Nepal SBI Bank Ltd.
Unaudited Interim Financial Statement of FY2082/83
For the Fourth Quarter Ended Ashadh, 2083 (16.07.2026)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashadh 32, 2083	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashadh 32, 2082	This Quarter	Up to This Quarter (YTD) Ashadh 32, 2083	Corresponding Previous Year This Quarter	Up to This Quarter (YTD) Ashadh 32, 2082
Interest income	3,673,156,158	14,490,576,831	4,157,469,270	15,473,197,837	3,669,149,749	14,481,046,050	4,154,183,642	15,461,661,057
Interest expense	2,204,971,109	9,145,933,774	2,421,929,056	10,190,897,205	2,204,254,901	9,146,735,487	2,423,095,189	10,195,616,763
Net interest income	**1,468,185,049**	**5,344,643,057**	**1,735,540,214**	**5,282,300,632**	**1,464,894,848**	**5,334,310,563**	**1,731,088,453**	**5,266,044,294**
Fee and commission income	355,817,461	1,515,106,029	382,322,175	1,406,888,653	353,124,651	1,486,152,125	394,382,145	1,369,514,934
Fee and commission expense	77,206,524	185,544,661	51,871,117	155,489,911	77,086,060	183,383,544	51,662,566	153,335,401
Net fee and commission income	**278,610,937**	**1,329,561,368**	**330,451,058**	**1,251,398,742**	**276,038,591**	**1,302,768,581**	**342,719,579**	**1,216,179,533**
Net interest, fee and commission income	**1,746,795,985**	**6,674,204,425**	**2,065,991,272**	**6,533,699,374**	**1,740,933,438**	**6,637,079,144**	**2,073,808,033**	**6,482,223,827**
Net trading income	54,472,497	321,843,306	80,836,987	278,040,955	61,989,057	329,393,949	75,702,846	280,831,438
Other operating income	56,668,355	194,510,027	34,991,436	61,948,084	53,510,063	191,351,735	13,579,035	40,535,683
Total operating income	**1,857,936,837**	**7,190,557,758**	**2,181,819,695**	**6,873,688,413**	**1,856,432,558**	**7,157,824,828**	**2,163,089,914**	**6,803,590,948**
Impairment charge/(reversal) for loans and other losses	16,461,636	940,100,955	304,683,383	1,030,515,156	16,461,636	940,100,955	304,683,383	1,030,515,156
Net operating income	**1,841,475,201**	**6,250,456,803**	**1,877,136,312**	**5,843,173,257**	**1,839,970,922**	**6,217,723,873**	**1,858,406,530**	**5,773,075,792**
Operating expense								
Personnel expenses	663,694,086	2,202,955,135	635,200,625	2,004,131,945	659,217,445	2,184,810,391	629,759,984	1,983,262,242
Other operating expenses	246,794,052	802,234,885	223,738,292	765,834,989	244,826,241	796,936,185	222,481,166	761,532,284
Depreciation & amortisation	106,333,637	323,161,073	54,314,272	285,453,077	105,145,929	319,835,855	53,612,483	283,031,785
Operating Profit	**824,653,426**	**2,922,105,709**	**963,883,123**	**2,787,753,247**	**830,781,308**	**2,916,141,441**	**952,552,898**	**2,745,249,482**
Non operating income	15,553,017	18,568,207	29,634,019	41,790,638	15,553,017	18,568,207	29,634,019	41,790,638
Non operating expense	43,183,907	43,293,907	65,545,597	65,545,597	43,183,907	43,293,907	65,545,597	65,545,597
Profit before income tax	**797,022,537**	**2,897,380,009**	**927,971,545**	**2,763,998,288**	**803,150,418**	**2,891,415,742**	**916,641,320**	**2,721,494,523**
Income tax expense								
Current Tax	260,473,726	890,591,193	330,692,158	944,013,406	261,230,467	887,710,064	329,153,886	930,745,685
Deferred Tax Income (Expenses)	41,996,008	41,996,008	20,383,964	20,383,964	40,625,062	40,625,062	20,211,338	20,211,338
Profit/(loss) for the period	**578,544,819**	**2,048,784,824**	**617,663,352**	**1,840,368,847**	**582,545,013**	**2,044,330,739**	**607,698,772**	**1,810,960,177**

Earnings per share:

Basic earnings per share (Annualised)	-	18.07	-	16.24	-	18.04	-	15.98
Diluted earnings per share (Annualised)	-	18.07	-	16.24	-	18.04	-	15.98

Condensed Consolidated Statement of Comprehensive Income

Profit/(loss) for the period	578,544,819	2,048,784,824	617,663,352	1,840,368,847	582,545,013	2,044,330,739	607,698,772	1,810,960,177
Other Comprehensive Income/ (Expenses)	2,236,290	9,958,785	1,369,417	15,916,953	2,236,290	9,958,785	1,369,417	15,916,953
Total comprehensive Income	**580,781,109**	**2,058,743,609**	**619,032,769**	**1,856,285,799**	**584,781,303**	**2,054,289,524**	**609,068,189**	**1,826,877,129**

Profit attributable to:

Equity holders of the Bank	580,781,109	2,058,743,609	619,032,769	1,856,285,799	584,781,303	2,054,289,524	609,068,189	1,826,877,129
Non-controlling interest	-	-	-	-	-	-	-	-
Total	**580,781,109**	**2,058,743,609**	**619,032,769**	**1,856,285,799**	**584,781,303**	**2,054,289,524**	**609,068,189**	**1,826,877,129**

Ratios as per NRB Directives

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD) Ashadh 32, 2083	This Quarter	Up to This Quarter (YTD) Ashadh 32, 2082	This Quarter	Up to This Quarter (YTD) Ashadh 32, 2083	This Quarter	Up to This Quarter (YTD) Ashadh 32, 2082
Capital fund to RWA		13.74%		12.75%		13.74%		12.75%
Tier 1 Capital to RWA		9.37%		9.76%		9.37%		9.76%
CET 1 Capital to RWA		9.37%		9.76%		9.37%		9.76%
Non-performing loan (NPL) to total loan		2.92%		3.35%		2.92%		3.35%
Total Loan Loss Provision to Total NPL		145.74%		116.47%		145.74%		116.47%
Cost of Funds		4.06%		5.18%		4.06%		5.18%
Credit to Deposit Ratio (As per NRB)		71.16%		70.75%		71.16%		70.75%
Average Base Rate (As per NRB)		5.21%		6.29%		5.21%		6.29%
Interest Rate Spread		3.21%		3.52%		3.21%		3.52%
Return on Equity (Annualized)		9.55%		9.13%		9.59%		9.05%
Return on Assets (Annualized)		0.85%		0.83%		0.85%		0.82%

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	**2,044,330,739**	**1,810,960,177**
Appropriations:		
a. General reserve	408,866,148	362,192,035
b. Foreign exchange fluctuation fund	16,345,411	4,774,446
c. Capital redemption reserve	431,531,750	431,531,750
d. Corporate social responsibility fund	2,080,623	1,539,496
e. Employees' training fund	1,710,347	3,352,278
f. Investment Adjustment Reserve	-	6,064,828
g. Other (Debenture Redemption Reserve)		
Profit or (loss) before regulatory adjustment	**1,183,796,461**	**1,001,505,343**
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	132,100,691	(91,898,695)
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 (+)	211,956,317	259,270,364
e. Deferred tax assets recognised (-)/ reversal (+)	40,625,062	20,211,338
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	(1,016,940)	(8,339,349)
i. Other (+/-)	(1,380,913)	7,525,000
Net Profit Till Third Quarter end available for distirubtion	**801,512,244**	**814,736,685**

Opening Retained Earning as on Shrawan 1	**1,197,117,473**	**1,101,641,220**
Adjustment (+/-)	**-**	**-**
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	**1,251,639,295**	**1,197,117,473**
Annualised Distributable Profit/Loss per share	**11.04**	**10.98**

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 Ashadh 32, 2083 (16.07.2026)

	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	-	-	-	-	-	-	-	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	-	-	-
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**

	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**

	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
	Group											
	Attributable to equity holders of the Bank											
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	-	-	-	-	-	-	-	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**	**113,980,424**	-	**1,342,193,107**	**2,003,670,203**	**22,184,819,331**	-	**22,184,819,331**

	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
	Group											
	Attributable to equity holders of the Bank											
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 Ashadh 32, 2083 (16.07.2026)

	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	14,388,935,068.10	15,428,050,198.12	14,379,404,287.03	15,416,513,418.12
Fees and other income received	1,804,199,942.66	1,714,103,024.06	1,775,246,038.76	1,676,729,305.06
Divided received	60,249,155.20	7,882,704.85	60,249,155.20	7,882,704.85
Receipts from other operating activities	191,791,500.84	59,909,755.28	188,633,208.74	38,497,354.28
Interest paid	(8,352,974,160.81)	(9,611,974,541.24)	(8,353,775,873.72)	(9,616,694,099.24)
Commission and fees paid	(185,544,661.05)	(155,489,911.44)	(183,383,544.05)	(153,335,401.44)
Cash payment to employees	(2,101,313,371.87)	(1,958,984,305.48)	(2,083,168,627.87)	(1,938,114,602.48)
Other expense paid	(1,736,119,985.41)	(1,775,393,991.06)	(1,727,940,156.25)	(1,757,823,565.06)
Operating cash flows before changes in operating assets and liabilities	**4,069,223,488**	**3,708,102,933**	**4,055,264,488**	**3,673,655,114**
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	(411,976,956.34)	1,006,692,782.96	(411,976,956.34)	1,006,692,782.96
Placement with bank and financial institutions	(2,203,963,746.45)	(14,597,748,576.74)	(2,181,463,746.45)	(14,517,748,576.74)
Other trading assets	(246,200,556.56)	10,877,993.26	(127,003,653.00)	-
Loan and advances to bank and financial institutions	1,055,107,483.77	(337,197,513.48)	1,055,107,483.77	(337,197,513.48)
Loans and advances to customers	(12,123,884,880.28)	(10,024,482,718.45)	(12,123,884,880.28)	(10,024,482,718.45)
Other assets	(570,545,183.92)	(590,990,970.84)	(534,298,074.96)	(584,257,990.83)
	(14,501,463,840)	**(24,532,849,003)**	**(14,323,519,827)**	**(24,456,994,017)**
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	(2,408,669,242.37)	(1,321,456,264.97)	(2,408,669,242.37)	(1,321,456,264.97)
Due to Nepal Rastra Bank	-	-	-	-
Deposit from customers	13,370,273,862.02	24,127,332,613.08	13,222,984,694.01	24,088,587,903.08
Borrowings	-	-	-	-
Other liabilities	240,995,995.70	151,464,662.18	215,329,684.00	147,960,964.42
Net cash flow from operating activities before tax paid	**11,202,600,615**	**22,957,341,010**	**11,029,645,136**	**22,915,092,603**
Income taxes paid				
Net cash flow from operating activities	**770,360,263**	**2,132,594,940**	**761,389,796**	**2,131,753,700**
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	392,812,619.95	17,805,663,711.70	392,812,619.95	17,805,663,711.70
Receipts from sale of investment securities	-	-	-	-
Purchase of property and equipment	(189,533,206.54)	(152,030,808.96)	(183,493,404.54)	(151,458,680.96)
Receipt from the sale of property and equipment	33,837,866.18	20,521,760.51	33,837,866.18	20,781,362.51
Purchase of intangible assets	(16,918,186.01)	(34,902,771.67)	(16,918,186.01)	(34,892,771.67)
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	**220,199,094**	**17,639,251,892**	**226,238,896**	**17,640,093,622**
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	(537,452,972.87)	(724,343,999.46)	(537,452,972.87)	(724,343,999.46)
Interest paid	(792,959,613.39)	(577,212,138.19)	(792,959,613.39)	(577,212,138.19)
Other receipt/payment	(5,510,374.55)	-	(5,510,374.55)	-
Net cash from financing activities	**1,664,077,039**	**(1,301,556,138)**	**1,664,077,039**	**(1,301,556,138)**
Net increase (decrease) in cash and cash equivalents	2,654,636,396.02	18,470,290,694.02	2,651,705,731.01	18,470,291,184.02
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	**32,342,253,915**	**29,687,617,519**	**32,339,309,567**	**29,687,603,836**