Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2082/83
Condensed Consolidated Statement of Financial Position
As on Chaitra 30, 2082 (13.04.2026)

Amount in NPR

	Group		Bank	
Particulars	**This Quarter ending Chaitra 30, 2082**	**Immediate Previous Year Ending Asadh 32, 2082**	**This Quarter ending Chaitra 30, 2082**	**Immediate Previous Year Ending Asadh 32, 2082**
Assets				
Cash and cash equivalent	33,936,926,760	29,687,617,519	33,934,959,039	29,687,603,836
Due from Nepal Rastra Bank	8,948,585,627	8,666,097,331	8,948,585,627	8,666,097,331
Placement with Bank and Financial Institutions	23,419,957,489	17,364,567,766	23,317,457,489	17,284,567,766
Derivative financial instruments	-	-	-	-
Other trading assets	254,639,317	188,206,595	170,600,500	89,076,000
Loan and advances to B/FIs	6,210,406,922	6,612,393,707	6,210,406,922	6,612,393,707
Loans and advances to customers	144,712,059,094	134,963,770,657	144,712,059,094	134,963,770,657
Investment securities	31,479,013,212	30,038,217,116	31,479,013,212	30,038,217,116
Current tax assets	364,447,150	295,807,898	358,267,472	290,017,278
Investment in subsidiaries	-	-	188,888,889	188,888,889
Investment in associates	-	-	-	-
Investment property	1,351,610,881	931,344,784	1,351,610,881	931,344,784
Property and equipment	1,288,406,884	1,286,008,659	1,283,336,450	1,284,254,727
Goodwill and Intangible assets	45,917,693	37,466,228	45,887,644	37,392,565
Deferred tax assets	454,693,237	458,002,875	453,722,361	457,032,001
Other assets	2,335,021,272	2,298,788,803	2,289,287,593	2,287,347,757
Total Assets	**254,801,685,537**	**232,828,289,938**	**254,744,083,172.55**	**232,818,004,414**
Liabilities				
Due to Bank and Financial Instituions	-	2,408,669,242	-	2,408,669,242
Due to Nepal Rastra Bank	-	-	-	-
Derivative financial instruments	56,591,625	20,865,632	56,591,625	20,865,632
Deposits from customers	219,936,477,267	199,447,493,073	220,027,582,395	199,603,443,876
Borrowing	-	-	-	-
Current tax liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other liabilities	4,363,001,561	4,384,819,402	4,330,369,524	4,376,204,253
Debt securities issued	8,841,432,472	5,845,264,573	8,841,432,472	5,845,264,573
Subordinated liabilities	-	-	-	-
Total liabilities	**233,197,502,926**	**212,107,111,921**	**233,255,976,016**	**212,254,447,575**
Equity				
Share capital	11,335,124,391	10,899,158,068	11,335,124,391	10,899,158,068
Share premium	-	-	-	-
Retained earnings	1,120,353,312	1,333,707,150	1,026,239,327	1,197,117,473
Reserves	9,148,704,909	8,488,312,798	9,126,743,439	8,467,281,298
Total equity attributable to equity holders	**21,604,182,612**	**20,721,178,016**	**21,488,107,157**	**20,563,556,839**
Non-controlling interest			-	
Total equity	**21,604,182,612**	**20,721,178,016**	**21,488,107,157**	**20,563,556,839**
Total liabilities and equity	**254,801,685,537**	**232,828,289,938**	**254,744,083,172.55**	**232,818,004,414**

Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2082/83
For the Third Quarter Ended Chaitra, 2082 (13.04.2026)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2082	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Chaitra 31, 2081	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2082	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Chaitra 31, 2081
Interest income	3,543,755,661	10,817,420,673	3,661,524,523	11,315,728,568	3,541,758,250	10,811,896,301	3,656,783,646	11,307,477,415
Interest expense	2,232,833,816	6,940,962,665	2,414,284,755	7,768,968,149	2,233,365,664	6,942,480,586	2,415,194,943	7,772,521,575
Net interest income	**1,310,921,845**	**3,876,458,008**	**1,247,239,769**	**3,546,760,419**	**1,308,392,586**	**3,869,415,715**	**1,241,588,703**	**3,534,955,841**
Fee and commission income	350,684,776	1,159,288,568	370,053,510	1,024,566,478	343,288,105	1,133,027,474	349,880,772	975,132,789
Fee and commission expense	32,517,441	108,338,137	39,366,741	103,618,795	31,937,167	106,297,484	39,957,929	101,672,836
Net fee and commission income	**318,167,334**	**1,050,950,431**	**330,686,768**	**920,947,683**	**311,350,937**	**1,026,729,990**	**309,922,842**	**873,459,953**
Net interest, fee and commission income	**1,629,089,179**	**4,927,408,439**	**1,577,926,537**	**4,467,708,102**	**1,619,743,523**	**4,896,145,705**	**1,551,511,545**	**4,408,415,794**
Net trading income	127,704,425	267,370,810	84,333,548	197,203,967	124,650,217	267,404,893	93,832,679	205,128,591
Other operating income	8,776,323	137,841,671	6,573,302	26,956,648	8,776,323	137,841,671	6,573,302	26,956,648
Total operating income	**1,765,569,928**	**5,332,620,920**	**1,668,833,387**	**4,691,868,717**	**1,753,170,064**	**5,301,392,269**	**1,651,917,526**	**4,640,501,033**
Impairment charge/(reversal) for loans and other losses	357,462,453	923,639,319	486,604,080	725,831,773	357,462,453	923,639,319	486,604,080	725,831,773
Net operating income	**1,408,107,475**	**4,408,981,601**	**1,182,229,307**	**3,966,036,945**	**1,395,707,611**	**4,377,752,950**	**1,165,313,446**	**3,914,669,261**
Operating expense								
Personnel expenses	522,514,227	1,539,261,049	471,108,859	1,368,931,320	517,938,924	1,525,592,946	466,598,189	1,353,502,258
Other operating expenses	195,309,409	555,440,833	103,213,123	542,096,697	193,958,128	552,109,944	167,658,078	539,051,118
Depreciation & amortisation	70,639,988	216,827,436	143,126,239	231,138,805	69,848,621	214,689,926	76,519,929	229,419,302
Operating Profit	**619,643,851**	**2,097,452,283**	**464,781,087**	**1,823,870,124**	**613,961,938**	**2,085,360,134**	**454,537,251**	**1,792,696,584**
Non operating income	1,066,364	3,015,190	6,991,492	12,156,619	1,066,364	3,015,190	6,991,492	12,156,619
Non operating expense	110,000	110,000	-	-	110,000	110,000	-	-
Profit before income tax	**620,600,215**	**2,100,357,472**	**471,772,579**	**1,836,026,743**	**614,918,302**	**2,088,265,323**	**461,528,743**	**1,804,853,203**
Income tax expense								
Current Tax	185,426,654	630,117,467	164,471,281	613,321,248	184,475,491	626,479,597	158,548,391	601,591,799
Deferred Tax Income (Expenses)	-	-	-	-	-	-	-	-
Profit/(loss) for the period	**435,173,562**	**1,470,240,005**	**307,301,298**	**1,222,705,495**	**430,442,812**	**1,461,785,726**	**302,980,352**	**1,203,261,404**

Earnings per share:

Basic earnings per share (Annualised)	-	17.29	-	14.38	-	17.19	-	14.15
Diluted earnings per share (Annualised)	-	17.29	-	14.38	-	17.19	-	14.15

Condensed Consolidated Statement of Comprehensive Income

Profit/(loss) for the period	435,173,562	1,470,240,005	307,301,298	1,222,705,495	430,442,812	1,461,785,726	302,980,352	1,203,261,404
Other Comprehensive Income/ (Expenses)	11,287,195	7,722,495	10,373,489	14,547,537	11,287,195	7,722,495	10,373,489	14,547,537
Total comprehensive Income	**446,460,756**	**1,477,962,500**	**317,674,787**	**1,237,253,031**	**441,730,006**	**1,469,508,221**	**313,353,841**	**1,217,808,940**

Profit attributable to:

Equity holders of the Bank	446,460,756	1,477,962,500	317,674,787	1,237,253,031	441,730,006	1,469,508,221	313,353,841	1,217,808,940
Non-controlling interest	-	-	-	-	-	-	-	-
Total	**446,460,756**	**1,477,962,500**	**317,674,787**	**1,237,253,031**	**441,730,006**	**1,469,508,221**	**313,353,841**	**1,217,808,940**

Ratios as per NRB Directives

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2082	This Quarter	Up to This Quarter (YTD) Chaitra 31, 2081	This Quarter	Up to This Quarter (YTD) Chaitra 30, 2082	This Quarter	Up to This Quarter (YTD) Chaitra 31, 2081
Capital fund to RWA		13.76%		12.44%		13.76%		12.44%
Tier 1 Capital to RWA		9.25%		9.47%		9.25%		9.47%
CET 1 Capital to RWA		9.25%		9.47%		9.25%		9.47%
Non-performing loan (NPL) to total loan		2.53%		4.06%		2.53%		4.06%
Total Loan Loss Provision to Total NPL		168.19%		91.37%		168.19%		91.37%
Cost of Funds		4.11%		5.35%		4.11%		5.35%
Credit to Deposit Ratio (As per NRB)		68.57%		75.49%		68.57%		75.49%
Average Base Rate (As per NRB)		5.49%		6.73%		5.49%		6.73%
Interest Rate Spread		3.31%		3.77%		3.31%		3.77%
Return on Equity (Annualized)		9.26%		8.22%		9.27%		8.14%
Return on Assets (Annualized)		0.80%		0.76%		0.80%		0.75%

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	**1,461,785,726**	**1,203,261,404**
Appropriations:		
a. General reserve	292,357,145	240,652,281
b. Foreign exchange fluctuation fund	6,457,000	4,281,420
c. Capital redemption reserve	-	
d. Corporate social responsibility fund	1,857,066	3,139,916
e. Employees' training fund	(2,757,264)	8,752,465
f. Other (Debenture Redemption Reserve)	323,648,813	285,513,413
Profit or (loss) before regulatory adjustment	**840,222,967**	**660,921,909**
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(60,945,009)	148,741,691
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 (+)	(209,166,436)	(353,723,999)
e. Deferred tax assets recognised (-)/ reversal (+)	3,309,641	6,234,659
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	(1,254,387)	14,547,511
i. Other (+/-)	3,945,500	(1,866,000)
Net Profit Till Third Quarter end available for distirubtion	**576,112,275**	**474,855,771**

Opening Retained Earning as on Shrawan 1	**1,197,117,473**	**1,101,641,220**
Adjustment (+/-)	**-**	**194,296,817**
Distribution:		
Bonus shares issued	**202,032,518**	**-**
Cash Dividend Paid	**544,957,903**	**719,260,431**
Total Distributable profit or (loss) as on Quarter end date	**1,026,239,327**	**1,051,533,376**
Annualised Distributable Profit/Loss per share	**10.75**	**11.10**

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 includes Bonus Share of 4% approved by 32nd AGM of the Bank.
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 Chaitra 30, 2082 (13.04.2026)

	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 , 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	-	-	-	-	-	-	-	1,461,785,726	-	**1,461,785,726**	-	**1,461,785,726**
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	8,976,881	-	-	-	**8,976,881**	-	**8,976,881**
Gains/(losses) on revalution	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	(1,254,387)	**(1,254,387)**	-	**(1,254,387)**
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**	**-**	**-**	**-**	**-**	**8,976,881**	**-**	**1,461,785,726**	**(1,254,387)**	**1,469,508,221**	**-**	**1,469,508,221**
Transfer to reserve during the year	-	-	292,357,145	6,457,000	1,104,690,077	-	-	(1,726,252,837)	322,748,614	-	-	-
Transfer from reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-
Transactions with owners, directly recognised in equity					(840,579,385)			840,579,385	-	-	-	-
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**	**-**	**292,357,145**	**6,457,000**	**264,110,692**	**-**	**-**	**(1,632,663,872)**	**88,814,809**	**(544,957,903)**	**-**	**(544,957,903)**
Balance at Chaitra end 2082	**11,335,124,391**	**-**	**4,835,044,590**	**61,158,513**	**2,239,525,412**	**114,015,460**	**-**	**1,026,239,327**	**1,876,999,465**	**21,488,107,156**	**-**	**21,488,107,156**

	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	-	4,180,495,409	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	-	-	-	-	-	-	-	-	-	-	-	-
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**	**-**	**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										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	-	4,551,827,875	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	-	-	-	-	-	-	-	1,470,240,005	-	**1,470,240,005**	-	**1,470,240,005**
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	8,976,881	-	-	-	**8,976,881**	-	**8,976,881**
Gains/(losses) on revalution	-	-	-	-	-	-	-	-	-	-	-	-
Atuarial gains/(losse) on defined benefit plans	-	-	-	-	-	-	-	-	(1,254,387)	**(1,254,387)**	-	**(1,254,387)**
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	**-**	**-**	**-**	**-**	**-**	**8,976,881**	**-**	**1,470,240,005**	**(1,254,387)**	**1,477,962,500**	**-**	**1,477,962,500**
Transfer to reserve during the year	-	-	293,202,573	6,457,000	1,104,690,077	-	-	(1,727,182,807)	322,833,157	-		-
Transfer from reserve during the year									-	-		-
Transactions with owners, directly recognised in equity	-	-	-		(840,579,385)	-	-	840,579,385	-	-		-
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**	**-**	**293,202,573**	**6,457,000**	**264,110,692**	**-**	**-**	**(1,683,593,843)**	**88,899,352**	**(594,957,903)**	**-**	**(594,957,903)**
Balance at Chaitra end 2082	**11,335,124,391**	**-**	**4,845,030,449**	**61,158,513**	**2,239,491,325**	**114,015,460**	**-**	**1,120,353,312**	**1,889,009,163**	**21,604,182,612**	**-**	**21,604,182,612**

	Group											
	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, 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 Chaitra 30, 2082 (13.04.2026)

	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	10,817,420,672.84	11,315,728,567.66	10,811,896,301.06	11,307,477,415.35
Fees and other income received	1,373,404,995.37	1,224,178,360.97	1,347,143,901.37	1,182,669,295.97
Divided received	60,249,155.20	7,882,703.85	60,249,155.20	7,882,703.85
Receipts from other operating activities	86,077,154.18	25,008,385.67	86,077,154.18	25,008,385.67
Interest paid	(6,344,865,867.66)	(7,334,787,705.08)	(6,346,383,788.88)	(7,338,341,130.77)
Commission and fees paid	(108,338,136.66)	(103,618,794.83)	(106,297,483.66)	(101,672,835.83)
Cash payment to employees	(1,539,261,049.13)	(1,368,931,319.97)	(1,525,592,946.13)	(1,353,502,257.97)
Other expense paid	(1,185,668,300.37)	(1,155,417,944.54)	(1,178,699,541.37)	(1,140,642,916.54)
Operating cash flows before changes in operating assets and liabilities	**3,159,018,624**	**2,610,042,254**	**3,148,392,752**	**2,588,878,660**
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	(282,488,295.76)	1,404,308,922.11	(282,488,295.76)	1,404,308,922.11
Placement with bank and financial institutions	(6,055,389,722.77)	(8,371,569,279.15)	(6,032,889,722.77)	(8,291,569,279.15)
Other trading assets	(19,415,442.05)	10,023,258.49	(85,470,000.00)	-
Loan and advances to bank and financial institutions	465,911,791.23	(30,362,284.76)	465,911,791.23	(30,362,284.76)
Loans and advances to customers	(10,735,852,762.59)	(10,007,672,848.81)	(10,735,852,762.59)	(10,007,672,848.81)
Other assets	(622,098,016.76)	224,463,817.22	(587,416,324.99)	268,464,920.55
	(17,249,332,449)	**(16,770,808,415)**	**(17,258,205,315)**	**(16,656,830,570)**
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	(2,408,669,242.37)	1,458,341,781.73	(2,408,669,242.37)	1,458,341,781.73
Due to Nepal Rastra Bank	-	-	-	-
Deposit from customers	20,488,984,194.57	10,397,401,812.13	20,424,138,519.02	10,316,547,499.10
Borrowings	-	-	-	-
Other liabilities	5,616,353.76	(412,443,428.26)	(18,400,533.69)	(426,124,653.12)
Net cash flow from operating activities before tax paid	**18,085,931,306**	**11,443,300,166**	**17,997,068,743**	**11,348,764,628**
Income taxes paid				
Net cash flow from operating activities	**3,995,617,481**	**(2,717,465,996)**	**3,887,256,180**	**(2,719,187,283)**
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(1,427,971,979.84)	4,178,075,276.17	(1,427,971,979.84)	4,178,075,276.17
Receipts from sale of investment securities	-	-	-	-
Purchase of property and equipment	(165,447,216.85)	(119,463,035.76)	(109,039,953.22)	(117,741,750.74)
Receipt from the sale of property and equipment	43,993,019.16	37,737,402.77	43,993,019.16	37,737,402.77
Purchase of intangible assets	(8,495,078.99)	-	(8,495,078.99)	-
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	**(1,557,921,257)**	**4,096,349,643**	**(1,501,513,993)**	**4,098,070,928**
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	(588,458,085.55)	(720,327,210.45)	(538,458,085.55)	(720,327,210.45)
Interest paid	(599,928,897.65)	(432,913,726.93)	(599,928,897.65)	(432,913,726.93)
Other receipt/payment	-	-	-	-
Net cash from financing activities	**1,811,613,017**	**(1,153,240,937)**	**1,861,613,017**	**(1,153,240,937)**
Net increase (decrease) in cash and cash equivalents	4,249,309,241.32	225,642,710.22	4,247,355,203.77	225,642,708.20
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	**33,936,926,760**	**11,442,969,535**	**33,934,959,039**	**11,442,955,360**