Condensed Statement of Financial Position
For the Quarter ended on 31st Ashwin 2083 (17/10/2026)

Amounts in NPR

Assets	Up to this Quarter Ending	Immediate Previous Year Ending (Audited)
Cash and cash equivalent	3,287,797,018	1,644,969,328
Due from Nepal Rastra Bank	3,594,879,649	3,489,669,377
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loan and advances to B/FIs	587,889,259	688,357,731
Loan and advances to Customers	65,311,212,220	63,216,944,620
Investment Securities	14,340,960,219	17,235,625,923
Current Tax Assets	-	-
Investment in Subsidiaries	-	-
Investment in Associates	-	-
Investment Property	206,598,395	206,598,395
Property & equipment	647,247,621	655,698,234
Goodwill and Intangible assets	134,135,534	134,988,728
Deferred tax assets	20,574,197	10,388,371
Other assets	356,276,452	342,703,084
Total Assets	**88,487,570,564**	**87,625,943,791**
Liabilities		
Due to Bank and Financial Institutions	325,786,906	266,971,920
Due to Nepal Rastra Bank	-	-
Derivative Financial Instruments	-	-
Deposit from customer	79,117,298,009	77,852,662,136
Borrowings	-	-
Current Tax Liabilities	10,230,047	430,767
Provisions	-	-
Deferred Tax Liabilities	-	-
Other Liabilities	405,059,059	548,353,714
Debt Securities Issued	998,094,792	998,094,792
Subordinated Liabilities	-	-
Total Liabilities	**80,856,468,813**	**79,666,513,329**
Equity		
Share Capital	5,323,291,094	5,021,972,730
Share Premium	-	-
Retained Earnings	55,440,050	814,025,853
Reserves	2,252,370,607	2,123,431,879
Total Equity Attributable to equity holders	**7,631,101,751**	**7,959,430,462**
Non-controlling interest	-	-
Total Equity	**7,631,101,751**	**7,959,430,462**
Total Liabilities and equity	**88,487,570,564**	**87,625,943,791**

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Condensed Statement of Profit or Loss
For the Quarter ended 31st Ashwin 2083 (17/10/2026)

Amounts in NPR

Particulars	Current Year		Previous Year Corresponding (Un-Audited)	
	This Quarter Ending	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Interest Income	1,392,847,819	1,392,847,819	1,511,270,543	1,511,270,543
Interest Expense	730,286,766	730,286,766	866,069,045	866,069,045
Net Interest income	**662,561,053**	**662,561,053**	**645,201,499**	**645,201,499**
Fees and commission income	94,639,815	94,639,815	76,713,364	76,713,364
Fees and commission expense	6,825,202	6,825,202	5,528,429	5,528,429
Net Fees and commission income	**87,814,613**	**87,814,613**	**71,184,935**	**71,184,935**
Net Interest, fee and commission income	**750,375,666**	**750,375,666**	**716,386,434**	**716,386,434**
Net trading income	-	-	-	-
Other operating income	6,831,419	6,831,419	24,054,108	24,054,108
Total operating income	**757,207,085**	**757,207,085**	**740,440,542**	**740,440,542**
Impairment charge/(reversal) for loans and other losses	122,012,772	122,012,772	155,382,961	155,382,961
Net operating income	**635,194,313**	**635,194,313**	**585,057,581**	**585,057,581**
Operating expense			-	
Personnel expenses	235,924,949	235,924,949	197,122,672	197,122,672
Other operating expenses	99,528,356	99,528,356	68,658,753	68,658,753
Depreciation & Amortization	17,419,596	17,419,596	29,216,279	29,216,279
Operating profit	**282,321,412**	**282,321,412**	**290,059,877**	**290,059,877**
Non operating income	-	-	-	-
Non-operating expense	-	-	-	-
Profit before income tax	**282,321,412**	**282,321,412**	**290,059,877**	**290,059,877**
Income Tax Expense				
Current Tax	84,685,924	84,685,924	87,017,963	87,017,963
Deferred Tax				
Profit/(loss) for the period	**197,635,488**	**197,635,488**	**203,041,914**	**203,041,914**

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Ratios as per NRB Directive

Particulars	Current year		Previous Year corresponding (Un-Audited)	
	This Quater Ending	Upto this Quarter	This Quater Ending	Upto this Quarter
Capital fund to RWA		12.55%		14.22%
Tier 1 Capital to RWA		9.74%		11.15%
CET 1 Capital to RWA		9.74%		11.15%
Non-performing loan (NPL) to Total Loan		4.71%		4.61%
Total Loan loss provision to Total NPL		92.25%		95.25%
Cost of Funds		3.52%		4.55%
Credit to Deposit Ratio		85.14%		84.31%
Base Rate		5.39%		6.44%
Interest Rate Spread		3.87%		4.01%
Return on Equity as per NRB Directives (Annualized)		10.14%		10.89%
Return on Assets as per NRB Directives (Annualized)		0.90%		1.00%

Statement of other Comprehensive Income
For the Quarter ended 31st Ashwin 2083 ((17/10/2026)

Amounts in NPR

Particular	FY 2083-84 (Ashwin)	FY 2082-83 (Ashwin)
Profit for the period	**197,635,488**	**203,041,914**
Other comprehensive income, net of income tax		
a) Items that will not be reclassified to profit or loss		
• Gains/(losses) from investment in equity instruments measured at fair value	(33,952,753)	(65,182,414)
• Gains/(losses) on disposal of equity shares recycled to equity	-	-
• Gains/(losses) on revaluation		
• Actuarial gain/(losses) on defined benefit plans	-	-
• Income tax relating to above items	10,185,826	19,554,724
Net other comprehensive income that will not be reclassified to profit or loss	**(23,766,927)**	**(45,627,690)**
b) Items that are or may be reclassified to profit or loss		
• Gains/(losses) on cash flow hedge		
• Exchange gains/(losses)(arising from translating financial assets of foreign operation)		
• Income tax relating to above items		
• Reclassify to profit or loss		
Net other comprehensive income that are or may be reclassified to profit or loss	-	-
c) Share of other comprehensive income of associate accounted as per equity method		
Other comprehensive income for the period, net of Income Tax	**(23,766,927)**	**(45,627,690)**
Total comprehensive income for the period	**173,868,561**	**157,414,224**
Total comprehensive income attributable to:	-	-
Equity holders of the Bank	173,868,561	157,414,224
Non-controlling interest	-	-
Total Comprehensive income for the period	**173,868,561**	**157,414,224**

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Statement of Distributable Profit
as on 31st Ashwin 2083 (17/10/2026) (As per NRB Directives)

Amounts in NPR

Particulars	FY 2083-84 (Ashwin)	FY 2082-83 (Ashwin)
Net profit or (loss) as per statement of profit or loss	**197,635,488**	**203,041,914**
Appropriations:		
a. General reserve	(39,527,098)	(40,608,383)
b. Foreign exchange fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(1,976,355)	(2,030,419)
e. Employees' training fund	-	-
f. Other	-	-
Investment Adjustment Reserve	-	-
Share issue expense charged to equity	-	-
Net Gain on Disposal of Shares	-	-
Transfer from Reserve during the year (CSR & Training Fund)	-	-
Profit or (loss) before regulatory adjustment	**156,132,036**	**160,403,112**
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(111,202,201)	(144,385,175)
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 (+)	-	-
e. Deferred tax assets recognized (-)/ reversal (+)	-	-
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial loss recognized (-)/reversal (+)	-	-
i. Negative Fair Value Reserve charged to RE	-	-
j. Other (+/-) Investment Adjustment Reserve		
Net profit for the period end of Ashwin 2083 available for distribution	**44,929,834**	**16,017,937**
Opening Retained Earnings	**814,025,853**	**680,460,819**
Adjustment in Opening RE due to NFRS 16		
Distribution		
Bonus Shares Issued	(301,318,364)	-
Cash Dividend Paid	(502,197,273)	-
Distributable profit or (loss)	**55,440,051**	**696,478,756**

1. The above financial statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) and in compliance with NRB directives. In line with the Expected Credit Loss (ECL) Guideline and the Guidance note on Interest Income Recognition, 2025, the Bank has de-recognized interest income accrued on loans and advances classified under Stage 3. For impairment of credit exposures, the Bank has applied the higher of the total ECL provision as per NFRS 9 and the existing regulatory provision as per the Unified Directives. Bank has considered the impact of effective interest rate (EIR) as not significant for the period of first quarter. Bank will assess its impact on subsequent quarter of FY 2083/84. Previous year's figures have been regrouped, rearrange and restated wherever necessary.
2. Previous year figures have been regrouped, rearranged and restated wherever necessary.
3. If the Statutory and Supervisory authority notify any remarks to change, the unaudited statement of financial position and statement of profit or loss could be changed accordingly.

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SHINE RESUNGA DEVELOPMENT BANK LTD.

शाइन रेसुङ्गा डेभलपमेण्ट बैंक लि.

नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजतपत्रप्राप्त संस्था

Shine for your shining life

Statement of Change in Equity
For the Period commencing on Shrawan 1, 2083 and ending on Ashwin End, 2083

Amounts in NPR

Particulars	Attributable to Equity-Holders of the Bank											
	Share Capital	Share Premium	General Reserve	Exchange Equalization Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Total	Non-Controlling Interest	Total Equity
Balance at Ashad End, 2082	**4,875,701,679**	**-**	**1,261,833,626**	**452,793**	**381,829,313**	**122,920,528**	**-**	**668,505,485**	**72,465,110**	**7,383,708,533**	**-**	**7,383,708,533**
Balance at Shrawan 01, 2082	**4,875,701,679**	**-**	**1,261,833,626**	**452,793**	**381,829,313**	**122,920,528**	**-**	**668,505,485**	**72,465,110**	**7,383,708,533**		**7,383,708,533**
Comprehensive Income for the year										-		-
Profit for the year								1,110,311,278		1,110,311,278		1,110,311,278
Adjustment in Opening RE due to NFRS 16										-		-
Other Comprehensive Income, Net of Tax												
Gains/(losses) from investment in equity instruments measured at fair value						(47,003,916)		-	-	(47,003,916)		(47,003,916)
Gains/(losses) on revaluation										-		
Actuarial gain/(losses) on defined benefit plans					-			-	654,599	654,599		654,599
Gains/(losses) on cash flow hedge										-		
Exchange gains/(losses)(arising from translating financial assets of foreign operation)				34,321				(34,321)		-		-
Total Comprehensive Income for the year	**-**	**-**	**-**	**34,321**	**-**	**(47,003,916)**	**-**	**1,110,276,957**	**654,599**	**1,063,961,960**	**-**	**1,063,961,960**
Transfer to General Reserves during the year			222,062,256					(222,062,256)		-		-
Adjustment of Investment Adjustment Reserve no longer required					-			-		-		-

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Creation of Training Fund							(13,924,863)	13,924,863	-	-
Utilization of Training Fund							13,165,294	(13,165,294)	-	-
Creation of CSR Fund							(11,103,113)	11,103,113	-	-
Utilization of CSR Fund							4,992,045	(4,992,045)	-	-
Transfer for Accrued Interest Receivable			-	57,320,809	-		(57,320,809)	-	-	-
Creation of Deferred Tax Reserve				17,477,247	-		(17,477,247)	-	-	-
Creation of Regulatory Reserve for Reduction in Investment				-					-	-
Creation of Regulatory Reserve for NBA				27,176,112			(27,176,112)			
Creation of Regulatory Reserve for Actuarial Loss				(654,599)			654,599	-	-	-
Transactions with Owners, directly recognized in Equity									-	-
Amount transferred from premium to share capital	-						-		-	-
Share Issued							-		-	-
Share Based Payments							-		-	-
Dividend to Equity-Holders							-		-	-
Bonus Shares Issued	146,271,050	-					(146,271,050)		-	-
Cash Dividend Paid	-						(487,570,168)		(487,570,168)	(487,570,168)
Share issue expense directly charged to equity-Tax Impact							(962,910)		(962,910)	(962,910)
Tax effect of share issue expenses							288,873		288,873	288,873
Gain on Disposal of Share Classified into OCI			2,782		(9,736)		11,127		4,173	4,173
Current Tax on Gain on Disposal of Share Classified into OCI									-	-
Goodwill						-		-	-	-
Other Transfer to Investment Equalization Fund							-	-	-	-
Total Contributions by and Distributions	**146,271,050**	**-**	**222,065,037**	**-**	**101,319,570**	**(9,736)**	**-**	**(964,756,589)**	**6,870,636**	**(488,240,032)**	**-**	**(488,240,032)**
Balance at Ashad 32, 2083	**5,021,972,730**	**-**	**1,483,898,663**	**487,113**	**483,148,883**	**75,906,876**	**-**	**814,025,853**	**79,990,345**	**7,959,430,462**	**-**	**7,959,430,462**
Balance at Shrawan 01, 2083	**5,021,972,730**	**-**	**1,483,898,663**	**487,113**	**483,148,883**	**75,906,876**		**814,025,853**	**79,990,345**	**7,959,430,462**		**7,959,430,462**

SHARE HUB

Comprehensive Income for the year										-		-
Profit for the year							197,635,488		197,635,488		197,635,488
Other Comprehensive Income, Net of Tax												
Gains/(losses) from investment in equity instruments measured at fair value					(23,766,927)		-	-	(23,766,927)		(23,766,927)
Gains/(losses) on revaluation										-		
Actuarial gain/(losses) on defined benefit plans				-			-	-	-		-
Gains/(losses) on cash flow hedge										-		
Exchange gains/(losses)(arising from translating financial assets of foreign operation)				-			-		-		-
Total Comprehensive Income for the year	-	-	-	-	-	**(23,766,927)**	-	**197,635,488**	-	**173,868,561**	-	**173,868,561**
Transfer to General Reserves during the year			39,527,098				(39,527,098)			-		-
Transfer to Retained Earnings during the year					-		-			-		-
Creation of Training Fund							-	-		-		-
Utilization of Training Fund								-		-		-
Creation of CSR Fund							(1,976,355)	1,976,355		-		-
Utilization of CSR Fund								-		-		-
Transfer for Accrued Interest Receivable			-		111,202,201	-	(111,202,201)	-		-		-
Creation of Deferred Tax Reserve					-	-	-	-		-		-
Creation of Regulatory Reserve for Reduction in Investment					-					-		-
Creation of Regulatory Reserve for NBA					-		-					
Creation of Regulatory Reserve for Actuarial Loss					-		-	-		-		-
Transactions with Owners, directly recognized in Equity										-		-
Amount transferred from premium to share capital	-						-			-		-

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Share Issued										-		-
Share Based Payments								-		-		-
Dividend to Equity-Holders								-		-		-
Bonus Shares Issued	301,318,364	-						(301,318,364)		-		-
Cash Dividend Paid	-							(502,197,273)	-	(502,197,273)		(502,197,273)
Share issue expense directly charged to equity-Tax Impact								-		-		-
Tax effect of share issue expenses								-		-		-
Gain on Disposal of Share Classified into OCI			-			-		-		-		-
Current Tax on Gain on Disposal of Share Classified into OCI										-		-
Other Transfer to Investment Equalization Fund							-		-	-		-
Total Contributions by and Distributions	**301,318,364**		**39,527,098**		**111,202,201**	**(23,766,927)**		**(758,585,802)**	**1,976,355**	**(328,328,712)**		**(328,328,712)**
Balance at Ashwin End, 2083	**5,323,291,093**	**-**	**1,523,425,761**	**487,113**	**594,351,084**	**52,139,949**	**-**	**55,440,051**	**81,966,699**	**7,631,101,751**	**-**	**7,631,101,751**

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Statement of Cash flow

Amounts in NPR

Particulars	FY 2083-84 (Ashwin)	FY 2082-83 (Ashwin)
Cash flows from operating activities		
Interest Received	1,013,285,598	808,692,458
Fee and other income received	94,639,815	76,713,364
Dividend Received	6,334,757	23,726,828
Receipts from other operating activities	496,662	
Interest paid	(726,781,492)	(862,014,837)
Commission and fee paid	(6,825,202)	(5,641,429)
Cash payments to employee	(204,555,903)	(276,165,590)
Other expense paid	(99,528,356)	(34,695,454)
Operating cash flows before change in operating assets and liabilities	**77,065,879**	**(269,384,660)**
(Increase)/Decrease in operating assets	**(1,855,033,319)**	**(503,735,669)**
Due from Nepal Rastra Bank	(105,210,272)	310,321,958
Placement with bank and financial institutions	-	-
Other Trading assets	-	-
Loan and advances to bank and financial institutions	100,468,472	(19,050,198)
Loan and advances to customer	(1,836,718,151)	(845,310,641)
Other Assets	(13,573,368)	50,303,212
Increase/(Decrease) in operating liabilities	**1,145,281,884**	**146,847,976**
Due to bank and financial institutions	58,814,986	(375,224,854)
Due to Nepal Rastra Bank	-	-
Deposits from customers	1,264,635,873	475,392,820
Borrowings	-	(365,678)
Other Liabilities	(178,168,975)	47,045,688
Net Cash flow from operating activities before tax paid	**(632,685,556)**	**(626,272,353)**
Income taxes paid	(74,886,643)	(95,644,569)
Net Cash flow from operating activities	**(707,572,200)**	**(721,916,922)**
Cash flows from investing activities		
Purchase of investment securities	-	(289,979,074)
Receipts from sale of investment securities	2,860,712,951	-
Receipt from sale of investment property	-	
Purchase of plant and equipment	(8,115,788)	(130,794,233)
Receipt from sale of property and equipment	-	327,281
Purchase of intangible assets	(0)	(880,392)
Receipt from sale of intangible assets	-	-
Purchase of investment properties	0	-
Receipt from the sale of investment properties	-	-
Interest received	-	-
Net cash used in investing activities	**2,852,597,164**	**(421,326,418)**
Cash flows from financing activities		
Receipt from issue of debt securities	(0)	1,000,000,000
Repayment of debt securities	-	-
Receipt from issue of subordinated liabilities	-	-
Repayment of subordinated liabilities		-
Receipt from issue of shares		-
Dividend paid	(502,197,273)	-
Interest paid	-	-
Other receipt/payment	-	-
Net cash from financing activities	**(502,197,273)**	**1,000,000,000**
Net increase/(decrease) in cash and cash equivalents	**1,642,827,691**	**(143,243,340)**
Cash and Cash Equivalents at Shrawan 01 (Beginning of the Year)	1,644,969,328	2,117,894,019
Effect of exchange rate fluctuations on cash and cash equivalents held	-	
Closing Cash and Cash Equivalents	**3,287,797,019**	**1,974,650,679**

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