

NMB BANK LIMITED

Interim Financial Report FY 2081/82

Condensed Consolidated Statement of Financial Position As on Quarter Ended Asar 32, 2082 (July 16, 2025)

Particulars	Group				NMB				
	This Quarter Ending		Immediate Previous Year Ending		This Quarter Ending		Immediate Previous Year Ending		
	NPR in Thousand	USD in Thousand	NPR in Thousand	USD in Thousand	NPR in Thousand	USD in Thousand	NPR in Thousand	USD in Thousand	
Assets									
Cash and cash equivalent	66,837,293	23,399,373	33,385,654	22,570,603	16,519,123	14,714,691	16,519,123	14,714,691	
Due from Nepal Rastra Bank	10,264,420	3,035,745	10,264,420	3,035,745	8,681,416	7,583,922	8,681,416	7,583,922	
Placement with Bank and Financial Institutions	202,634	-	-	-	202,634	-	202,634	-	
Derivative financial instruments	8,681,416	7,583,922	8,681,416	7,583,922	8,681,416	7,583,922	8,681,416	7,583,922	
Other trading assets	202,634	-	-	-	202,634	-	202,634	-	
Loan and advances to B/Fs	8,681,416	5,905,290	10,514,170	8,130,437	8,681,416	5,905,290	8,681,416	5,905,290	
Loans and advances to customers	225,897,739	199,420,210	227,119,342	194,204,186	225,897,739	199,420,210	225,897,739	199,420,210	
Investment securities	33,335,750	34,258,621	32,508,745	33,772,796	33,335,750	34,258,621	33,335,750	34,258,621	
Current tax assets	11,633	154,807	-	145,037	11,633	154,807	11,633	154,807	
Investment in subsidiaries	-	-	772,488	772,488	-	-	-	-	
Investment in associates	-	-	-	-	-	-	-	-	
Investment property	1,784,193	851,437	1,784,193	851,437	1,784,193	851,437	1,784,193	851,437	
Property and equipment	3,907,742	3,913,652	3,800,678	3,756,591	3,907,742	3,913,652	3,907,742	3,913,652	
Goodwill and intangible assets	158,963	-	158,963	-	158,963	-	158,963	-	
Deferred tax assets	316,475	422,895	316,475	424,662	316,475	422,895	316,475	422,895	
Other assets	4,729,829	4,749,276	4,637,601	4,659,139	4,729,829	4,749,276	4,729,829	4,749,276	
Total Assets	371,215,457	278,985,839	352,101,478	274,868,162	371,215,457	278,985,839	371,215,457	278,985,839	
Liabilities									
Due to Bank and Financial Institutions	6,029,457	3,163,180	6,029,457	3,163,180	6,029,457	3,163,180	6,029,457	3,163,180	
Due to Nepal Rastra Bank	8,685,560	7,710,800	8,685,560	7,710,800	8,685,560	7,710,800	8,685,560	7,710,800	
Derivative financial instruments	280,117,507	225,051,687	280,926,448	223,942,592	280,117,507	225,051,687	280,117,507	225,051,687	
Payment from customers	6,641,493	12,719,248	3,987,500	11,552,456	6,641,493	12,719,248	6,641,493	12,719,248	
Borrowing	70,214	16,278	70,214	16,278	70,214	16,278	70,214	16,278	
Current Tax Liabilities	21,266	6,239	-	-	21,266	6,239	21,266	6,239	
Provisions	6,198	2,476	-	-	6,198	2,476	6,198	2,476	
Deferred tax liabilities	23,438,227	7,971,834	7,459,884	7,145,422	23,438,227	7,971,834	23,438,227	7,971,834	
Other liabilities	12,364,569	12,362,000	12,364,569	12,362,000	12,364,569	12,362,000	12,364,569	12,362,000	
Debt securities issued	-	-	-	-	-	-	-	-	
Subordinated Liabilities	-	-	-	-	-	-	-	-	
Total Liabilities	337,404,690	259,007,454	319,497,716	265,876,650	337,404,690	259,007,454	337,404,690	259,007,454	
Equity									
Share capital	18,366,706	18,366,706	18,366,706	18,366,706	18,366,706	18,366,706	18,366,706	18,366,706	
Share premium	37,214	37,214	37,214	37,214	37,214	37,214	37,214	37,214	
Retained earnings	2,423,583	318,835	1,909,447	(93,841)	2,423,583	318,835	2,423,583	318,835	
Reserves	12,454,001	10,796,616	12,325,588	10,496,644	12,454,001	10,796,616	12,454,001	10,796,616	
Total equity attributable to equity holders	32,321,504	29,519,344	32,613,741	28,977,511	32,321,504	29,519,344	32,321,504	29,519,344	
Non-controlling interest	493,261	459,018	493,261	459,018	493,261	459,018	493,261	459,018	
Total equity	32,814,765	30,018,362	33,107,002	29,436,529	32,814,765	30,018,362	32,814,765	30,018,362	
Total liabilities and equity	371,215,457	278,985,839	352,101,478	274,868,162	371,215,457	278,985,839	371,215,457	278,985,839	

Condensed Consolidated Statement of Profit or Loss For the quarter ended Asar 32, 2082 (July 16, 2025)

Particulars	Group				NMB			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Interest income	5,340,804	22,955,458	6,124,774	26,299,201	5,126,854	22,247,952	5,970,472	25,462,543
Interest expense	3,574,485	14,439,071	4,217,852	18,715,245	3,522,057	14,247,058	4,174,503	18,465,800
Net interest income	1,766,319	8,516,387	1,906,922	7,583,956	1,604,797	8,020,894	1,795,969	7,216,743
Fees and Commission income	722,969	2,785,304	581,412	2,201,096	609,152	2,423,826	522,547	1,987,207
Fees and commission expense	77,542	251,218	72,379	193,315	76,940	242,075	72,379	193,315
Net fee and commission income	645,427	2,534,086	509,033	2,007,781	532,192	2,181,751	450,179	1,793,892
Net interest, fee and commission income	2,411,746	11,050,473	2,415,955	9,591,737	2,136,989	10,202,645	2,246,048	9,010,635
Net trading income	64,804	340,571	64,547	253,170	64,804	340,571	35,788	202,411
Other operating income	121,958	318,466	286	203,590	121,958	318,466	60,707	264,011
Total operating income	2,600,507	11,721,709	2,462,789	10,038,599	2,305,759	10,861,682	2,342,543	9,517,058
Impairment charge/(reversal) for loans and other assets	(304,545)	988,434	1,223,148	2,049,040	(304,545)	988,434	1,223,148	2,049,040
Net operating income	2,907,073	10,741,076	1,239,641	7,989,559	2,640,744	9,923,601	1,108,038	7,477,091
Operating expense	566,639	3,421,254	737,156	2,939,025	476,401	3,080,546	468,616	2,654,448
Personnel expenses	126,522	1,266,249	185,300	1,259,870	80,799	1,108,236	177,450	1,133,473
Depreciation & Amortisation	238,009	426,987	236,770	485,013	221,386	384,593	222,208	458,077
Operating Profit	1,975,983	5,419,586	80,344	3,305,411	1,862,179	5,530,209	99,742	3,253,098
Non operating income	6,147	7,633	2,883	3,442	2,489	3,951	2,940	3,442
Non operating expense	398,482	458,746	8,106	25,023	598,482	658,746	4,073	20,991
Profit before income tax	1,383,567	4,967,472	75,121	3,284,051	1,264,168	4,695,412	58,649	3,235,549
Income tax expense	421,272	1,524,555	100,778	1,067,654	398,838	1,454,793	90,425	1,025,730
Deferred Tax expense/(Income)	(61,172)	(41,172)	(23,311)	(23,311)	(61,172)	(41,172)	(46,576)	(46,576)
Profit for the period	1,003,467	3,481,090	(2,346)	2,237,777	908,502	3,281,771	2,800	2,244,399

Condensed Consolidated Statement of Comprehensive Income

	Current Year	Previous Year	Current Year	Previous Year
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Profit/Loss for the period	1,003,467	3,481,090	(2,346)	2,237,777
Other Comprehensive Income	134,481	356,764	109,368	133,138
Total Comprehensive Income	1,137,949	3,848,855	106,722	2,370,915

	Current Year	Previous Year	Current Year	Previous Year
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Basic earnings per share	18.80	18.80	12.19	12.19
Diluted earnings per share	18.80	18.80	12.19	12.19

	Current Year	Previous Year	Current Year	Previous Year
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Total comprehensive income attributable to:				
Equity holders of the Bank	1,115,178	3,809,573	96,764	2,397,571
Non-controlling interest	22,771	31,282	9,958	(24,715)
Total	1,137,949	3,848,855	106,722	2,370,915

Ratios as per NRB Directives

Ratios	Group				NMB			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Capital fund to RWA	12.07%	12.07%	12.91%	12.91%	12.03%	12.03%	12.84%	12.84%
Non performing loan (NPL) to total loan	3.76%	3.76%	3.51%	3.51%	3.72%	3.72%	3.60%	3.60%
Net Non performing loan to total loan	1.39%	1.39%	1.45%	1.45%	1.37%	1.37%	1.35%	1.35%
Total loan less provision to Total NPL (As per NRB Directives)	108.79%	108.79%	115.16%	115.16%	101.14%	101.14%	117.75%	117.75%
Cost of Funds (LCY YTD)	5.10%	5.10%	7.36%	5.06%	7.31%	5.06%	7.31%	5.06%
CO Ratio - Average of the Month	84.33%	84.33%	83.91%	84.33%	83.91%	84.33%	83.91%	84.33%
Base Rate - Average for the quarter	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%
Average Interest Spread (Calculated as per NRB Directives) - Last Month of Quarter	3.82%	3.82%	3.91%	3.82%	3.82%	3.82%	3.99%	3.99%
Additional Information:								
Tier 1 Capital to RWA	9.22%	9.22%	9.74%	9.74%	9.18%	9.18%	9.72%	9.72%
CET 1 Capital to RWA	9.22%	9.22%	9.74%	9.74%	9.18%	9.18%	9.72%	9.72%</