Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY 2083/84
Condensed Consolidated Statement of Financial Position
As on Ashwin 31, 2083 (17.10.2026)

Amount in NPR

Particulars	Group		Bank	
	This Quarter ending Ashwin 31, 2083	Immediate Previous Year Ending Ashadh 32, 2083	This Quarter ending Ashwin 31, 2083	Immediate Previous Year Ending Ashadh 32, 2083
Assets				
Cash and cash equivalent	30,099,634,972	32,342,253,915	30,072,562,318	32,339,309,567
Due from Nepal Rastra Bank	28,330,869,937	9,078,074,287	28,330,869,937	9,078,074,287
Placement with Bank and Financial Institutions	26,883,013,400	19,568,531,512	26,803,013,400	19,466,031,512
Derivative financial instruments	172,257,288	-	172,257,288	-
Other trading assets	345,521,944	375,331,214	215,214,937	214,698,740
Loan and advances to B/FIs	5,038,938,155	5,627,103,186	5,044,819,806	5,627,103,186
Loans and advances to customers	150,500,089,265	146,077,737,619	150,494,207,614	146,077,737,619
Investment securities	29,622,997,261	29,658,178,557	29,622,997,261	29,658,178,557
Current tax assets	74,102,593	308,950,939	64,251,082	299,847,499
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	1,334,663,770	1,357,216,427	1,334,663,770	1,357,216,427
Property and equipment	1,271,434,093	1,290,973,706	1,264,626,867	1,283,859,495
Goodwill and Intangible assets	51,562,989	42,254,346	51,552,708	42,240,637
Deferred tax assets	493,125,471	495,730,833	490,676,883	493,389,013
Other assets	1,496,039,375	2,272,737,117	1,455,187,762	2,230,947,527
Total Assets	**275,714,250,512**	**248,495,073,659**	**275,605,790,521**	**248,357,522,955**
Liabilities				
Due to Bank and Financial Instituions	-	-	-	-
Due to Nepal Rastra Bank	-	-	-	-
Derivative financial instruments	-	79,996,812	-	79,996,812
Deposits from customers	239,493,888,968	212,817,766,935	239,529,336,105	212,826,428,570
Borrowing	-	-	-	-
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	4,635,714,249	4,570,466,305	4,602,392,287	4,536,184,839
Debt securities issued	8,842,630,294	8,842,024,274	8,842,630,294	8,842,024,274
Subordinated liabilities	-	-	-	-
Total liabilities	**252,972,233,511**	**226,310,254,326**	**252,974,358,686**	**226,284,634,495**
Equity				
Share capital	11,335,124,391	11,335,124,391	11,335,124,391	11,335,124,391
Share premium	-	-	-	-
Retained earnings	1,693,898,480	1,342,193,107	1,604,485,547	1,251,639,295
Reserves	9,712,994,131	9,507,501,835	9,691,821,898	9,486,124,773
Total equity attributable to equity holders	**22,742,017,001**	**22,184,819,332**	**22,631,431,835**	**22,072,888,459**
Non-controlling interest			-	
Total equity	**22,742,017,001**	**22,184,819,332**	**22,631,431,835**	**22,072,888,459**
Total liabilities and equity	**275,714,250,512**	**248,495,073,659**	**275,605,790,521**	**248,357,522,955**

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY 2083/84
For the First Quarter Ended Ashwin, 2083 (17.10.2026)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashwin 31, 2083	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashwin 31, 2082	This Quarter	Up to This Quarter (YTD) Ashwin 31, 2083	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashwin 31, 2082
Interest income	3,482,905,345	3,482,905,345	3,745,944,008	3,745,944,008	3,481,892,228	3,481,892,228	3,744,074,157	3,744,074,157
Interest expense	2,212,839,151	2,212,839,151	2,424,396,628	2,424,396,628	2,212,171,457	2,212,171,457	2,425,415,412	2,425,415,412
Net interest income	**1,270,066,194**	**1,270,066,194**	**1,321,547,380**	**1,321,547,380**	**1,269,720,771**	**1,269,720,771**	**1,318,658,745**	**1,318,658,745**
Fee and commission income	414,771,483	414,771,483	375,866,769	375,866,769	404,291,482	404,291,482	362,167,370	362,167,370
Fee and commission expense	38,064,492	38,064,492	31,756,041	31,756,041	37,252,166	37,252,166	30,868,383	30,868,383
Net fee and commission income	**376,706,990**	**376,706,990**	**344,110,728**	**344,110,728**	**367,039,315**	**367,039,315**	**331,298,987**	**331,298,987**
Net interest, fee and commission income	**1,646,773,184**	**1,646,773,184**	**1,665,658,108**	**1,665,658,108**	**1,636,760,086**	**1,636,760,086**	**1,649,957,732**	**1,649,957,732**
Net trading income	108,883,149	108,883,149	51,153,861	51,153,861	111,486,413	111,486,413	60,574,311	60,574,311
Other operating income	17,614,763	17,614,763	53,489,960	53,489,960	17,614,763	17,614,763	53,489,960	53,489,960
Total operating income	**1,773,271,096**	**1,773,271,096**	**1,770,301,929**	**1,770,301,929**	**1,765,861,262**	**1,765,861,262**	**1,764,022,003**	**1,764,022,003**
Impairment charge/(reversal) for loans and other losses	184,033,831	184,033,831	287,577,046	287,577,046	184,033,831	184,033,831	287,577,046	287,577,046
Net operating income	**1,589,237,266**	**1,589,237,266**	**1,482,724,883**	**1,482,724,883**	**1,581,827,432**	**1,581,827,432**	**1,476,444,957**	**1,476,444,957**
Operating expense								
Personnel expenses	533,149,484	533,149,484	512,539,123	512,539,123	527,331,709	527,331,709	507,812,730	507,812,730
Other operating expenses	198,564,554	198,564,554	175,053,608	175,053,608	197,151,503	197,151,503	173,917,382	173,917,382
Depreciation & amortisation	75,038,070	75,038,070	79,631,652	79,631,652	73,883,395	73,883,395	78,967,337	78,967,337
Operating Profit	**782,485,158**	**782,485,158**	**715,500,500**	**715,500,500**	**783,460,825**	**783,460,825**	**715,747,508**	**715,747,508**
Non operating income	5,417,856	5,417,856	774,210	774,210	5,417,856	5,417,856	774,210	774,210
Non operating expense	-	-	-	-	-	-	-	-
Profit before income tax	**787,903,014**	**787,903,014**	**716,274,710**	**716,274,710**	**788,878,681**	**788,878,681**	**716,521,718**	**716,521,718**
Income tax expense								
Current Tax	237,151,883	237,151,883	217,708,548	217,708,548	236,663,604	236,663,604	214,956,515	214,956,515
Deferred Tax Income (Expenses)								
Profit/(loss) for the period	**550,751,130**	**550,751,130**	**498,566,162**	**498,566,162**	**552,215,076**	**552,215,076**	**501,565,203**	**501,565,203**
Earnings per share:								
Basic earnings per share (Annualised)	-	19.44	-	17.59	-	19.49	-	17.70
Diluted earnings per share (Annualised)	-	19.44	-	17.59	-	19.49	-	17.70
Condensed Consolidated Statement of Comprehensive Income								
Profit/(loss) for the period	550,751,130	550,751,130	498,566,162	498,566,162	552,215,076	552,215,076	501,565,203	501,565,203
Other Comprehensive Income/ (Expenses)	6,328,302	6,328,302	(3,905,116)	(3,905,116)	6,328,302	6,328,302	(3,905,116)	(3,905,116)
Total comprehensive Income	**557,079,433**	**557,079,433**	**494,661,046**	**494,661,046**	**558,543,379**	**558,543,379**	**497,660,087**	**497,660,087**

Profit attributable to:

Equity holders of the Bank	557,079,433	557,079,433	494,661,046	494,661,046	558,543,379	558,543,379	497,660,087	497,660,087
Non-controlling interest	-	-	-	-	-	-	-	-
Total	**557,079,433**	**557,079,433**	**494,661,046**	**494,661,046**	**558,543,379**	**558,543,379**	**497,660,087**	**497,660,087**

Ratios as per NRB Directives

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashwin 31, 2083	This Quarter	Up to This Quarter (YTD) Ashwin 31, 2082	This Quarter	Up to This Quarter (YTD) Ashwin 31, 2083	This Quarter	Up to This Quarter (YTD) Ashwin 31, 2082
Capital fund to RWA		13.62%		14.32%		13.62%		14.32%
Tier 1 Capital to RWA		9.33%		9.58%		9.33%		9.58%
CET 1 Capital to RWA		9.33%		9.58%		9.33%		9.58%
Non-performing loan (NPL) to total loan		3.19%		3.01%		3.19%		3.01%
Total Loan Loss Provision to Total NPL		134.45%		133.32%		134.45%		133.32%
Cost of Funds		3.69%		4.42%		3.69%		4.42%
Credit to Deposit Ratio (As per NRB)		64.54%		67.87%		64.54%		67.87%
Average Base Rate (As per NRB)		5.08%		5.96%		5.08%		5.96%
Interest Rate Spread		3.06%		3.46%		3.06%		3.46%
Return on Equity (Annualized)		9.81%		9.53%		9.88%		9.64%
Return on Assets (Annualized)		0.84%		0.83%		0.84%		0.83%

Statement of Distributable Profit:

	Current Year (Upto this Quarter YTD)	Previous Year (Correspondng Quarter YTD)
Net profit or (loss) as per statement of profit or loss	**552,215,076**	**501,565,203**
Appropriations:		
a. General reserve	110,443,015	100,313,041
b. Foreign exchange fluctuation fund	3,069,566	1,451,285
c. Capital redemption reserve	201,632,938	86,452,695
d. Corporate social responsibility fund	(6,745,212)	2,283,781
e. Employees' training fund	8,536,122	(948,251)
f. Investment Adjustment Reserve	-	6,064,828
g. Other (Debenture Redemption Reserve)	-	-
Profit or (loss) before regulatory adjustment	**235,278,647**	**305,947,825**
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(64,952,804)	(26,720,353)
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 (+)	11,224,457	(6,071,442)
e. Deferred tax assets recognised (-)/ reversal (+)	2,712,130	(1,673,621)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	156,931,919	(3,905,116)
i. Other (+/-)	11,651,903	11,950,000
Net Profit Till First Quarter end available for distirubtion	**352,846,252**	**279,527,292**

Opening Retained Earning as on Shrawan 1	**1,251,639,295**	**1,230,357,619**
Adjustment (+/-)	-	-
Distribution:		
Bonus shares issued	-	-
Cash Dividend Paid	-	-
Total Distributable profit or (loss) as on Quarter end date	**1,604,485,547**	**1,509,884,911**
Annualised Distributable Profit/Loss per share	**23.49**	**20.72**

Disclosure for above financial statement prepared as per Nepal Financial Reporting Standards (NFRS)

1. The above figures may undergo change as per statutory audit and/ or as per direction of Nepal Rastra Bank.
2. The Bank's financial statements have been prepared based on Nepal Financial Reporting Standard.
3. The Bank has adopted NFRS 9 for ECL Model and presented in financial statement as per the Expected Credit Loss Related Guidelines, 2024 issued by NRB.
4. Recognition of interest income on Non-Performing loan and advances has been done as per Guidance Note on Interest Income Recognition, 2025 issued by NRB. However, for the purpose of interest income recognition for the reporting period, the Bank has applied coupon interest rate on principal outstanding for all loans and advances. Interest income has been recognized on accrual basis for loans and advances categorized under Stage 1 and Stage 2 and on cash basis (incremental) approach for loans and advances categorized under Stage 3.
5. Group includes Nepal SBI Bank Ltd. (NSBL, Parent Company) and Nepal SBI Merchant Banking Ltd. (NSMBL, Subsidiary Company) where intergroup transactions have been eliminated.
6. Figures have been regrouped/ rearranged wherever necessary for previous year corresponding quarter, however the financial position has been reflected as per local GAAP.
7. Employee bonus has been calculated as per provision of bonus act 2030 and included in personnel expenses.
8. Estimation of current quarter provision for gratuity and leave has been provided as per the bank's policy and as per the actuarial valuation.
9. The detailed interim financial results have also been published in bank's website: **nsbl.statebank**

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2083/84

Statement of Changes in Equity

For the Quarter ended Ashwin 31, 2083 (17.10.2026)

	Bank											
	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 Ashadh end , 2083	11,335,124,391	-	4,951,553,592	71,046,924	2,357,698,937	113,980,421	-	1,251,639,295	1,991,844,897	**22,072,888,456**	-	**22,072,888,456**
Adjustment/Restatement:												
Transferred from Retained earning	-	-	-	-	-	-	-	-	-	-	-	-
Prev year Income Tax	-	-	-	-	-	-	-	-	-	-	-	-
Interest Accrued	-	-	-	-	-	-	-	-	-	-	-	-
Debenture Redemption	-	-	-	-	-	-	-	-	-	-	-	-
Acturial loss	-	-	-	-	-	-	-	-	-	-	-	-
Staff Training Fund	-	-	-	-	-	-	-	-	-	-	-	-
CSR fund	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted/Restated balance at Shawan 1, 2083	**11,335,124,391**	**-**	**4,951,553,592**	**71,046,924**	**2,357,698,937**	**113,980,421**	**-**	**1,251,639,295**	**1,991,844,897**	**22,072,888,456**	**-**	**22,072,888,456**
Comprehensive income for the year												
Profit for the year	-	-	-	-	-	-	-	552,215,076	-	**552,215,076**	-	**552,215,076**
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	(169,207)	-	-	-	**(169,207)**	-	**(169,207)**
Gains/(losses) on revalution	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	6,497,509	**6,497,509**	-	**6,497,509**
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	**-**	**-**	**-**	**-**	**-**	**(169,207)**	**-**	**552,215,076**	**6,497,509**	**558,543,379**	**-**	**558,543,379**
Transfer to reserve during the year	-	-	110,443,015	3,069,566	862,221,364	-	-	(1,179,157,792)	203,423,848	-	-	-
Transfer from reserve during the year	-	-	-	-	(979,788,968)	-	-	979,788,968	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-		-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-							-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	**-**	**-**	**110,443,015**	**3,069,566**	**(117,567,604)**	**-**	**-**	**(199,368,825)**	**203,423,848**	**-**	**-**	**-**
Balance at Ashwin end 2083	**11,335,124,391**	**-**	**5,061,996,607**	**74,116,490**	**2,240,131,333**	**113,811,214**	**-**	**1,604,485,547**	**2,201,766,254**	**22,631,431,835**	**-**	**22,631,431,835**

	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 Ashadh end, 2082	10,899,158,068	-	4,542,687,444	54,701,513	1,975,414,720	105,038,579	-	1,197,117,473	1,789,439,042	**20,563,556,839**	-	**20,563,556,839**
Adjustment/Restatement:						-	-	-	-	-	-	-
Transferred from Retained earning	-	-	-	-	-	-	-	-	-	-	-	-
Prev year Income Tax	-	-	-	-	-	-	-	-	-	-	-	-
Interest Accrued	-	-	-	-	-	-	-	-	-	-	-	-
Debenture Redemption	-	-	-	-	-	-	-	-	-	-	-	-
Acturial loss	-	-	-	-	-	-	-	-	-	-	-	-
Staff Training Fund	-	-	-	-	-	-	-	-	-	-	-	-
CSR fund	-	-	-	-	-	-	-	-	-	-	-	-
Prior period adjustment	-	-	-	-	-	-	-	-	-	-	-	-
Restatement of share premium	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted/Restated balance at Shrawan 1, 2082	**10,899,158,068**	**-**	**4,542,687,444**	**54,701,513**	**1,975,414,720**	**105,038,579**	**-**	**1,197,117,473**	**1,789,439,042**	**20,563,556,839**	**-**	**20,563,556,839**
Comprehensive income for the year												
Profit for the year	-	-	-	-	-	-	-	2,044,330,739	-	**2,044,330,739**	-	**2,044,330,739**
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	8,941,845	-	-	-	**8,941,845**	-	**8,941,845**
Gains/(losses) on revalution	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	1,016,940	**1,016,940**	-	**1,016,940**
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	**-**	**-**	**-**	**-**	**-**	**8,941,845**	**-**	**2,044,330,739**	**1,016,940**	**2,054,289,524**	**-**	**2,054,289,524**
Transfer to reserve during the year	-	-	408,866,148	16,345,411	1,215,608,462	-	-	(2,076,142,741)	435,322,720	-	-	-
Expenses Charged to fund directly	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from reserve during the year	-	-	-	-	(833,324,245)	-	-	833,324,245	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	435,966,323	-	-	-	-	-	-	(202,032,518)	(233,933,805)	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(544,957,903)	-	**(544,957,903)**	-	**(544,957,903)**
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	**435,966,323**	**-**	**408,866,148**	**16,345,411**	**382,284,217**	**-**	**-**	**(1,989,808,917)**	**201,388,915**	**(544,957,903)**	**-**	**(544,957,903)**
Balance at Ashadh end 2083	**11,335,124,391**	**-**	**4,951,553,592**	**71,046,924**	**2,357,698,937**	**113,980,424**	**-**	**1,251,639,295**	**1,991,844,897**	**22,072,888,459**	**-**	**22,072,888,459**

	Group											
	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 Ashadh end , 2083	11,335,124,391	-	4,961,139,432	71,046,924	2,357,664,850	113,980,425	-	1,342,193,107	2,003,670,203	**22,184,819,332**	-	**22,184,819,332**
Adjustment/Restatement:	-	-	-	-	-	-	-	-	-	-	-	-
Transferred from Retained earning	-	-	(62,364)	-	-	-	-	162,033	18,567	**118,236**	-	**118,236**
Deferred tax	-	-	-	-	-	-	-	-	-	-	-	-
Interest Accrued	-	-	-	-	-	-	-	-	-	-	-	-
Debenture Redemption	-	-	-	-	-	-	-	-	-	-	-	-
Acturial loss	-	-	-	-	-	-	-	-	-	-	-	-
Staff Training Fund	-	-	-	-	-	-	-	-	-	-	-	-
CSR fund	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted/Restated balance at Shawan 1, 2083	**11,335,124,391**	**-**	**4,961,077,068**	**71,046,924**	**2,357,664,850**	**113,980,425**	**-**	**1,342,355,140**	**2,003,688,770**	**22,184,937,568**	**-**	**22,184,937,568**
Comprehensive income for the year										-		-
Profit for the year	-	-	-	-	-	-	-	550,751,130	-	**550,751,130**	-	**550,751,130**
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	(169,207)	-	-	-	**(169,207)**	-	**(169,207)**
Gains/(losses) on revalution	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	6,497,509	**6,497,509**	-	**6,497,509**
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	**-**	**-**	**-**	**-**	**-**	**(169,207)**	**-**	**550,751,130**	**6,497,509**	**557,079,433**	**-**	**557,079,433**
Transfer to reserve during the year	-	-	110,296,621	3,069,566	862,221,364	-	-	(1,178,996,758)	203,409,208	-		-
Expenses Charged to fund directly	-	-	-	-	-	-	-	-	-	-		-
Transfer from reserve during the year	-	-	-	-	(979,788,968)	-	-	979,788,968	-	-		-
Transactions with owners, directly recognised in equity	-	-	-		-	-	-	-	-	-		-
Share issued	-	-	-	-	-	-	-	-	-	-		-
Share based payments	-	-	-	-	-	-	-	-	-	-		-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-		-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-		-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-		-
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-		-
Total contributions by and distributions	**-**	**-**	**110,296,621**	**3,069,566**	**(117,567,604)**	**-**	**-**	**(199,207,791)**	**203,409,208**	**-**	**-**	**-**
Balance at Ashwin end 2083	**11,335,124,391**	**-**	**5,071,373,689**	**74,116,490**	**2,240,097,246**	**113,811,218**	**-**	**1,693,898,480**	**2,213,595,488**	**22,742,017,001**	**-**	**22,742,017,001**

	Group											
	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 Ashadh end, 2082	10,899,158,068	-	4,551,827,875	54,701,513	1,975,380,633	105,038,580	-	1,333,707,150	1,801,364,197	**20,721,178,016**	-	**20,721,178,016**
Adjustment/Restatement:	-	-	-	-	-	-	-	-	-	-	-	-
Transferred from Retained earning	-		-	-	-	-	-	-	-	-		-
Deferred tax	-	-	-	-	-	-	-	-	-	-	-	-
Interest Accrued	-	-	-	-	-	-	-	-	-	-	-	-
Debenture Redemption	-	-	-	-	-	-	-	-	-	-	-	-
Acturial loss	-	-	-	-	-	-	-	-	-	-	-	-
Staff Training Fund	-	-	-	-	-	-	-	-	-	-	-	-
CSR fund	-	-	-	-	-	-	-	-	-	-	-	-
Prior period adjustment	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-		-
Adjusted/Restated balance at Shrawan 1, 2082	**10,899,158,068**	**-**	**4,551,827,875**	**54,701,513**	**1,975,380,633**	**105,038,580**	**-**	**1,333,707,150**	**1,801,364,197**	**20,721,178,016**	**-**	**20,721,178,016**
Comprehensive income for the year												
Profit for the year	-	-	-	-	-	-	-	2,048,784,824	-	**2,048,784,824**	-	**2,048,784,824**
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	8,941,845	-	-	-	**8,941,845**	-	**8,941,845**
Gains/(losses) on revalution	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	1,016,940	**1,016,940**	-	**1,016,940**
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	**-**	**-**	**-**	**-**	**-**	**8,941,845**	**-**	**2,048,784,824**	**1,016,940**	**2,058,743,609**	**-**	**2,058,743,609**
Transfer to reserve during the year	-	-	409,311,557	16,345,411	1,215,608,462	-	-	(2,076,632,691)	435,367,261	-		-
Expenses Charged to fund directly	-	-	-	-	-	-	-	-	(144,389)	**(144,389)**		**(144,389)**
Transfer from reserve during the year	-	-	-	-	(833,324,245)	-	-	833,324,245	-	-		-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-		-
Share issued	-	-	-	-	-	-	-	-	-	-		-
Share based payments	-	-	-	-	-	-	-	-	-	-		-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-		-
Bonus shares issued	435,966,323	-	-	-	-	-	-	(202,032,518)	(233,933,805)	-		-
Cash dividend paid	-	-	-	-	-	-	-	(594,957,903)	-	**(594,957,903)**		**(594,957,903)**
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-		-
Total contributions by and distributions	**435,966,323**	**-**	**409,311,557**	**16,345,411**	**382,284,217**	**-**	**-**	**(2,040,298,867)**	**201,289,067**	**(595,102,292)**	**-**	**(595,102,292)**
Balance at Ashadh end 2083	**11,335,124,391**	**-**	**4,961,139,432**	**71,046,924**	**2,357,664,850**	**113,980,425**	**-**	**1,342,193,107**	**2,003,670,203**	**22,184,819,332**	**-**	**22,184,819,332**

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY 2083/84
For the Quarter ended Ashwin 31, 2083 (17.10.2026)

	Group		Bank	
	Upto this Quarter	Corresponding Previous Year Upto This Quarter	Upto this Quarter	Corresponding Previous Year Upto This Quarter
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest received	3,482,905,344.79	3,745,944,008.47	3,481,892,227.79	3,744,074,157.47
Fees and other income received	538,125,153.79	392,244,840.47	527,645,152.79	387,965,891.47
Divided received	5,202,500.00	47,500,000.00	5,202,500.00	47,500,000.00
Receipts from other operating activities	17,512,763.20	53,305,138.79	17,512,763.20	53,305,138.79
Interest paid	(2,015,434,719.84)	(2,279,643,165.33)	(2,014,767,025.84)	(2,280,661,949.33)
Commission and fees paid	(38,064,492.17)	(31,756,040.56)	(37,252,166.17)	(30,868,382.56)
Cash payment to employees	(533,149,483.79)	(512,539,123.42)	(527,331,708.79)	(507,812,730.42)
Other expense paid	(435,716,437.49)	(392,762,156.89)	(433,815,566.49)	(388,873,897.89)
Operating cash flows before changes in operating assets and liabilities	**1,021,380,628**	**1,022,293,502**	**1,019,086,176**	**1,024,628,228**
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	(19,252,795,650.12)	(252,825,300.86)	(19,252,795,650.12)	(252,825,300.86)
Placement with bank and financial institutions	(7,314,481,887.19)	(4,863,032,753.38)	(7,336,981,887.19)	(4,840,532,753.38)
Other trading assets	15,374,116.84	(47,243,639.94)	(12,168,098.80)	(50,000,000.00)
Loan and advances to bank and financial institutions	588,165,030.75	18,166,203.37	588,165,030.75	18,166,203.37
Loans and advances to customers	(4,606,194,020.40)	(4,298,754,204.03)	(4,606,194,020.40)	(4,298,754,204.03)
Other assets	826,967,257.19	994,099,825.12	826,777,350.75	999,208,663.78
	(29,742,965,153)	**(8,449,589,870)**	**(29,793,197,275)**	**(8,424,737,391)**
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	-	(1,416,388,966.23)	-	(1,416,388,966.23)
Due to Nepal Rastra Bank	-	-	-	-
Deposit from customers	26,676,122,033.02	13,456,114,769.05	26,702,907,535.03	13,375,584,830.55
Borrowings	-	-	-	-
Other liabilities	(4,946,948.27)	(204,157,040.63)	(4,178,443.99)	(201,813,778.25)
Net cash flow from operating activities before tax paid	**26,671,175,085**	**11,835,568,762**	**26,698,729,091**	**11,757,382,086**
Income taxes paid				
Net cash flow from operating activities	**(2,050,409,440)**	**4,408,272,394**	**(2,075,382,007)**	**4,357,272,922**
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	34,939,572.30	(485,298,042.92)	34,939,572.30	(485,298,042.92)
Receipts from sale of investment securities	-	-	-	-
Purchase of property and equipment	(27,085,381.50)	(54,535,535.83)	(26,241,119.48)	(53,536,064.80)
Receipt from the sale of property and equipment	4,152,000.00	184,820.79	4,152,000.00	184,820.79
Purchase of intangible assets	(6,897,518.63)	-	(6,897,518.63)	-
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	**5,108,672**	**(539,648,758)**	**5,952,934**	**(538,649,287)**
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	(519,764.02)	(56,904,256.33)	(519,764.02)	(6,904,256.33)
Interest paid	(196,798,411.26)	2,850,349,963.31	(196,798,411.26)	2,850,349,963.31
Other receipt/payment	-	-	-	-
Net cash from financing activities	**(197,318,175)**	**2,793,445,707**	**(197,318,175)**	**2,843,445,707**
Net increase (decrease) in cash and cash equivalents	(2,242,618,942.80)	6,662,069,343.04	(2,266,747,248.57)	6,662,069,342.54
Cash and cash equivalents at beginning of the year	32,342,253,914.60	29,687,617,518.58	32,339,309,566.59	29,687,603,835.58
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-	-	-
Cash and cash equivalents at End of the period	**30,099,634,972**	**36,349,686,862**	**30,072,562,318**	**36,349,673,178**