

## Unaudited Financial Results (Quarterly)

### Condensed Statement of Financial Position

As on Quarter ended 30th Poush 2082 (14th Jan 2026)

Amount in NPR

Particulars	This Quarter Ending	Immediate Previous Year Ending
<b>Assets</b>		
Cash and Cash Equivalent	1,021,452,332	779,538,102
Due from Nepal Rastra Bank	313,333,555	240,358,325
Placement with Bank and Financial Institutions	-	-
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loans and Advances to BFIs	234,111,260	169,998,760
Loans and Advances to Customers	3,256,394,418	3,208,772,870
Investment Securities	1,076,130,367	1,527,597,541
Current Tax Assets	48,350,223	39,935,557
Investment in Subsidiaries	-	-
Investment in Associates	-	-
Investment Property	62,819,968	53,034,175
Property and Equipment	257,633,987	264,779,550
Goodwill and Intangible Assets	364,563	616,559
Deferred Tax Assets	45,079,060	44,638,908
Other Assets	41,383,585	84,051,323
<b>Total Assets</b>	<b>6,357,053,319</b>	<b>6,413,321,670</b>
<b>Liabilities</b>		
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Derivative Financial Instruments	-	-
Deposits from Customers	5,660,723,144	5,680,896,178
Borrowings	-	1,671,120
Current Tax Liabilities	-	0.07
Provisions	-	-
Deferred Tax Liabilities	-	-
Other Liabilities	171,269,054	188,711,818
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
<b>Total Liabilities</b>	<b>5,831,992,198</b>	<b>5,871,279,116</b>
<b>Equity</b>		
Share Capital	557,456,067	557,456,067
Share Premium	-	-
Retained Earnings	(228,582,590)	(203,693,789)
Reserves	196,187,643	188,280,276
<b>Total Equity Attributable to Equity Holders</b>	<b>525,061,120</b>	<b>542,042,554</b>
Non Controlling Interest	-	-
<b>Total Equity</b>	<b>525,061,120</b>	<b>542,042,554</b>
<b>Total Liabilities and Equity</b>	<b>6,357,053,319</b>	<b>6,413,321,670</b>

### Condensed Statement of Profit or Loss

For the Quarter ended 30th Poush 2082 (14th Jan 2026)

Amount in NPR

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest Income	92,275,428	193,773,755	108,813,237	221,730,618
Interest Expense	63,978,021	134,968,566	77,971,692	165,031,848
<b>Net Interest Income</b>	<b>28,297,407</b>	<b>58,805,190</b>	<b>30,841,545</b>	<b>56,698,770</b>
Fee and Commission Income	4,684,586	8,699,444	3,131,423	5,754,766
Fee and Commission Expense	13,088	28,851	11,525	160,586
<b>Net Fee and Commission Income</b>	<b>4,671,498</b>	<b>8,670,592</b>	<b>3,119,898</b>	<b>5,594,180</b>
<b>Net Interest, Fee and Comission Income</b>	<b>32,968,905</b>	<b>67,475,782</b>	<b>33,961,443</b>	<b>62,292,950</b>
Net Trading Income	-	-	-	-
Other Operating Income	2,030,735	2,477,013	2,283,429	2,549,159
<b>Total Operating Income</b>	<b>34,999,640</b>	<b>69,952,796</b>	<b>36,244,871</b>	<b>64,842,109</b>
Impairment Charge/ (Reversal) for Loans and Other Losses	(34,128,710)	1,788,488	(43,963,023)	(86,231,684)
<b>Net Operating Income</b>	<b>69,128,350</b>	<b>68,164,308</b>	<b>80,207,895</b>	<b>151,073,792</b>
<b>Operating Expense</b>	<b>40,011,671</b>	<b>83,683,230</b>	<b>43,571,593</b>	<b>81,496,474</b>
Personnel Expenses	21,166,836	47,479,270	25,105,730	46,189,546
Other Operating Expenses	15,154,962	28,747,129	15,308,951	28,851,776
Depreciation & Amortisation	3,689,873	7,456,830	3,156,913	6,455,153
<b>Operating Profit</b>	<b>29,116,679</b>	<b>(15,518,922)</b>	<b>36,636,302</b>	<b>69,577,318</b>
Non Operating Income	12,900	50,800	-	-
Non Operating Expense	-	-	-	-
<b>Profit Before Income Tax</b>	<b>29,129,579</b>	<b>(15,468,122)</b>	<b>36,636,302</b>	<b>69,577,318</b>
<b>Income Tax Expense</b>				
Current Tax	-	-	10,990,890	20,873,195
Previous Year Tax	-	-	-	-
Deferred Tax	-	-	-	-
<b>Profit/(loss) for the Period</b>	<b>29,129,579</b>	<b>(15,468,122)</b>	<b>25,645,411</b>	<b>48,704,123</b>
<b>Profit attributable to:</b>				
Equity holders of the Bank	29,129,579	(15,468,122)	25,645,411	48,704,123
Non-controlling interest	-	-	-	-
<b>Profit for the Period</b>	<b>29,129,579</b>	<b>(15,468,122)</b>	<b>25,645,411</b>	<b>48,704,123</b>
<b>Earning Per Share</b>				
Basic Earning per Share (Annualised)				17.47
Diluted Earning per Share (Annualised)				17.47
<b>Profit/(loss) for the period</b>	<b>29,129,579</b>	<b>(15,468,122)</b>	<b>25,645,411</b>	<b>48,704,123</b>
Other Comprehensive Income Net of Income Tax	1,296,345	(1,027,022)	(7,349,690)	7,649,044
<b>Total Comprehensive Income for the Period</b>	<b>30,425,925</b>	<b>(16,495,143)</b>	<b>18,295,721</b>	<b>56,353,167</b>
Total Comprehensive Income attributable to:				
Equity-Holders of the Bank	30,425,925	(16,495,143)	18,295,721	56,353,167
Non-controlling Interest	-	-	-	-
<b>Total Comprehensive Income for the Period</b>	<b>30,425,925</b>	<b>(16,495,143)</b>	<b>18,295,721</b>	<b>56,353,167</b>

### Ratios as per NRB Directives

Amount in NPR

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Capital Fund to RWA			12.51%	8.22%
Tier 1 Capital to RWA			11.01%	6.83%
Non-performing Loan (NPL) to Total Loan			6.39%	9.06%
Total Loan Loss Provision to Total NPL			102.15%	92.16%
Net Non-Performing Loan to Total Loan (Net NPL)			1.47%	3.18%
Credit to Deposit Ratio			64.35%	68.67%
Return on Equity (Annualised)			-5.89%	17.97%
Return on Asset (Annualised)			-0.49%	1.52%
Cost of Funds			4.59%	5.70%
Base Rate (Quarterly Average)			7.84%	8.64%
Interest Rate Spread			4.59%	4.58%

### Notes to NFRS Compliant Financials as per NRB circular:

- The above financials have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) and in the format prescribed by NRB.
- Previous period figure have been regrouped / rearranged / restated wherever necessary.
- Loan and Advances include interest receivables and are presented net of impairment charges.
- In Compliance with NRB's ECL Guideline, the bank has de-recognised interest income on loans & Advances classified under stage-3
- The Bank, following regulatory backstop as mentioned in Clause 16 of "NFRS 9- Expected Credit Loss Related Guidelines, 2024" has recognized impairment on credit exposures as the HIGHER of total ECL calculated as per NFRS 9 and existing regulatory provisions as mentioned in Unified NRB Directives no 02. Financial Statements with Full Compliance to ECL Guideline shall be reported separately to NRB by the Bank.
- Above figures are subject to change upon otherwise instructions of Statutory Auditor and/or Regulatory Authorities .
- Detail interim financial report has been published in the bank's websites: www.sindhubank.com.np

### Statement of Distributable Profit or Loss

For the Quarter ended 30th Poush 2082 (14th Jan 2026)

(As per NRB Regulation)

Amount in NPR

Particulars	Current Year		Previous Year	
	Upto this Quarter YTD	(15,468,122)	Corresponding Quarter YTD	48,704,123
<b>Net profit or (loss) as per statement of profit or loss</b>				
<b>Appropriations:</b>				
a. General reserve				9,740,825
b. Foreign exchange fluctuation fund				-
c. Capital redemption reserve				-
d. Corporate social responsibility fund				455,851
e. Employees' training fund			210,536	1,232,319
f. Other				-
<b>Profit or (loss) before regulatory adjustment</b>			(15,678,657)	37,275,128
<b>Regulatory adjustment :</b>				
a. Interest receivable (-)/previous accrued interest received (+)		(3,312,733)		4,661,260
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 (-)/resersal (+)		(4,870,389)		-
e. Deferred tax assets recognised (-)/ reversal (+)		-		3,278,162
f. Goodwill recognised (-)/ impairment of Goodwill (+)		-		-
g. Bargain purchase gain recognised (-)/resersal (+)		-		-
h. Actuarial loss recognised (-)/reversal (+)		-		-
i. Other				-
- Fair Value Reserves			(1,027,022)	7,649,044
<b>Net Profit for the Quarter ended on Poush 2082 available for distribution</b>			(24,888,801)	52,863,593
Opening Retained Earning as on Shrawan 1 2082			(203,693,789)	(371,784,191)
Adjustment (+/-)			-	-
<b>Distribution:</b>				
Bonus shares issued			-	-
Cash Dividend Paid			-	-
<b>Total Distributable profit or (loss) as on Quater end Poush 2082</b>			(228,582,590)	(318,920,598)
Annualised Distributable Profit/Loss per share			(0.41)	(0.57)

### धितोपज दर्ता तथा निष्काशन नियमावली

(२०७३ को अनुसूची १४ नियम २६ को उपनियम (१) संग सम्बन्धित आ.व. २०८२/८८ को दोस्रो त्रैमासिक प्रतिवेदन

१) वित्तीय विवरण	क) त्रैमासिक अवधिकारोंको वासालात, नापा नोकासान सम्बन्धित विवरण यसै साथ प्रकाशित गरिएको छ।
२) प्रमुख वित्तीय अनुपात सम्बन्धी विवरणः	समिक्षा अवधिकारोंको अनुपात सम्बन्धी विवरणः
३) समिक्षा अवधिकारोंको विवरणः	समिक्षा अवधिकारोंको विवरणः
४) समिक्षा अवधिकारोंको विवरणः	समिक्षा अवधिकारोंको विवरणः
५) समिक्षा अवधिकारोंको विवरणः	समिक्षा अवधिकारोंको विवरणः
६) समिक्षा अवधिकारोंको विवरणः	समिक्षा अवधिकारोंको विवरणः
७) समिक्षा अवधिकारोंको विवरणः	समिक्षा अवधिकारोंको विवरणः
८) समिक्षा अवधिकारोंको विवरणः	समिक्षा अवधिकारोंको विवरणः
९) समिक्षा अवधिकारोंको विवरणः	समिक्षा अवधिकारोंको विवरणः
१०) समिक्षा अवधिकारोंको विवरणः	समिक्षा अवधिकारोंको विवरणः
११) समिक्षा अवधिकारोंको विवरणः	समिक्षा अवधिकारोंको विवरणः
१२) समिक्षा अवधिकारोंको विवरणः	समिक्षा अवधिकारोंको विवरण