Global IME Bank

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INTERIM FINANCIAL STATEMENTS

AS ON 31st Ashwin 2083

(17th October 2026)

(1st QUARTER FY 2083-84)

SHARE HUB

Global IME Bank Ltd
Condensed Consolidated Statement of Financial Position
As on 31st Ashwin 2083 (17/10/2026)

Amount in NPR

Assets	Group		Bank	
	This Quarter Ending	Immediate Previous Year Ending	This Quarter Ending	Immediate Previous Year Ending
Cash and Cash Equivalents	58,752,349,192	107,286,360,875	58,666,312,775	106,861,515,780
Due from Nepal Rastra Bank	53,088,908,603	28,733,018,176	53,038,908,603	28,683,018,176
Placements with BFIs	13,309,806,508	-	13,309,806,508	-
Derivative Financial Instruments	27,133,465,706	17,418,025,802	27,133,465,706	17,418,025,802
Other Trading Assets	1,787,026,137	1,759,588,394	-	-
Loans and Advances to BFIs	12,322,478,708	13,681,213,996	15,908,413,991	17,924,859,548
Loans and Advances to Customers	482,955,981,231	449,819,695,959	471,964,928,202	439,088,554,140
Investment Securities	171,249,405,128	183,515,791,664	171,216,932,928	183,470,189,164
Current Tax Assets	38,715,495	3,914,864,067	-	3,626,077,915
Investment in Subsidiaries	-	-	728,395,250	728,395,250
Investment in Associates	2,128,884,908	2,117,961,401	1,395,771,233	1,395,771,233
Investment Property	5,487,553,419	5,707,797,324	5,476,107,775	5,696,351,680
Property and Equipment	8,010,190,348	8,173,212,437	7,895,182,419	8,070,091,155
Goodwill and Intangible Assets	850,811,452	854,867,222	848,775,605	852,690,772
Deferred Tax Assets	614,682,188	927,663,116	568,585,673	869,348,919
Other Assets	7,499,687,582	6,456,034,977	7,209,026,691	6,212,387,292
Total Assets	**845,229,946,605**	**830,366,095,410**	**835,360,613,357**	**820,897,276,826**
Liabilities				
Due to BFIs	27,794,060,545	30,661,466,118	26,385,069,136	31,268,813,352
Due to Nepal Rastra Bank	290,363,193	290,363,193	290,363,193	290,363,193
Derivative Financial Instruments	26,693,513,689	17,600,609,078	26,693,513,689	17,600,609,078
Deposit from Customers	693,234,036,064	672,670,479,931	690,000,018,204	669,171,447,818
Borrowings	2,173,666,846	10,588,391,635	2,173,666,846	9,112,511,089
Current Tax Liabilities	670,381,301	3,940,309,427	668,659,721	3,682,498,182
Provisions	-	-	-	-
Deferred tax Liabilities	-	-	-	-
Other Liabilities	11,304,292,497	11,590,330,650	8,780,628,885	9,468,938,155
Debt Securities Issued	10,691,067,130	10,690,273,649	10,691,067,130	10,690,273,649
Subordinated Liabilities	-	-	-	-
Total Liabilities	**772,851,381,265**	**758,032,223,681**	**765,682,986,804**	**751,285,454,516**
Equity				
Share Capital	39,640,486,720	38,115,852,616	39,640,486,720	38,115,852,616
Share Premium	-	-	-	-
Retained Earnings	3,202,330,233	5,627,903,406	2,070,219,646	4,318,721,324
Reserves	28,696,344,270	27,727,945,951	27,966,920,187	27,177,248,370
Total Equity attributable to equity holders	**71,539,161,223**	**71,471,701,972**	**69,677,626,553**	**69,611,822,310**
Non-Controlling Interest	839,404,118	862,169,756		
Total Equity	72,378,565,341	72,333,871,728	69,677,626,553	69,611,822,310
Total Liabilities and Equity	**845,229,946,605**	**830,366,095,410**	**835,360,613,357**	**820,897,276,826**
Net Assets Value Per Share			175.77	182.63

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Global IME Bank Ltd
Condensed Consolidated Statement of Profit or Loss
For the period ended 31st Ashwin 2083 (17/07/2026 to 17/10/2026)

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest Income	10,511,617,534	10,511,617,534	10,640,697,782	10,640,697,782	10,135,569,155	10,135,569,155	10,321,005,130	10,321,005,130
Interest Expenses	6,039,317,460	6,039,317,460	6,280,083,472	6,280,083,472	5,942,315,096	5,942,315,096	6,187,942,171	6,187,942,171
Net interest income	**4,472,300,074**	**4,472,300,074**	**4,360,614,310**	**4,360,614,310**	**4,193,254,059**	**4,193,254,059**	**4,133,062,959**	**4,133,062,959**
Fee and commission income	1,571,304,617	1,571,304,617	1,213,490,243	1,213,490,243	1,485,456,180	1,485,456,180	1,111,574,558	1,111,574,558
Fees and commission expenses	274,640,574	274,640,574	209,628,675	209,628,675	264,165,730	264,165,730	203,941,033	203,941,033
Net fee and commission income	**1,296,664,043**	**1,296,664,043**	**1,003,861,568**	**1,003,861,568**	**1,221,290,450**	**1,221,290,450**	**907,633,525**	**907,633,525**
Net interest, fee and commission income	**5,768,964,116**	**5,768,964,116**	**5,364,475,879**	**5,364,475,879**	**5,414,544,510**	**5,414,544,510**	**5,040,696,484**	**5,040,696,484**
Net Trading Income	420,426,673	420,426,673	171,055,462	171,055,462	412,164,307	412,164,307	284,265,899	284,265,899
Other Operating Income	183,072,024	183,072,024	208,069,835	208,069,835	174,154,897	174,154,897	191,247,944	191,247,944
Total operating income	**6,372,462,813**	**6,372,462,813**	**5,743,601,176**	**5,743,601,176**	**6,000,863,714**	**6,000,863,714**	**5,516,210,328**	**5,516,210,328**
Impairment charge/(reversal) for loans and other losses	543,198,600	543,198,600	1,050,131,773	1,050,131,773	488,302,844	488,302,844	1,010,987,743	1,010,987,743
Net Operating Income	**5,829,264,213**	**5,829,264,213**	**4,693,469,403**	**4,693,469,403**	**5,512,560,870**	**5,512,560,870**	**4,505,222,585**	**4,505,222,585**
Operating Expenses								
Personnel Expenses	1,538,763,211	1,538,763,211	1,430,627,450	1,430,627,450	1,409,261,492	1,409,261,492	1,318,228,806	1,318,228,806
Other Operating Expenses	706,330,270	706,330,270	642,240,968	642,240,968	668,077,626	668,077,626	602,919,461	602,919,461
Depreciation and Amortization	217,838,954	217,838,954	217,127,535	217,127,535	212,692,817	212,692,817	212,438,047	212,438,047
Operating profit	**3,366,331,777**	**3,366,331,777**	**2,403,473,449**	**2,403,473,449**	**3,222,528,934**	**3,222,528,934**	**2,371,636,271**	**2,371,636,271**
Non-operating income	878,279	878,279	118,741,343	118,741,343	878,279	878,279	118,741,343	118,741,343
Non-operating expense	11,810,647	11,810,647	1,384,644	1,384,644	91,803	91,803	1,243,050	1,243,050
Profit before income tax	**3,355,399,410**	**3,355,399,410**	**2,520,830,148**	**2,520,830,148**	**3,223,315,410**	**3,223,315,410**	**2,489,134,564**	**2,489,134,564**
Income Tax Expense								
Current tax	669,493,465	669,493,465	779,435,296	779,435,296	630,863,044	630,863,044	726,635,424	726,635,424
Deferred tax	276,844,831	276,844,831	(147,628,297)	(147,628,297)	278,652,654	278,652,654	(96,150,571)	(96,150,571)
Profit/(Loss) for the period	**2,409,061,113**	**2,409,061,113**	**1,889,023,149**	**1,889,023,149**	**2,313,799,713**	**2,313,799,713**	**1,858,649,712**	**1,858,649,712**

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Consolidated Statement of Other Comprehensive Income

Amount in NPR

Particulars	Group				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Profit or loss for the period	2,409,061,113	2,409,061,113	1,889,023,149	1,889,023,149	2,313,799,713	2,313,799,713	1,858,649,712	1,858,649,712
Other comprehensive income, net of income tax								
a) Items that will not be reclassified to profit or loss								
Gains/(losses) from investments in equity instruments measured at fair value	59,038,131	59,038,131	(100,972,029)	(100,972,029)	61,066,281	61,066,281	(97,637,079)	(97,637,079)
Gains/(losses) on revaluation					-	-	-	-
Actuarial gain/(losses) on defined benefit plans		-	-	-	-	-	-	-
Income Tax relating to above items	(21,502,148)	(21,502,148)	30,291,609	30,291,609	(22,110,593)	(22,110,593)	29,291,124	29,291,124
Net other comprehensive income that will not be reclassified to profit or loss	**37,535,983**	**37,535,983**	**(70,680,421)**	**(70,680,421)**	**38,955,688**	**38,955,688**	**(68,345,956)**	**(68,345,956)**
b) Items that will 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								
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	**37,535,983**	**37,535,983**	**(70,680,421)**	**(70,680,421)**	**38,955,688**	**38,955,688**	**(68,345,956)**	**(68,345,956)**
Total comprehensive income for the period	**2,446,597,096**	**2,446,597,096**	**1,818,342,728**	**1,818,342,728**	**2,352,755,401**	**2,352,755,401**	**1,790,303,756**	**1,790,303,756**
Profit attributable to:								
Equity holders of the Bank	2,413,202,439	2,413,202,439	1,798,586,087	1,798,586,087	2,352,755,401	2,352,755,401	1,790,303,756	1,790,303,756
Non-controlling interest	33,394,658	33,394,658	19,756,641	19,756,641				
Total	**2,446,597,096**	**2,446,597,096**	**1,818,342,728**	**1,818,342,728**	**2,352,755,401**	**2,352,755,401**	**1,790,303,756**	**1,790,303,756**

SHARE HUB

Ratios as per NRB Directive

Particulars	Group				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Capital fund to RWA		11.27%		12.88%		11.32%		12.98%
Tier 1 Capital to RWA		9.31%		10.34%		9.35%		10.41%
CET 1 Capital to RWA		9.31%		10.34%		9.35%		10.41%
Non-performing Loan (NPL) to Total Loan		4.93%		5.00%		4.79%		4.98%
Net Non-performing Loan to Total Loan		0.66%		0.93%		0.60%		0.95%
Total Loan Loss Provision to Total NPL		118.10%		110.23%		120.17%		109.63%
Cost of Funds		3.26%		3.92%		3.26%		3.92%
Credit to Deposit Ratio (As per NRB Directives)		70.11%		73.34%		70.11%		73.34%
Base Rate		4.61%		5.40%		4.61%		5.40%
Interest Rate Spread		3.17%		3.48%		3.17%		3.48%
Return on Equity		13.29%		10.82%		13.29%		11.01%
Return on Assets		1.13%		1.04%		1.12%		1.05%

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Statement of Distributable Profit or Loss

For the quarter end of 31st Ashwin 2083 (17/10/2026)

(As per NRB Regulation)

	Bank	
	Current Year	**Previous Year**
	Upto this Quarter YTD	**Corresponding Quarter YTD**
Net Profit or (Loss) as per statement of Profit & Loss	**2,313,800**	**1,858,650**
Appropriations:		
a. General Reserve	(462,760)	(371,730)
b. Foreign Exchange Fluctuation Fund	-	(2,233)
c. Capital Redemption Reserve	(156,944)	(156,944)
d. Corporate Social Responsibility Fund	(22,677)	(16,695)
e. Employees Training Fund	(5,449)	(11,537)
f. Others	(10,109)	-
Profit or (Loss) before regulatory adjustment	**1,655,861**	**1,299,510**
Regulatory Adjustment:		
a. Interest receivable (-)/previous accrued interest received (+)	(478,913)	(380,591)
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 (+)	109,615	83
e. Deferred tax assets recognized (-)/ reversal (+)	278,653	(96,151)
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial loss recognized (-)/reversal (+)	-	-
i. Other	(2,132)	(28,224)
Net Profit for the Qtr end Ashwin 2083 available for distribution	**1,563,084**	**794,627**
Opening Retained Earning as on Shrawan 1	**4,318,721**	**4,054,879**
Adjustment (+/-)	-	-
Distribution:		
Bonus shares issued	(1,524,634)	-
Cash Dividend Paid	(2,286,951)	-
Total Distributable profit or (loss) as on Qtr end date	**2,070,220**	**4,849,506**
Annualized Distributable Profit/Loss per share	**17.75**	**22.95**

SHARE HUB

Global IME Bank Ltd
Condensed Consolidated Statement of Changes in Equity
For the period ended 31st Ashwin 2083 (17/07/2026 to 17/10/2026)
Group
Attributable to Equity Holders of Bank

Amount in NPR

	Share Capital	General Reserve Fund	Exchange Equalization Fund	Regulatory Reserve	Fair Value Reserve	Accumulated Profit/Loss	Other Reserve	Non-Controlling Interest	Total Equity
Balance as at Shrawan 1, 2083	**38,115,852,616**	**15,032,211,219**	**340,833,241**	**7,458,115,253**	**989,983,272**	**5,627,903,406**	**3,906,802,966**	**862,169,756**	**72,333,871,728**
Opening restatement	-	-	-	672,726,592	-	(161,409,799)	(458,733,564)	(60,191,226)	(7,607,997)
Profit for the period	-	-	-	-	-	2,374,261,935	-	33,657,303	2,407,919,238
Other Comprehensive income	-	-	-	-	37,798,628	-	-	(262,645)	37,535,983
Total comprehensive income	**-**	**-**	**-**	**-**	**37,798,628**	**2,374,261,935**	**-**	**33,394,658**	**2,445,455,221**
Transfer to reserve during the period									-
General Reserve Fund	-	412,350,879	-	-	-	(472,731,988)	-	(7,487,231)	(67,868,339)
Exchange Fluctuation Fund	-	-	-	-	-	-	-	-	-
CSR Fund	-	-	-	-	-	(23,288,254)	21,864,850	(130,102)	(1,553,506)
Customer Protection Fund	-	-	-	-	-	(771,405)	196,605	145,436	(429,364)
Deferred Tax Reserve	-	-	-	-	-	(1,969,258)	1,969,258	447,009	447,009
Investment Adjustment Reserve	-	-	-	-	-	-	-	-	-
Regulatory reserve	-	-	-	105,590,860	-	(105,590,860)	-	11,055,818	11,055,818
Training Reserve	-	-	-	-	-	(5,449,483)	5,449,483	-	-
Debenture Redemption Reserve	-	-	-	-	-	(156,944,444)	156,944,444	-	-
Capital Reserve	-	-	-	2,131,727	-	(2,131,727)	-	-	-
Fair Value Reserve	-	(2,527,139)	-	-	12,635,695	(10,108,556)	-	-	-
Transactions with owners, directly recognized in equity	-	-	-	-	-	-	-		-
Dividend to equity holders									
Transfer from acquired entity				-	-	-			-
Bonus shares Issued	1,524,634,105		-	-	-	(1,564,888,177)	-	-	(40,254,073)
Cash Dividend Paid	-	-	-	-	-	(2,294,551,157)	-	-	(2,294,551,157)
Balance as at Ashwin end, 2083	**39,640,486,721**	**15,442,034,960**	**340,833,241**	**8,238,564,433**	**1,040,417,595**	**3,202,330,233**	**3,634,494,041**	**839,404,118**	**72,378,565,341**

SHARE HUB

Bank
Attributable to Equity Holders of Bank

Amount in NPR

	Share Capital	General Reserve Fund	Exchange Equalization Fund	Regulatory Reserve	Fair Value Reserve	Accumulated Profit/Loss	Other Reserve	Total Shareholders' Funds
Balance as at Shrawan 1, 2083	**38,115,852,616**	**14,782,450,708**	**340,833,240**	**7,311,181,150**	**989,301,850**	**4,318,721,324**	**3,753,481,422**	**69,611,822,310**
Adjustments	-	-	-	672,726,592*	-	-	(672,726,592)*	-
Profit for the period						2,313,799,713		2,313,799,713
Other Comprehensive income					38,955,688		-	38,955,688
Total comprehensive income	**-**	**-**	**-**	**-**	**38,955,688**	**2,313,799,713**	**-**	**2,352,755,401**
Transfer to reserve during the period								
General Reserve Fund		462,759,943				(462,759,943)		-
Exchange Fluctuation Fund			-			-		-
CSR Fund						(22,676,752)	22,676,752	-
Investment Adjustment Reserve						-		-
Regulatory reserve				90,645,224		(90,645,224)		-
Training Reserve						(5,449,483)	5,449,483	-
Fair Value Reserve		(2,527,138.90)			12,635,695	(10,108,556)		-
Interest Capitalized Reserve				2,131,727		(2,131,727)		-
Debenture Redemption Reserve						(156,944,444)	156,944,444	-
Capital Reserve						-	-	
Transactions with owners, directly recognized in equity								
Transfer from Merger	**-**	**-**	**-**	**-**	**-**	**-**	-	-
Dividend to equity holders								-
Bonus shares Issued	1,524,634,105					(1,524,634,105)	-	-
Cash Dividend Paid						(2,286,951,157)		(2,286,951,157)
Balance as at Ashwin end, 2083	**39,640,486,721**	**15,242,683,512**	**340,833,240**	**8,076,684,694**	**1,040,893,233**	**2,070,219,646**	**3,265,825,509**	**69,677,626,554**

*Note: NPR 672,726,592 has been transferred from Other Reserve to Regulatory in accordance with NRB Directive no. 4.

SHARE HUB

Global IME Bank Ltd
Condensed Consolidated Statement of Cash Flows
For the period ended 31st Ashwin 2083 (17/07/2026 to 17/10/2026)

Amount in NPR

	Group		Bank	
	Upto This Quarter	Corresponding Previous Year Upto This Quarter	Upto This Quarter	Corresponding Previous Year Upto This Quarter
CASH FLOW FROM OPERATING ACTIVITIES				
Interest Received	11,748,339,781	7,720,267,771	11,372,262,360	7,414,119,479
Fees and Other Income Received	1,571,304,617	1,213,519,692	1,485,456,180	1,111,574,558
Dividend received	8,888,085	11,039,274	-	-
Receipts from other operating activities	500,869,411	541,422,697	486,580,971	508,837,717
Interest Paid	(5,614,157,120)	(5,699,166,297)	(5,573,919,668)	(5,681,307,153)
Commission and Fees Paid	(274,640,575)	(209,628,675)	(264,165,730)	(203,941,033)
Cash Payment to Employees	(1,534,788,770)	(1,420,741,982)	(1,409,261,492)	(1,318,228,806)
Other Expenses Paid	(716,598,531)	(643,852,292)	(668,169,429)	(604,162,510)
Operating cash flows before changes in operating assets and liabilities	**5,689,216,898**	**1,512,860,189**	**5,428,783,192**	**1,226,892,252**
(Increase) / Decrease in operating assets				
Due from Nepal Rastra Bank	(24,405,890,427)	(14,647,691,293)	(24,355,890,427)	(14,642,691,293)
Placements with Bank and financial institutions	(13,309,806,508)	-	(13,309,806,508)	-
Other trading assets	9,938,682	(53,891,418)	-	-
Loans and advances to bank and financial institutions	1,412,718,005	(929,521,433)	1,856,443,278	(479,559,483)
Loans and advances to customers	(33,086,722,730)	(11,247,496,335)	(32,704,030,834)	(10,991,482,302)
Other assets	(9,891,244,469)	(7,520,758,620)	(10,712,079,303)	(8,114,352,750)
	(79,271,007,446)	**(34,399,359,099)**	**(79,225,363,794)**	**(34,228,085,828)**
Increase / (Decrease) in operating liabilities				
Due to Nepal Rastra Bank	-	-	-	-
Due to bank and financial institutions	(5,094,196,273)	2,657,562,347	(4,883,744,216)	2,186,415,311
Deposit from customers	19,943,271,034	31,035,155,398	20,828,570,386	31,626,015,280
Borrowings	(6,938,844,243)	(2,159,024,863)	(6,938,844,243)	(2,159,024,863)
Other liabilities	8,771,561,820	9,068,245,663	8,404,595,337	9,061,537,759
	16,681,792,338	**40,601,938,545**	**17,410,577,264**	**40,714,943,487**
Net cash flow from operating activities before tax paid	**(56,899,998,210)**	**7,715,439,634**	**(56,386,003,338)**	**7,713,749,911**
Income taxes paid	(32,788,169)	(184,790,188)	(18,623,590)	(139,473,553)
Net cash flow from operating activities	**(56,932,786,379)**	**7,530,649,446**	**(56,404,626,928)**	**7,574,276,358**

SHARE HUB

CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of investment securities	12,291,618,810	(13,513,687,233)	12,287,659,273	(13,521,013,960)
Receipt from sale of investment securities	25,764,122	-	25,764,122	-
Purchase of property and equipment	(32,599,607)	(70,998,840)	(30,261,258)	(69,495,486)
Receipt from sale of property and equipment	-	-	-	-
Purchase of intangible assets	(3,607,656)	(6,591,752)	(3,607,656)	(6,591,752)
Receipt from sale of intangible assets	-	-	-	-
Purchase of investment properties	220,243,905	166,189	220,243,905	166,189
Receipt from sale of investment properties	-	-	-	-
Interest received	(1,737,336,998)	1,911,177,023	(1,737,336,998)	1,911,177,023
Dividend received	937,973	76,483,531	101,573,154	76,483,531
Net cash used in investing activities	**10,765,020,549**	**(11,603,451,082)**	**10,864,034,542**	**(11,609,274,455)**
CASH FLOW FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities	-	-	-	-
Repayment of debt securities	(2,163,659)	-	(2,163,659)	-
Receipt from issue of subordinated liabilities	-	-	-	-
Repayment of subordinated liabilities	-	-	-	-
Receipt from isssue of shares	1,598,721,354	-	1,524,634,104	-
Dividend paid	(2,309,794,726)	(98,783,000)	(2,286,951,157)	-
Interest paid	(422,203,200)	(578,427,248)	(365,438,288)	(505,913,710)
Other receipt/payment	(1,230,748,108)	-	(1,524,634,105.00)	-
Net cash from financing activities	**(2,366,188,339)**	**(677,210,248)**	**(2,654,553,105)**	**(505,913,710)**
Net increase/(decrease) in cash and cash equivalents	(48,533,954,169)	(4,750,011,884)	(48,195,145,491)	(4,540,911,807)
Cash and Cash Equivalents as at 1st Shrawan	**107,286,360,875**	**53,053,088,913**	**106,861,515,780**	**52,688,974,287**
Effect of exchange rate fluctuation on cash & cash equivalents	(57,514)	8,933,939	(57,514)	8,933,939
Cash and Cash Equivalents as at Ashwin end	**58,752,349,192**	**48,312,010,968**	**58,666,312,775**	**48,156,996,419**

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