,484,968,192**	**338,811,347,130**

Siddhartha Bank Limited
Condensed Consolidated Statement of Profit or Loss
For the Quarter ended Chaitra 2082

Amount in "Rs"

Particulars	Group				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	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)
Interest income	5,031,847,500	15,465,987,438	5,453,823,709	16,777,906,298	5,027,993,773	15,459,263,843	5,450,054,891	16,766,478,844
Interest expense	2,828,827,066	8,929,860,323	3,228,540,438	10,428,966,742	2,827,131,539	8,930,389,395	3,229,904,041	10,430,274,380
Net interest income	**2,203,020,433**	**6,536,127,114**	**2,225,283,272**	**6,348,939,557**	**2,200,862,234**	**6,528,874,448**	**2,220,150,850**	**6,336,204,464**
Fees and commission income	617,744,794	1,918,682,782	583,843,007	1,707,977,812	573,029,786	1,772,349,822	531,557,618	1,551,944,535
Fees and commission expense	130,598,134	386,137,489	118,836,014	377,353,895	123,030,929	362,819,687	111,458,623	351,811,165
Net fee and commission income	**487,146,660**	**1,532,545,293**	**465,006,993**	**1,330,623,916**	**449,998,858**	**1,409,530,135**	**420,098,995**	**1,200,133,370**
Net interest, fee and commission income	**2,690,167,093**	**8,068,672,407**	**2,690,290,265**	**7,679,563,473**	**2,650,861,092**	**7,938,404,583**	**2,640,249,845**	**7,536,337,834**
Net trading income	157,340,806	340,617,150	121,844,437	195,077,731	120,126,679	318,531,369	119,430,951	194,627,442
Other operating income	81,782,911	578,249,105	134,228,504	440,790,442	82,276,484	575,436,524	126,233,333	428,339,779
Total operating income	**2,929,290,810**	**8,987,538,663**	**2,946,363,206**	**8,315,431,646**	**2,853,264,255**	**8,832,372,476**	**2,885,914,128**	**8,159,305,055**
Impairment charge/(reversal) for loan and other losses	582,927,681	2,035,487,667	(48,691,018)	2,216,454,966	582,927,681	2,035,487,667	(48,691,018)	2,216,454,966
Net operating income	**2,346,363,130**	**6,952,050,996**	**2,995,054,223**	**6,098,976,680**	**2,270,336,574**	**6,796,884,809**	**2,934,605,146**	**5,942,850,089**
Operating expense								
Personnel expense	857,901,300	2,567,564,523	905,422,610	2,375,754,303	840,251,572	2,517,511,332	890,257,813	2,329,679,483
Other operating expense	399,027,211	1,169,329,798	354,631,773	1,051,846,511	389,669,888	1,146,115,787	346,900,646	1,028,876,087
Depreciation & Amortisation	64,977,819	195,288,028	68,436,225	205,361,227	61,635,806	186,072,137	65,558,152	196,999,177
Operating Profit	**1,024,456,799**	**3,019,868,648**	**1,666,563,615**	**2,466,014,640**	**978,779,309**	**2,947,185,552**	**1,631,888,535**	**2,387,295,342**
Non operating income	7,108,627	7,752,502	301,354	10,011,295	7,025,199	7,496,151	289,586	9,997,460
Non operating expense	22,183,251	45,249,455	4,554,932	6,985,955	22,183,251	45,249,455	4,554,932	6,985,955
Profit before income tax	**1,009,382,174**	**2,982,371,695**	**1,662,310,037**	**2,469,039,979**	**963,621,257**	**2,909,432,249**	**1,627,623,188**	**2,390,306,847**
Income tax expense								
Current Tax	289,147,554	925,638,855	499,998,234	753,316,307	275,419,279	894,577,021	489,592,179	722,046,368
Deferred Tax	-	-	-	-	-	-	-	-
Profit for the period	**720,234,620**	**2,056,732,840**	**1,162,311,803**	**1,715,723,672**	**688,201,978**	**2,014,855,227**	**1,138,031,009**	**1,668,260,480**

Siddhartha Bank Limited
Statement of Comprehensive Income
For the Quarter ended Chaitra 2082

Amount in "Rs"

Particulars	Group				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	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)
Profit or loss for the period	720,234,620	2,056,732,840	1,162,311,803	1,715,723,672	688,201,978	2,014,855,227	1,138,031,009	1,668,260,480
Other comprehensive income, net of income tax								
a) Items that will not be reclassified to profit or loss								
Gains/(losses) from investments in equity instruments measured at fair value	181,891,224	(196,430,224)	161,524,892	88,426,627	178,948,602	(196,790,545)	159,122,752	84,523,149
Gains/(losses) on revalution	-	-	-	-	-	-	-	-
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-
Income tax relating to above items	(54,503,060)	58,993,374	(48,148,429)	(26,345,439)	(53,620,274)	59,101,470	(47,427,787)	(25,174,396)
Net other comprehsive income that will not be reclassified to profit or loss	**127,388,163**	**(137,436,851)**	**113,376,463**	**62,081,187**	**125,328,328**	**(137,689,075)**	**111,694,965**	**59,348,753**
b) Items that are or may be reclassified to profit or loss								
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-
Income tax relating to above items	-	-	-	-	-	-	-	-
Reclassify to profit or loss	-	-	-	-	-	-	-	-
Net other comprehsive income that are or may be reclassified to profit or loss	-	-	-	-	-	-	-	-
c) Share of other comprehensive income of associate accounted as pe	-	-	-	-	-	-	-	-
Other comprehensive income for the year, net of income tax	**127,388,163**	**(137,436,851)**	**113,376,463**	**62,081,187**	**125,328,328**	**(137,689,075)**	**111,694,965**	**59,348,753**
Total Comprehensive Income for the period	**847,622,784**	**1,919,295,989**	**1,275,688,266**	**1,777,804,859**	**813,530,306**	**1,877,166,152**	**1,249,725,974**	**1,727,609,233**
Total comprehensive income attributable to:								
Equity holders of the Bank	830,917,470	1,883,658,369	1,262,966,743	1,740,714,002	813,530,306	1,877,166,152	1,249,725,974	1,727,609,233
Non-controlling interest	16,705,314	35,637,620	12,721,523	37,090,857	-	-	-	-
Total	**847,622,784**	**1,919,295,989**	**1,275,688,266**	**1,777,804,859**	**813,530,306**	**1,877,166,152**	**1,249,725,974**	**1,727,609,233**
Earning per share								
Basic Earnings Per Share	4.53	13.44	7.77	11.35	4.43	13.39	7.69	11.28
Annualized Basic Earnings Per Share	18.78	17.67	31.51	15.23	18.35	17.62	31.20	15.13
Diluted annualized Earnings Per Share	18.78	17.67	31.51	15.23	18.35	17.62	31.20	15.13

Ratios as per NRB Directive

Particulars	Group				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	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)
Capital Fund to RWA	13.12%	13.12%	11.19%	11.19%	13.11%	13.11%	11.18%	11.18%
Tier-I capital to RWA	10.67%	10.67%	9.20%	9.20%	10.66%	10.66%	9.19%	9.19%
CET I Capital to RWA	9.46%	9.46%	9.20%	9.20%	9.45%	9.45%	9.19%	9.19%
Non-Performing Loan (NPL) to Total Loan	3.71%	3.71%	4.04%	4.04%	3.71%	3.71%	4.04%	4.04%
Net Non-Performing Loan to Total Loan	1.18%	1.18%	1.66%	1.66%	1.18%	1.18%	1.66%	1.66%
Total loan loss provision to Total NPL	104.09%	104.09%	92.75%	92.75%	104.09%	104.09%	92.75%	92.75%
Cost of Funds	3.64%	3.64%	4.62%	4.62%	3.64%	3.64%	4.62%	4.62%
Credit to Deposit Ratio	77.92%	77.92%	83.96%	83.96%	77.92%	77.92%	83.96%	83.96%
Base Rate (monthly)	5.24%	5.24%	6.43%	6.43%	5.24%	5.24%	6.43%	6.43%
Interest Rate Spread	3.71%	3.71%	3.98%	3.98%	3.71%	3.71%	3.98%	3.98%
Return on Equity (Annualized)	9.03%	8.45%	16.21%	7.92%	8.61%	8.27%	16.11%	7.81%
Return on Assets (Annualized)	0.81%	0.76%	1.54%	0.75%	0.77%	0.74%	1.51%	0.73%

Siddhartha Bank Limited
Condensed Consolidated Statement of Changes in Equity
For the period ended Chaitra 2082

Group

Amount in "Rs"

	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	Non-controlling interest	Total equity
Balance at Shrawan 1, 2081	**14,089,980,191**	**-**	**5,067,148,065**	**98,384,933**	**1,640,179,760**	**2,205,752,565**	**-**	**677,779,732**	**4,475,557,998**	**28,254,783,243**	**227,215,654**	**28,481,998,898**
Profit for the period	-	-	-	-	-	-	-	3,388,018,475	-	3,388,018,475	45,084,029	3,433,102,505
Other comprehensive income	-	-	-	-	-	102,456,123	-	-	(151,156,276)	(48,700,153)	2,039,237	(46,660,916)
Total comprehensive income for the year	**-**	**-**	**-**	**-**	**-**	**102,456,123**	**-**	**3,388,018,475**	**(151,156,276)**	3,339,318,323	**47,123,266**	3,386,441,588
Transfer to reserve during the period	-	**-**	**773,985,212**	**13,270,673**	**176,751,263**	**-**	**-**	**(2,459,599,215)**	**1,495,592,066**	-		-
Transfer from reserve during the period	-	**-**	**-**	**-**	**(428,951,290)**	**(335,908,777)**	**-**	**908,820,972**	**-**	143,960,905		143,960,905
Contributions from and distributions to owners										-		-
Share issued	-	-								-		-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Other reserve								(316,449)		(316,449)	(304,039)	(620,488)
Dividends to equity holders										-		-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(563,599,208)	-	(563,599,208)	(24,500,000)	(588,099,208)
Total contributions by and distributions	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(563,915,657)**	**-**	**(563,915,657)**	**(24,804,039)**	**(588,719,696)**
Balance at Ashad end 2082	**14,089,980,191**	**-**	**5,841,133,277**	**111,655,607**	**1,387,979,733**	**1,972,299,911**	**-**	**1,951,104,307**	**5,819,993,789**	**31,174,146,808**	**249,534,881**	**31,423,681,689**
Balance at Shrawan 1, 2082	**14,089,980,191**	**-**	**5,841,133,277**	**111,655,607**	**1,387,979,733**	**1,972,299,911**	**-**	**1,951,104,307**	**5,819,993,789**	**31,174,146,808**	**249,534,881**	**31,423,681,689**
Profit for the period	-	-	-	-	-	-	-	2,021,218,810	-	2,021,218,810	35,514,030	2,056,732,840
Other comprehensive income	-	-	-	-	-	(137,560,441)	-	-	-	(137,560,441)	123,590	(137,436,851)
Total comprehensive income for the year	**-**	**-**	**-**	**-**	**-**	**(137,560,441)**	**-**	**2,021,218,810**	**-**	**1,883,658,369**	**35,637,620**	**1,919,295,989**
Transfer to reserve during the period	-	-	406,606,160	24,125,913	276,852,511	-	-	(1,536,383,418)	828,798,833		-	-
Transfer from reserve during the period	**-**	**-**	**-**	**-**	-	(214,353)	**-**	214,353	-	-	**-**	-
Contributions from and distributions to owners												
Share issued	3,500,000,000	-	-	-	-	-	-	-	-	3,500,000,000	-	3,500,000,000
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders												
Bonus shares issued	704,499,009	-	-	-	-	-	-	(704,499,009)	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(779,175,904)	-	(779,175,904)	(29,400,000)	(808,575,904)
Total contributions by and distributions	**4,204,499,009**	**-**	**-**	**-**	**-**	**-**	**-**	**(1,483,674,914)**	**-**	**2,720,824,096**	**(29,400,000)**	**2,691,424,096**
Balance at Chaitra end 2082	**18,294,479,200**	**-**	**6,247,739,437**	**135,781,520**	**1,664,832,244**	**1,834,525,116**	**-**	**952,479,140**	**6,648,792,622**	**35,778,629,274**	**255,772,502**	**36,034,401,776**
	-											

Siddhartha Bank Limited
Condensed Consolidated Statement of Changes in Equity
For the period ended Chaitra 2082
Bank

Amount in "Rs"

	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	Non-controlling interest	Total equity
Balance at Shrawan 1, 2081	**14,089,980,188**	**-**	**5,030,176,188**	**98,384,933**	**1,640,179,760**	**2,206,931,715**	**-**	**580,361,617**	**4,423,279,078**	**28,069,293,478**	**-**	**28,069,293,478**
Profit for the period	-	-	-	-	-	-	-	3,366,594,282	-	3,366,594,282	-	3,366,594,282
Other comprehensive income	-	-	-	-	-	100,333,652	-	-	(151,156,276)	(50,822,624)	-	(50,822,624)
Total comprehensive income for the year	**-**	**-**	**-**	**-**	**-**	**100,333,652**	**-**	**3,366,594,282**	**(151,156,276)**	**3,315,771,658**	**-**	**3,315,771,658**
Transfer to reserve during the period	-	-	769,292,793	13,270,673	176,751,263	-	-	(2,454,311,069)	1,494,996,340	-	-	-
Transfer from reserve during the period	-	-	-	-	(428,951,290)	(335,908,777)	-	908,820,972	-	143,960,905	-	143,960,905
Contributions from and distributions to owners										-		-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders										-		-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(563,599,208)	-	(563,599,208)	-	(563,599,208)
Total contributions by and distributions	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(563,599,208)**	**-**	**(563,599,208)**	**-**	**(563,599,208)**
Balance at Ashad end 2082	**14,089,980,188**	**-**	**5,799,468,980**	**111,655,607**	**1,387,979,733**	**1,971,356,590**	**-**	**1,837,866,593**	**5,767,119,142**	**30,965,426,830**	**-**	**30,965,426,830**
Balance at Shrawan 1, 2082	**14,089,980,188**	**-**	**5,799,468,980**	**111,655,607**	**1,387,979,733**	**1,971,356,590**	**-**	**1,837,866,593**	**5,767,119,142**	**30,965,426,830**	**-**	**30,965,426,830**
Profit for the period	-	-	-	-	-	-	-	2,014,855,227	-	2,014,855,227	-	2,014,855,227
Other comprehensive income	-	-	-	-	-	(137,689,076)	-	-	-	(137,689,076)	-	(137,689,076)
Total comprehensive income for the year	**-**	**-**	**-**	**-**	**-**	**(137,689,076)**	**-**	**2,014,855,227**	**-**	**1,877,166,152**	**-**	**1,877,166,152**
Transfer to reserve during the period	-	-	402,909,802	24,125,913	276,852,511		-	(1,532,317,424)	828,429,197	-	-	-
Transfer from reserve during the period	-	-	-	-	-	(214,353)	-	214,353	-	-	-	-
Contributions from and distributions to owners												
Share issued	3,500,000,000	-	-	-	-	-	-	-	-	3,500,000,000	-	3,500,000,000
Share based payments	-	-	-	-	-		-	-	-	-	-	-
Dividends to equity holders												
Bonus shares issued	704,499,009	-	-	-	-	-	-	(704,499,009)	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(779,175,904)	-	(779,175,904)	-	(779,175,904)
Total contributions by and distributions	**4,204,499,009**	**-**	**-**	**-**	**-**	**-**	**-**	**(1,483,674,914)**	**-**	**2,720,824,096**	**-**	**2,720,824,096**
Balance at Chaitra end 2082	**18,294,479,197**	**-**	**6,202,378,782**	**135,781,520**	**1,664,832,244**	**1,833,453,161**	**-**	**836,943,837**	**6,595,548,334**	**35,563,417,078**	**-**	**35,563,417,078**

Siddhartha Bank Limited
Condensed Consolidated Statement of Cash Flows
For the period ended Chaitra 2082

Amount in "Rs"

Particulars	Group		Bank	
	Upto This Quarter	Corresponding Previous Year Up to this Quarter	Upto This Quarter	Corresponding Previous Year Up to this Quarter
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest received	13,416,270,958	14,700,497,775	13,415,416,796	14,699,127,249
Fees and other income received	1,918,682,782	1,707,977,812	1,772,349,822	1,551,944,535
Dividend received	-	-	-	-
Receipts from other operating activities	415,816,705	294,845,774	414,470,835	293,691,920
Interest paid	(8,118,536,858)	(9,557,219,297.42)	(8,119,564,413)	(9,559,636,882)
Commission and fees paid	(386,137,489)	(377,353,895.32)	(362,819,687)	(351,811,165)
Cash payment to employees	(2,145,702,781)	(2,058,784,668.60)	(2,095,649,590)	(2,012,709,848)
Other expense paid	(1,215,077,736)	(1,059,942,412.07)	(1,191,365,242)	(1,035,862,042)
Operating cash flows before changes in operating assets and liabilities	**3,885,315,582**	**3,650,021,087**	**3,832,838,521**	**3,584,743,767**
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	116,008,312	(983,859,926)	116,008,312	(983,859,926)
Placement with bank and financial institutions	(2,283,136,798)	(1,153,083,395)	(2,283,136,798)	(1,153,083,395)
Other trading assets	(37,922,477)	22,430,522	200,625	18,998,790
Loan and advances to bank and financial institutions	(760,680,966)	(1,528,995,040)	(760,680,966)	(1,528,995,040)
Loans and advances to customers	(17,677,730,380)	(14,709,342,525)	(17,677,730,380)	(14,705,022,059)
Other assets	(1,848,447,255)	(1,051,520,793)	(1,845,516,373)	(1,054,478,788)
	(22,491,909,564)	**(19,404,371,158)**	**(22,450,855,580)**	**(19,406,440,418)**
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	898,601,811	5,969,654,938	898,601,811	5,969,654,938
Due to Nepal Rastra Bank	(39,192,279)	-	(39,192,279)	-
Deposit from customers	21,232,770,598	6,471,027,787	23,321,863,444	6,313,378,779
Borrowings	(3,087,155,080)	1,569,668,832	(3,087,155,080)	1,569,668,832
Other liabilities	5,504,875,713	464,933,299	1,379,903,138	435,199,825
	24,509,900,763	**14,475,284,856**	**22,474,021,034**	**14,287,902,374**
Net cash flow from operating activities before tax paid	**5,903,306,782**	**(1,279,065,214)**	**3,856,003,975**	**(1,533,794,277)**
Income taxes paid	(1,179,546,561)	(1,048,624,333)	(1,157,873,013)	(1,026,495,416)
Net cash flow from operating activities	**4,723,760,221**	**(2,327,689,547)**	**2,698,130,962**	**(2,560,289,694)**
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(157,804,650)	(161,113,458)	-	-
Receipts from sale of investment securities	(12,384,320,485)	(11,459,794,866)	(12,384,320,485)	(11,459,794,866)
Purchase of property and equipment	(70,469,650)	(94,649,907)	(60,895,268)	(88,315,909.36)
Receipt from the sale of property and equipment	-	-	-	-
Purchase of intangible assets	(15,864,403)	(10,225,113)	(15,864,403)	(10,225,113.40)
Receipt from the sale of intangible assets	-	-	-	-
Purchase of investment properties	-	-	-	-
Receipt from the sale of investment properties	-	-	-	-
Interest received	1,950,037,134	2,025,048,874	1,945,255,555	2,015,971,609
Dividend received	417,703,329	201,167,347	389,661,821	196,963,602
Net cash used in investing activities	**(10,260,718,724)**	**(9,499,567,124)**	**(10,126,162,780)**	**(9,345,400,678)**
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities	2,500,000,000	-	2,500,000,000	-
Repayment of debt securities	(2,162,559,000)	-	(2,162,559,000)	-
Receipt from issue of subordinated liabilities	-	-	-	-
Repayment of subordinated liabilities	-	-	-	-
Receipt from issue of shares	3,500,000,000	-	3,500,000,000	-
Dividends paid	(838,695,904)	(613,599,208)	(779,175,904)	(563,599,208.00)
Interest paid	(810,824,983)	(870,637,498)	(810,824,983)	(870,637,497.66)
Other receipt/payment	-	-	-	-
Net cash from financing activities	**2,187,920,113**	**(1,484,236,706)**	**2,247,440,113**	**(1,434,236,706)**
Net increase (decrease) in cash and cash equivalents	**(3,349,038,391)**	**(13,311,493,376)**	**(5,180,591,704)**	**(13,339,927,078)**
Cash and cash equivalents at Shrawan 1, 2082	30,796,901,868	22,749,858,078	30,739,759,143	22,739,728,891
Effect of exchange rate fluctuations on cash and cash equivalents held	96,503,653	140,540,311	96,503,653	140,540,311
Cash and cash equivalents at Chaitra end 2082	**27,544,367,131**	**9,578,905,012**	**25,655,671,092**	**9,540,342,124**