



RASTRIYA BANIJYA BANK LIMITED

Unaudited Financial Results
Fourth Quarter Ending FY 2081/82 (2024/25)

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

Particulars	Group		Bank	
	This Quarter Ending	Immediate Previous Year Ending (Audited)	This Quarter Ending	Immediate Previous Year Ending (Audited)
Assets				
Cash and cash equivalent	24,481,640,682	13,844,459,177	24,419,430,397	13,829,176,338
Due from Nepal Rastra Bank	56,906,901,268	35,651,222,900	56,906,901,268	35,651,222,900
Placement with Bank and Financial Institutions	-	-	-	-
Derivative financial instruments	5,432,885,520	3,750,229,152	5,432,885,520	3,750,229,152
Other trading assets	135,401,247	47,998,326	-	-
Loan and advances to B/FIs	10,184,824,564	11,951,002,615	10,184,824,564	11,951,002,615
Loans and advances to customers	294,188,460,222	245,595,467,455	294,188,460,222	245,595,467,455
Investment securities	148,259,391,259	151,827,125,794	148,094,149,259	151,611,075,174
Current tax assets	4,881,939,847	5,456,307,382	4,879,139,242	5,454,870,372
Investment in subsidiaries	-	-	400,000,000	400,000,000
Investment in associates	2,624,797,660	2,624,797,660	884,906,463	884,906,463
Investment property	319,952,526	305,587,157	319,952,526	305,587,157
Property Plant and equipment	30,120,461,003	30,470,934,920	30,116,428,299	30,467,336,350
Goodwill and Intangible assets	54,044,689	33,442,944	53,025,109	31,922,309
Deferred tax assets	-	1,145,982	-	-
Other assets	9,511,511,705	9,260,711,447	9,377,226,322	9,249,175,828
Total Assets	587,102,212,192	510,820,432,911	585,257,329,191	509,181,972,113
Liabilities				
Due to Bank and Financial Institutions	2,376,073,972	1,527,086,917	2,376,073,973	1,527,086,918
Due to Nepal Rastra Bank	-	-	-	-
Derivative financial instruments	5,423,350,000	3,735,200,000	5,423,350,000	3,735,200,000
Deposits from customers	500,173,904,246	428,857,833,840	500,414,680,516	429,187,763,750
Borrowing	60,000,000	60,000,000	60,000,000	60,000,000
Current Tax Liabilities	-	736,065	-	-
Provisions	331,556,211	331,443,227	331,556,211	331,443,227
Deferred tax liabilities	6,749,419,082	7,021,685,737	6,748,374,660	7,021,685,737
Other liabilities	11,735,495,321	14,738,512,248	11,486,429,169	14,580,911,877
Debt securities issued	5,000,582,191	2,500,582,191	5,000,582,191	2,500,582,191
Subordinated Liabilities	-	-	-	-
Total liabilities	531,850,381,023	458,773,080,225	531,841,046,720	458,944,673,700
Equity				
Share capital	15,637,377,055	15,637,377,055	15,637,377,055	15,637,377,055
Share premium	-	-	-	-
Retained earnings	1,866,236,035	313,081,432	303,496,264	(1,222,153,151)
Reserves	37,748,218,079	36,096,894,199	37,475,409,152	35,822,074,509
Total equity attributable to equity holders	55,251,831,169	52,047,352,686	53,416,282,471	50,237,298,413
Non-controlling interest	-	-	-	-
Total equity	55,251,831,169	52,047,352,686	53,416,282,471	50,237,298,413
Total liabilities and equity	587,102,212,192	510,820,432,911	585,257,329,191	509,181,972,113
Contingent liabilities and commitment	53,536,492,403	67,931,580,625	53,536,492,403	67,931,580,625
Net assets value per share	353.33	332.84	341.59	321.26

Condensed Consolidated Statement of Profit or Loss
For the Quarter Ended On 32 Ashad 2082 (16th July 2025)

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	7,150,256,242	27,144,046,392	7,313,879,046	29,764,967,180	7,147,688,191	27,129,847,930	7,302,358,831	29,742,608,798
Interest expense	4,173,349,576	17,048,243,364	5,240,839,411	19,696,561,410	4,169,732,270	17,047,433,045	5,244,384,854	19,712,368,200
Net interest income	2,976,906,666	10,095,803,028	2,073,039,635	10,068,405,770	2,977,955,921	10,082,414,885	2,057,973,977	10,030,240,598
Fees and commission income	545,007,432	1,908,332,902	376,583,799	1,295,409,209	556,653,307	1,847,887,005	326,602,591	1,225,748,820
Fees and commission expense	214,356,532	608,526,751	182,108,932	512,728,035	210,629,839	592,656,002	175,307,190	499,697,795
Net fee and commission income	330,650,900	1,299,806,151	194,474,867	782,681,174	346,023,468	1,255,231,003	151,295,401	726,051,025
Net interest, fee and commission income	3,307,557,566	11,395,609,179	2,267,514,502	10,851,086,944	3,323,979,389	11,337,645,888	2,209,269,378	10,756,291,623
Net trading income	66,397,861	153,297,021	(3,602,146)	53,797,476	38,138,382	129,498,964	11,485,349	51,190,570
Other operating income	904,800,886	1,395,803,880	293,819,206	640,174,974	849,243,384	1,376,592,519	391,141,759	737,381,808
Total operating income	4,278,756,313	12,944,710,080	2,557,731,562	11,545,059,394	4,211,361,155	12,843,737,371	2,611,896,486	11,544,864,001
Impairment charge/(reversal) for loans and other losses	(1,560,260,127)	713,235,046	336,015,684	1,146,469,251	(1,560,260,127)	713,235,046	336,015,684	1,146,469,251
Net operating income	5,839,016,440	12,231,475,034	2,221,715,878	10,398,590,143	5,771,621,282	12,130,502,325	2,275,880,802	10,398,394,750
Operating expense								
Personnel expenses	1,565,377,342	4,819,717,368	904,016,994	4,374,281,954	1,552,705,536	4,789,709,264	892,694,096	4,349,257,915
Other operating expense	410,391,603	1,386,759,904	479,528,052	1,352,605,852	410,050,250	1,372,028,250	479,200,444	1,345,484,913
Depreciation & Amortization	127,568,709	589,637,981	190,823,892	614,625,675	126,148,228	586,186,861	189,980,280	613,384,844
Operating Profit	3,735,678,786	5,435,359,781	647,346,940	4,057,076,662	3,682,717,268	5,382,577,950	714,005,982	4,090,267,078
Non operating income	49,195,667	69,864,770	73,847,447	96,906,730	49,195,667	69,864,770	73,847,447	96,906,730
Non operating expense	-	-	-	6,715,021	-	-	-	6,715,021
Share of profit of associates	-	-	242,414,684	242,414,684	-	-	-	-
Profit before income tax	3,784,874,453	5,505,224,551	963,609,071	4,389,683,055	3,731,912,935	5,452,442,720	787,853,429	4,180,458,787
Income tax expense	1,129,475,910	1,661,009,458	619,798,928	1,647,382,167	1,119,573,881	1,635,732,816	610,209,669	1,627,991,277
Current Tax	1,128,422,920	1,659,956,468	31,992,917	1,138,990,807	1,119,573,881	1,635,732,816	24,066,434	1,121,262,693
Deferred Tax	1,052,990	1,052,990	587,806,011	508,391,360	-	-	586,143,235	506,728,584
Profit for the period	2,655,398,543	3,844,215,093	343,810,143	2,742,300,888	2,612,339,054	3,816,709,904	177,643,760	2,552,467,510

Condensed Consolidated Statement of Comprehensive Income								
Profit/Loss for the period	2,655,398,543	3,844,215,093	343,810,143	2,742,300,888	2,612,339,054	3,816,709,904	177,643,760	2,552,467,510
Other Comprehensive Income	(1,217,850,714)	(639,671,880)	(3,158,072,599)	(2,120,269,508)	(1,215,904,680)	(637,725,846)	(3,231,223,795)	(2,193,420,705)
Total Comprehensive Income	1,437,547,829	3,204,543,213	(2,814,262,456)	622,031,380	1,396,434,374	3,178,984,058	(3,053,580,035)	359,046,805
Basic earnings per share		24.58		17.54		24.41		16.32
Diluted earnings per share		24.58		17.54		24.41		16.32
Profit attributable to:								
Equity holders of the Bank	1,437,547,829	3,204,543,213	(2,814,262,456)	622,031,380	1,396,434,374	3,178,984,058	(3,053,580,035)	359,046,805
Non-controlling interest	-	-	-	-	-	-	-	-
Total	1,437,547,829	3,204,543,213	(2,814,262,456)	622,031,380	1,396,434,374	3,178,984,058	(3,053,580,035)	359,046,805

Significant 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		11.84%		11.11%		11.84%		11.11%
Tier 1 Capital to RWA		9.46%		9.58%		9.46%		9.58%
CET 1 Capital to RWA		9.46%		9.58%		9.46%		9.58%
Return on Equity		7.39%		5.24%		7.60%		5.03%
Return on Assets		0.75%		0.69%		0.75%		0.65%
Non-Performing Loan (NPL) to Total Loan		3.59%		4.28%		3.59%		4.28%
Total Loan Loss Provision to Total NPL		110.28%		102.89%		110.28%		102.89%
Cost of Funds		3.33%		4.89%		3.33%		4.89%
Credit to Deposit Ratio		62.39%		60.82%		62.39%		60.82%
Base Rate		4.78%		6.71%		4.78%		6.71%
Base Rate (Quarterly Average)		4.89%		7.01%		4.89%		7.01%
Interest Rate Spread		3.75%		3.98%		3.75%		3.98%

Statement of Distributable Profit or Loss
For the Quarter Ended On 32 Ashad 2082 (16th July 2025)

Particulars	Current Year	Previous Year Corresponding
Net profit or (loss) upto Fourth Quarter of FY 2081/82	3,816,709,904	2,552,467,510
<u>Appropriations:</u>		
a. General reserve	(763,341,981)	(510,493,502)
b. Foreign exchange fluctuation fund	(10,854,061)	(1,413,399)
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	2,284,952	18,712,076
e. Employees' training fund	(30,775,689)	22,215,547
f. Other	(511,207,120)	(247,000,000)
Profit or (loss) before regulatory adjustment	2,502,816,005	1,834,488,232
<u>Regulatory adjustment:</u>		
a. Interest receivable (-)/ previous accrued interest received (+)	218,484,824	(5,989,150)
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 (-)	35,128,400	(72,225,196)
e. Deferred tax assets recognised (-)/reversal (+)	-	9,779,983
f. Goodwill recognised (-)/impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Actuarial loss recognised (-)/reversal (+)	(840,000,000)	(3,046,558,549)
i. Other	(390,779,814)	-
Net profit for the Fourth Quarter of F/Y 2081/82 available for distribution	1,525,649,415	(1,280,504,680)
Opening Retained Earning as on Shrawan 1, 2081	(1,222,153,151)	58,351,529
Adjustment (+/-)	-	-
<u>Distribution:</u>		
Bonus shares issued	-	-
Cash dividend paid	-	-
Total Distributable profit or (loss) as on Fourth Quarter end 2081/82	303,496,264	(1,222,153,151)
Annualised Distributable Profit/(Loss) per share	1.94	(7.82)

Notes

- The above financial statements have been prepared based on the Unified Directive 2081 issued by NRB and are NFRS compliant.
- Loans and Advances to customers include accrued interest and employee loans and are presented net of impairment charges. Interest accruals and impairment charges have been recognised as per NFRS 9-Expected Credit Loss Related Guidelines, 2024.
- Group represents the Bank and its wholly owned subsidiaries RBB Merchant Banking Limited and R.B.B. Securities Company Limited.
- Intra-group transactions have been eliminated in the above consolidated financial statements.
- Staff Bonus calculated as per prevailing Bonus Act and Regulation has been included in personnel expenses.
- Interest rate spread of FY 2081/82 Fourth Quarter has been calculated as per NRB Directive 2081.
- Corresponding previous period figures have been regrouped/ rearranged/re-classified wherever necessary.
- The above figures are subject to change based on the direction of statutory auditor and/ or regulator.
- Above quarterly financial results are also available in the bank's website: www.rbb.com.np