Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2082/83
Condensed Consolidated Statement of Financial Position
As on Poush 30, 2082 (14.01.2026)

Amount in NPR

	Group		Bank	
Particulars	**This Quarter ending Poush 30, 2082**	**Immediate Previous Year Ending Ashadh 32, 2082**	**This Quarter ending Poush 30, 2082**	**Immediate Previous Year Ending Ashadh 32, 2082**
Assets				
Cash and cash equivalent	39,081,014,851	29,687,617,519	39,080,891,278	29,687,603,836
Due from Nepal Rastra Bank	10,613,909,276	8,666,097,331	10,613,909,276	8,666,097,331
Placement with Bank and Financial Institutions	18,898,463,751	17,364,567,766	18,795,963,751	17,284,567,766
Derivative financial instruments	1,812,850	-	1,812,850	-
Other trading assets	253,787,061	188,206,595	130,438,000	89,076,000
Loan and advances to B/FIs	6,532,446,712	6,612,393,707	6,532,446,712	6,612,393,707
Loans and advances to customers	141,991,958,695	134,963,770,657	141,991,958,695	134,963,770,657
Investment securities	32,173,396,422	30,038,217,116	32,173,396,422	30,038,217,116
Current tax assets	297,770,400	295,807,898	292,034,810	290,017,278
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	1,013,141,726	931,344,784	1,013,141,726	931,344,784
Property and equipment	1,298,180,343	1,286,008,659	1,296,294,236	1,284,254,727
Goodwill and Intangible assets	42,190,231	37,466,228	42,145,644	37,392,565
Deferred tax assets	459,693,457	458,002,875	458,559,730	457,032,001
Other assets	2,247,034,617	2,298,788,803	2,230,720,369	2,287,347,757
Total Assets	**254,904,800,393**	**232,828,289,938**	**254,842,602,388.41**	**232,818,004,414**
Liabilities				
Due to Bank and Financial Instituions	4,550,455,822	2,408,669,242	4,550,455,822	2,408,669,242
Due to Nepal Rastra Bank	-	-	-	-
Derivative financial instruments	-	20,865,632	-	20,865,632
Deposits from customers	216,052,140,755	199,447,493,073	216,104,869,319	199,603,443,876
Borrowing	-	-	-	-
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	4,303,627,411	4,384,819,402	4,300,045,547	4,376,204,253
Debt securities issued	8,840,854,550	5,845,264,573	8,840,854,550	5,845,264,573
Subordinated liabilities	-	-	-	-
Total liabilities	**233,747,078,538**	**212,107,111,921**	**233,796,225,238**	**212,254,447,575**
Equity				
Share capital	10,899,158,068	10,899,158,068	10,899,158,068	10,899,158,068
Share premium	-	-	-	-
Retained earnings	1,291,247,185	1,333,707,150	1,201,306,332	1,197,117,473
Reserves	8,967,316,602	8,488,312,798	8,945,912,750	8,467,281,298
Total equity attributable to equity holders	**21,157,721,855**	**20,721,178,016**	**21,046,377,150**	**20,563,556,839**
Non-controlling interest			-	
Total equity	**21,157,721,855**	**20,721,178,016**	**21,046,377,150**	**20,563,556,839**
Total liabilities and equity	**254,904,800,393**	**232,828,289,938**	**254,842,602,388.41**	**232,818,004,414**

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2082/83
For the Second Quarter Ended Poush, 2082 (14.01.2026)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Poush 30, 2082	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Poush 29, 2081	This Quarter	Up to This Quarter (YTD) Poush 30, 2082	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Poush 29, 2081
Interest income	3,527,721,003	7,273,665,012	3,512,208,067	7,654,204,044	3,526,063,894	7,270,138,052	3,509,486,417	7,650,693,770
Interest expense	2,283,732,220	4,708,128,848	2,563,881,816	5,354,683,394	2,283,699,510	4,709,114,922	2,564,478,738	5,357,326,632
Net interest income	**1,243,988,783**	**2,565,536,163**	**948,326,250**	**2,299,520,650**	**1,242,364,384**	**2,561,023,129**	**945,007,678**	**2,293,367,138**
Fee and commission income	432,737,023	808,603,792	326,625,912	654,512,969	427,571,999	789,739,369	316,207,380	625,252,018
Fee and commission expense	44,064,655	75,820,695	30,501,822	64,252,053	43,491,934	74,360,316	29,954,368	61,714,906
Net fee and commission income	**388,672,368**	**732,783,097**	**296,124,090**	**590,260,915**	**384,080,065**	**715,379,053**	**286,253,012**	**563,537,111**
Net interest, fee and commission income	**1,632,661,151**	**3,298,319,260**	**1,244,450,341**	**2,889,781,565**	**1,626,444,449**	**3,276,402,182**	**1,231,260,691**	**2,856,904,249**
Net trading income	88,512,523	139,666,384	60,082,087	112,870,420	82,180,364	142,754,675	60,089,053	111,295,913
Other operating income	75,575,388	129,065,348	7,481,201	20,383,346	75,575,388	129,065,348	7,481,201	20,383,346
Total operating income	**1,796,749,062**	**3,567,050,992**	**1,312,013,628**	**3,023,035,331**	**1,784,200,201**	**3,548,222,205**	**1,298,830,944**	**2,988,583,508**
Impairment charge/(reversal) for loans and other losses	278,599,820	566,176,866	516,843,584	239,227,693	278,599,820	566,176,866	516,843,584	239,227,693
Net operating income	**1,518,149,243**	**3,000,874,126**	**795,170,044**	**2,783,807,638**	**1,505,600,382**	**2,982,045,339**	**781,987,360**	**2,749,355,815**
Operating expense								
Personnel expenses	504,207,699	1,016,746,823	396,084,188	897,822,461	499,841,292	1,007,654,023	391,676,642	886,904,069
Other operating expenses	185,077,816	360,131,424	223,136,451	438,883,574	184,234,434	358,151,816	189,345,428	372,455,052
Depreciation & amortisation	66,555,796	146,187,448	44,130,445	88,012,566	65,873,968	144,841,305	75,820,598	151,837,361
Operating Profit	**762,307,931**	**1,477,808,431**	**131,818,960**	**1,359,089,037**	**755,650,687**	**1,471,398,195**	**125,144,692**	**1,338,159,333**
Non operating income	1,174,616	1,948,826	4,326,534	5,165,127	1,174,616	1,948,826	4,326,534	5,165,127
Non operating expense	-	-	-	-	-	-	-	-
Profit before income tax	**763,482,547**	**1,479,757,257**	**136,145,494**	**1,364,254,164**	**756,825,303**	**1,473,347,021**	**129,471,226**	**1,343,324,460**
Income tax expense								
Current Tax	226,982,265	444,690,813	45,845,738	448,849,967	227,047,591	442,004,106	43,841,368	443,043,408
Deferred Tax Income (Expenses)	-	-	-	-	-	-	-	-
Profit/(loss) for the period	**536,500,282**	**1,035,066,444**	**90,299,756**	**915,404,197**	**529,777,712**	**1,031,342,915**	**85,629,858**	**900,281,052**

Earnings per share:

Basic earnings per share (Annualised)	-	18.99	-	16.80	-	18.93	-	16.52
Diluted earnings per share (Annualised)	-	18.99	-	16.80	-	18.93	-	16.52

Condensed Consolidated Statement of Comprehensive Income

Profit/(loss) for the period	536,500,282	1,035,066,444	90,299,756	915,404,197	529,777,712	1,031,342,915	85,629,858	900,281,052
Other Comprehensive Income/ (Expenses)	340,416	(3,564,700)	(7,012,972)	4,174,048	340,416	(3,564,700)	(7,012,972)	4,174,048
Total comprehensive Income	**536,840,698**	**1,031,501,743**	**83,286,784**	**919,578,244**	**530,118,128**	**1,027,778,214**	**78,616,886**	**904,455,099**

Profit attributable to:

Equity holders of the Bank	536,840,698	1,031,501,743	83,286,784	919,578,244	530,118,128	1,027,778,214	78,616,886	904,455,099
Non-controlling interest	-	-	-	-	-	-	-	-
Total	**536,840,698**	**1,031,501,743**	**83,286,784**	**919,578,244**	**530,118,128**	**1,027,778,214**	**78,616,886**	**904,455,099**

Ratios as per NRB Directives

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Poush 30, 2082	This Quarter	Up to This Quarter (YTD) Poush 29, 2081	This Quarter	Up to This Quarter (YTD) Poush 30, 2082	This Quarter	Up to This Quarter (YTD) Poush 29, 2081
Capital fund to RWA		14.12%		12.87%		14.12%		12.87%
Tier 1 Capital to RWA		9.42%		9.73%		9.42%		9.73%
CET 1 Capital to RWA		9.42%		9.73%		9.42%		9.73%
Non-performing loan (NPL) to total loan		2.64%		3.55%		2.64%		3.55%
Total Loan Loss Provision to Total NPL		154.89%		96.61%		154.89%		96.61%
Cost of Funds		4.23%		5.58%		4.23%		5.58%
Credit to Deposit Ratio (As per NRB)		68.68%		72.82%		68.68%		72.82%
Average Base Rate (As per NRB)		5.68%		7.14%		5.68%		7.14%
Interest Rate Spread		3.54%		3.77%		3.54%		3.77%
Return on Equity (Annualized)		9.89%		9.30%		9.91%		9.21%
Return on Assets (Annualized)		0.85%		0.85%		0.85%		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	**1,031,342,915**	**900,281,052**
Appropriations:		
a. General reserve	206,268,583	180,056,210
b. Foreign exchange fluctuation fund	4,676,990	3,020,000
c. Capital redemption reserve	-	
d. Corporate social responsibility fund	3,728,507	1,795,300
e. Employees' training fund	(100,007)	10,130,849
f. Other (Debenture Redemption Reserve)	215,765,875	190,342,275
Profit or (loss) before regulatory adjustment	**601,002,967**	**514,936,417**
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(12,835,918)	127,456,879
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 (+)	(40,710,338)	(14,357,984)
e. Deferred tax assets recognised (-)/ reversal (+)	(1,527,729)	(1,788,878)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	(5,890,221)	4,174,048
i. Other (+/-)	9,108,000	-
Net Profit for the Second Quarter end available for distirubtion	**549,146,762**	**630,420,483**

Opening Retained Earning as on Shrawan 1	**1,197,117,473**	**1,101,641,220**
Adjustment (+/-)	**-**	**194,296,817**
Distribution:		
Bonus shares issued	**-**	**-**
Cash Dividend Paid	**544,957,903**	**719,260,431**
Total Distributable profit or (loss) as on Quarter end date	**1,201,306,332**	**1,207,098,088**
Annualised Distributable Profit/Loss per share	**16.06**	**16.86**

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.
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. Share Capital reported above does not included Bonus Share of 4% approved by 32nd AGM of the Bank citing pending of various regulatory procedures.
10. The detailed interim financial results have also been published in bank's website: **nsbl.statebank.**

Nepal SBI Bank Ltd.

Unaudited Interim Financial Statement of FY2082/83

Statement of Changes in Equity

For the Quarter ended Poush 30, 2082 (14.01.2026)

	Bank											
	Attributable to equity holders of the Bank										Non-controlling interest	Total equity
	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation Reserve	Retained earning	Other reserve	Total		
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										-		-
										-		-
										-		-
Adjusted/Restated balance at Shawan 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	-	-	-	-	-			1,031,342,915		**1,031,342,915**	-	**1,031,342,915**
Other comprehensive income, net of tax	-	-	-	-	-					-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	2,325,520				**2,325,520**	-	**2,325,520**
Gains/(losses) on revalution	-	-	-	-	-					-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-				(5,890,221)	**(5,890,221)**	-	**(5,890,221)**
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	**10,899,158,068**	**-**	**-**	**-**	**-**	**2,325,520**	**-**	**1,031,342,915**	**(5,890,221)**	**1,027,778,214**	**-**	**1,027,778,214**
Transfer to reserve during the year			206,268,583	4,676,990	894,288,450			(1,324,628,397)	219,394,374	-	-	-
Transfer from reserve during the year									-	-	-	-
Transactions with owners, directly recognised in equity					(842,432,245)			842,432,245	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-							-	-	-	-	-
Cash dividend paid								(544,957,903)		**(544,957,903)**	-	**(544,957,903)**
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions		**-**	**206,268,583**	**4,676,990**	**51,856,205**	**-**	**-**	**(1,027,154,056)**	**219,394,374**	**(544,957,903)**	**-**	**(544,957,903)**
Balance at Poush end 2082	**10,899,158,068**	**-**	**4,748,956,027**	**59,378,503**	**2,027,270,925**	**107,364,099**	**-**	**1,201,306,332**	**2,002,943,196**	**21,046,377,150**	**-**	**21,046,377,150**

	Bank										Non-controlling interest	Total equity
	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory reserve	Fair value reserve	Revaluation Reserve	Retained earning	Other reserve	Total		
Balance at Ashadh end, 2081	10,500,152,282	-	4,180,495,409	49,927,067	1,788,646,061	97,460,975	-	1,101,641,220	1,737,617,127	**19,455,940,141**	-	**19,455,940,141**
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, 2081	**10,500,152,282**	**-**	**4,180,495,409**	**49,927,067**	**1,788,646,061**	**97,460,975**	**-**	**1,101,641,220**	**1,737,617,127**	**19,455,940,141**	**-**	**19,455,940,141**
Comprehensive income for the year												
Profit for the year	-	-	-	-	-	-	-	1,810,960,177	-	**1,810,960,177**	-	**1,810,960,177**
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	7,577,604	-	-	-	**7,577,604**	-	**7,577,604**
Gains/(losses) on revalution	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	8,339,349	**8,339,349**	-	**8,339,349**
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	**-**	**-**	**-**	**-**	**-**	**7,577,604**	**-**	**1,810,960,177**	**8,339,349**	**1,826,877,129**	**-**	**1,826,877,129**
Transfer to reserve during the year	-	-	362,192,035	4,774,446	1,111,991,598	-	-	(1,921,446,432)	442,488,352	-	-	-
Expenses Charged to fund directly	-	-	-	-	(925,222,940)	-	-	925,222,940	-	-	-	-
Transfer from reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	399,005,786	-	-	-	-	-	-	-	(399,005,786)	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(719,260,431)	-	**(719,260,431)**	-	**(719,260,431)**
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	**399,005,786**	**-**	**362,192,035**	**4,774,446**	**186,768,658**	**-**	**-**	**(1,715,483,923)**	**43,482,566**	**(719,260,431)**	**-**	**(719,260,431)**
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**

	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	105,038,579	-	1,333,707,150	1,801,364,197	**20,721,178,015**	-	**20,721,178,015**
Adjustment/Restatement:	-	-	-	-	-	-	-	-				
Transferred from Retained earning										-		-
Deferred tax								-		-	-	-
Interest Accrued										-	-	-
Debenture Redemption										-		-
Acturial loss								-		-		-
Staff Training Fund										-		-
CSR fund										-		-
Adjusted/Restated balance at Shawan 1, 2082	**10,899,158,068**	**-**	**4,551,827,875**	**54,701,513**	**1,975,380,633**	**105,038,579**	**-**	**1,333,707,150**	**1,801,364,197**	**20,721,178,015**	**-**	**20,721,178,015**
Comprehensive income for the year										-		-
Profit for the year	-	-	-	-	-			1,035,066,444		**1,035,066,444**	-	**1,035,066,444**
Other comprehensive income, net of tax	-	-	-	-	-					-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	2,325,520				**2,325,520**	-	**2,325,520**
Gains/(losses) on revalution	-	-	-	-	-					-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-				(5,890,221)	**(5,890,221)**	-	**(5,890,221)**
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	**-**	**-**	**-**	**-**	**-**	**2,325,520**	**-**	**1,035,066,444**	**(5,890,221)**	**1,031,501,743**	**-**	**1,031,501,743**
Transfer to reserve during the year	-	-	206,640,936	4,676,990	894,288,450	-	-	(1,325,000,750)	219,394,374	-		-
Transfer from reserve during the year									-	-		-
Transactions with owners, directly recognised in equity	-	-	-		(842,432,245)	-	-	842,432,245	-	-		-
Share issued	-	-	-	-	-	-	-	-	-	-		-
Share based payments	-	-	-	-	-	-	-	-	-	-		-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-		-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-		-
Cash dividend paid	-	-	-	-	-	-	-	(594,957,903)	-	**(594,957,903)**		**(594,957,903)**
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-		-
Total contributions by and distributions	**-**	**-**	**206,640,936**	**4,676,990**	**51,856,205**	**-**	**-**	**(1,077,526,409)**	**219,394,374**	**(594,957,903)**	**-**	**(594,957,903)**
Balance at Poush end 2082	**10,899,158,068**	**-**	**4,758,468,811**	**59,378,503**	**2,027,236,838**	**107,364,099**	**-**	**1,291,247,185**	**2,014,868,350**	**21,157,721,855**	**-**	**21,157,721,855**

	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, 2081	10,500,152,282	-	4,186,694,973	49,927,067	1,788,611,975	97,460,976	-	1,211,801,190	1,749,248,195	**19,583,896,657**	-	**19,583,896,657**
Adjustment/Restatement:	-	-	-	-	-	-	-	255,991	-	255,991	-	**255,991**
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, 2081	**10,500,152,282**	**-**	**4,186,694,973**	**49,927,067**	**1,788,611,975**	**97,460,976**	**-**	**1,212,057,181**	**1,749,248,195**	**19,584,152,648**	**-**	**19,584,152,648**
Comprehensive income for the year												
Profit for the year	-	-	-	-	-	-	-	1,840,368,847	-	**1,840,368,847**	-	**1,840,368,847**
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	7,577,604	-	-	-	**7,577,604**	-	**7,577,604**
Gains/(losses) on revalution	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	8,339,349	**8,339,349**	-	**8,339,349**
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	**-**	**-**	**-**	**-**	**-**	**7,577,604**	**-**	**1,840,368,847**	**8,339,349**	**1,856,285,799**	**-**	**1,856,285,799**
Transfer to reserve during the year	-	-	365,132,902	4,774,446	1,111,991,598	-	-	(1,924,681,386)	442,782,439	-		-
Expenses Charged to fund directly	-	-	-	-	-	-	-	-	-	-		-
Transfer from reserve during the year	-	-	-	-	(925,222,940)	-	-	925,222,940	-	-		-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-		-
Share issued	-	-	-	-	-	-	-	-	-	-		-
Share based payments	-	-	-	-	-	-	-	-	-	-		-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-		-
Bonus shares issued	399,005,786	-	-	-	-	-	-	-	(399,005,786)	-		-
Cash dividend paid	-	-	-	-	-	-	-	(719,260,431)	-	**(719,260,431)**		**(719,260,431)**
Others (Share issue expenses)	-	-	-	-	-	-	-	-	-	-		-
Total contributions by and distributions	**399,005,786**	**-**	**365,132,902**	**4,774,446**	**186,768,658**	**-**	**-**	**(1,718,718,877)**	**43,776,653**	**(719,260,431)**	**-**	**(719,260,431)**
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**

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2082/83
For the Quarter ended Poush 30, 2082 (14.01.2026)

	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	7,273,665,011.55	7,654,204,044.31	7,270,138,051.55	7,650,693,770.00
Fees and other income received	898,676,795.39	766,375,630.20	884,475,170.39	735,540,172.00
Divided received	59,075,700.00	6,415,884.85	59,075,700.00	6,415,885.00
Receipts from other operating activities	77,783,661.47	18,495,883.45	77,783,661.47	18,495,883.00
Interest paid	(4,309,408,384.44)	(5,065,252,698.82)	(4,310,394,458.44)	(5,067,895,936.00)
Commission and fees paid	(75,820,695.42)	(64,252,053.35)	(74,360,316.42)	(61,714,906.00)
Cash payment to employees	(1,016,746,822.62)	(897,822,461.20)	(1,007,654,022.62)	(886,904,069.00)
Other expense paid	(804,822,237.81)	(887,733,541.02)	(800,155,922.81)	(880,138,592.00)
Operating cash flows before changes in operating assets and liabilities	**2,102,403,028**	**1,530,430,688**	**2,098,907,863**	**1,514,492,207**
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	(1,947,811,945.48)	810,902,215.87	(1,947,811,945.48)	810,902,215.87
Placement with bank and financial institutions	(1,533,895,985.42)	(7,381,697,933.79)	(1,511,395,985.42)	(7,301,697,933.79)
Other trading assets	(22,279,947.05)	(45,054,200.00)	(50,470,000.00)	-
Loan and advances to bank and financial institutions	140,619,074.32	205,844,434.13	140,619,074.32	205,844,434.13
Loans and advances to customers	(7,655,036,983.44)	(7,630,147,552.69)	(7,655,036,983.44)	(7,630,147,552.69)
Other assets	(98,458,240.93)	687,434,358.03	(92,370,096.86)	715,216,619.81
	(11,116,864,028)	**(13,352,718,678)**	**(11,116,465,937)**	**(13,199,882,217)**
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	2,141,786,579.56	(527,713,475.94)	2,141,786,579.56	(527,713,475.94)
Due to Nepal Rastra Bank	-	-	-	-
Deposit from customers	16,604,647,682.02	13,876,714,764.12	16,501,425,443.54	13,754,447,310.06
Borrowings	-	-	-	-
Other liabilities	(449,289,138.43)	45,729,165.75	(445,525,824.22)	30,254,660.44
Net cash flow from operating activities before tax paid	**18,297,145,123**	**13,394,730,454**	**18,197,686,199**	**13,256,988,495**
Income taxes paid				
Net cash flow from operating activities	**9,282,684,123**	**1,572,442,464**	**9,180,128,125**	**1,571,598,485**
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(2,131,857,134.16)	(3,626,244,692.53)	(2,131,857,134.16)	(3,626,244,692.53)
Receipts from sale of investment securities	-	-	-	-
Purchase of property and equipment	(131,265,770.21)	(63,907,471.28)	(78,819,662.58)	(63,063,493.26)
Receipt from the sale of property and equipment	37,860,667.79	37,676,602.77	37,860,667.79	37,676,602.77
Purchase of intangible assets	(4,753,079.00)	-	(4,753,079.00)	-
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	**(2,230,015,316)**	**(3,652,475,561)**	**(2,177,569,208)**	**(3,651,631,583)**
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities	3,000,000,000.00	-	3,000,000,000.00	-
Repayment of debt securities	-	-	-	-
Receipt from issue of subordinated liabilities	-	-	-	-
Repayment of subordinated liabilities	-	-	-	-
Receipt from issue of shares	-	-	-	-
Dividends paid	(256,140,988.49)	(295,797,710.59)	(206,140,988.49)	(295,797,710.59)
Interest paid	(403,130,486.39)	(288,596,822.52)	(403,130,486.39)	(288,596,822.52)
Other receipt/payment	-	-	-	-
Net cash from financing activities	**2,340,728,525**	**(584,394,533)**	**2,390,728,525**	**(584,394,533)**
Net increase (decrease) in cash and cash equivalents	9,393,397,332.81	(2,664,427,630.25)	9,393,287,442.29	(2,664,427,631.82)
Cash and cash equivalents at beginning of the year	29,687,617,518.58	11,217,326,824.57	29,687,603,835.58	11,217,312,651.57
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-	-	-
Cash and cash equivalents at End of the period	**39,081,014,851**	**8,552,899,194**	**39,080,891,278**	**8,552,885,020**