



RASTRIYA BANIJYA BANK LIMITED

Unaudited Financial Results

First Quarter Ending FY 2082/83 (2025/26)

Condensed Consolidated Statement of Financial Position

As on Quarter Ended 31 Ashoj 2082 (17th October 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	25,562,154,592	24,481,640,682	25,288,694,832	24,419,430,397
Due from Nepal Rastra Bank	40,593,633,800	56,906,901,268	40,593,633,800	56,906,901,268
Placement with Bank and Financial Institutions	-	-	-	-
Derivative financial instruments	7,407,718,480	5,432,885,520	7,407,718,480	5,432,885,520
Other trading assets	112,812,847	135,401,247	-	-
Loan and advances to B/FIs	9,606,921,325	10,184,824,564	9,606,921,325	10,184,824,564
Loans and advances to customers	303,226,495,889	294,188,460,222	303,226,495,889	294,188,460,222
Investment securities	171,707,219,320	148,259,391,259	171,483,477,320	148,094,149,259
Current tax assets	4,648,578,637	4,881,939,847	4,646,202,729	4,879,139,242
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	256,711,776	319,952,526	256,711,776	319,952,526
Property Plant and equipment	30,052,535,908	30,120,461,003	30,048,348,699	30,116,428,299
Goodwill and Intangible assets	50,011,528	54,044,689	49,069,026	53,025,109
Deferred tax assets	-	-	-	-
Other assets	16,941,845,325	9,511,511,704	16,757,987,844	9,377,226,322
Total Assets	612,791,437,087	587,102,212,191	610,650,168,183	585,257,329,191
Liabilities				
Due to Bank and Financial Institutions	2,396,169,803	2,376,073,972	2,396,169,804	2,376,073,974
Due to Nepal Rastra Bank	-	-	-	-
Derivative financial instruments	7,372,037,986	5,423,350,000	7,372,037,986	5,423,350,000
Deposits from customers	528,059,812,963	500,173,904,246	528,094,812,963	500,414,680,516
Borrowing	60,000,000	60,000,000	60,000,000	60,000,000
Current Tax Liabilities	424,697	-	-	-
Provisions	331,556,211	331,556,211	331,556,211	331,556,211
Deferred tax liabilities	6,749,419,082	6,749,419,082	6,748,374,660	6,748,374,660
Other liabilities	6,866,432,086	11,735,495,321	6,533,467,906	11,486,429,169
Debt securities issued	5,098,732,876	5,000,582,191	5,098,732,876	5,000,582,191
Subordinated Liabilities	-	-	-	-
Total liabilities	556,934,585,704	531,850,381,023	556,635,152,406	531,841,046,721
Equity				
Share capital	15,637,377,055	15,637,377,055	15,637,377,055	15,637,377,055
Share premium	-	-	-	-
Retained earnings	1,783,751,713	1,866,236,035	214,725,034	303,496,263
Reserves	38,435,722,615	37,748,218,078	38,162,913,688	37,475,409,152
Total equity attributable to equity holders	55,856,851,383	55,251,831,168	54,015,015,777	53,416,282,470
Non-controlling interest	-	-	-	-
Total equity	55,856,851,383	55,251,831,168	54,015,015,777	53,416,282,470
Total liabilities and equity	612,791,437,087	587,102,212,191	610,650,168,183	585,257,329,191
Contingent liabilities and commitment	48,242,282,292	53,536,492,403	48,242,282,292	53,536,492,403
Net assets value per share	357.20	353.33	345.42	341.59

Condensed Consolidated Statement of Profit or Loss
For the Quarter Ended On 31 Ashoj 2082 (17th October 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	7,113,062,397	7,113,062,397	6,841,872,882	6,841,872,882	7,109,899,703	7,109,899,703	6,826,730,703	6,826,730,703
Interest expense	4,189,402,434	4,189,402,434	4,636,440,521	4,636,440,521	4,189,327,151	4,189,327,151	4,652,247,334	4,652,247,334
Net interest income	2,923,659,963	2,923,659,963	2,205,432,361	2,205,432,361	2,920,572,552	2,920,572,552	2,174,483,369	2,174,483,369
Fees and commission income	446,883,180	446,883,180	435,092,970	435,092,970	446,883,180	446,883,180	410,102,963	410,102,963
Fees and commission expense	126,182,124	126,182,124	117,796,298	117,796,298	119,906,957	119,906,957	111,228,304	111,228,304
Net fee and commission income	320,701,056	320,701,056	317,296,672	317,296,672	326,976,223	326,976,223	298,874,659	298,874,659
Net interest, fee and commission income	3,244,361,019	3,244,361,019	2,522,729,033	2,522,729,033	3,247,548,775	3,247,548,775	2,473,358,028	2,473,358,028
Net trading income	212,181,088	212,181,088	(3,690,902)	(3,690,902)	226,176,541	226,176,541	(10,863,940)	(10,863,940)
Other operating income	274,793,079	274,793,079	102,355,944	102,355,944	233,788,036	233,788,036	103,951,944	103,951,944
Total operating income	3,731,335,186	3,731,335,186	2,621,394,075	2,621,394,075	3,707,513,352	3,707,513,352	2,566,446,032	2,566,446,032
Impairment charge/(reversal) for loans and other losses	974,935,763	974,935,763	743,868,366	743,868,366	974,935,763	974,935,763	743,868,366	743,868,366
Net operating income	2,756,399,423	2,756,399,423	1,877,525,709	1,877,525,709	2,732,577,589	2,732,577,589	1,822,577,666	1,822,577,666
Operating expense								
Personnel expenses	1,434,904,761	1,434,904,761	1,122,755,214	1,122,755,214	1,427,368,293	1,427,368,293	1,111,742,813	1,111,742,813
Other operating expense	311,417,301	311,417,301	346,445,040	346,445,040	307,463,154	307,463,154	343,896,249	343,896,249
Depreciation & Amortization	145,908,645	145,908,645	153,480,048	153,480,048	145,335,945	145,335,945	153,215,761	153,215,761
Operating Profit	864,168,716	864,168,716	254,845,407	254,845,407	852,410,197	852,410,197	213,722,843	213,722,843
Non operating income	2,923,098	2,923,098	2,452,456	2,452,456	2,923,098	2,923,098	2,452,456	2,452,456
Non operating expense	-	-	-	-	-	-	-	-
Share of profit of associates	-	-	-	-	-	-	-	-
Profit before income tax	867,091,814	867,091,814	257,297,863	257,297,863	855,333,295	855,333,295	216,175,299	216,175,299
Income tax expense	262,071,600	262,071,600	74,996,522	74,996,522	256,599,989	256,599,989	64,872,371	64,872,371
Current Tax	262,071,600	262,071,600	74,996,522	74,996,522	256,599,989	256,599,989	64,872,371	64,872,371
Deferred Tax	-	-	-	-	-	-	-	-
Profit for the period	605,020,214	605,020,214	182,301,341	182,301,341	598,733,306	598,733,306	151,302,928	151,302,928
Condensed Consolidated Statement of Comprehensive Income								
Profit/Loss for the period	605,020,214	605,020,214	182,301,341	182,301,341	598,733,306	598,733,306	151,302,928	151,302,928
Other Comprehensive Income	-	-	-	-	-	-	-	-
Total Comprehensive Income	605,020,214	605,020,214	182,301,341	182,301,341	598,733,306	598,733,307	151,302,928	151,302,928
Basic earnings per share		15.48		17.54		15.32		16.32
Diluted earnings per share		15.48		17.54		15.32		16.32
Profit attributable to:								
Equity holders of the Bank	605,020,214	605,020,214	182,301,341	182,301,341	598,733,306	598,733,307	151,302,928	151,302,928
Non-controlling interest	-	-	-	-	-	-	-	-
Total	605,020,214	605,020,214	182,301,341	182,301,341	598,733,306	598,733,307	151,302,928	151,302,928

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		11.64%		12.57%		11.64%		12.57%
Tier 1 Capital to RWA		9.22%		10.51%		9.22%		10.51%
CET 1 Capital to RWA		9.22%		10.51%		9.22%		10.51%
Return on Equity		4.38%		1.33%		4.46%		1.14%
Return on Assets		0.41%		0.14%		0.40%		0.12%
Non-Performing Loan (NPL) to Total Loan		3.83%		4.23%		3.83%		4.23%
Total Loan Loss Provision to Total NPL		108.56%		97.32%		108.56%		97.32%
Cost of Funds		3.16%		4.27%		3.16%		4.27%
Credit to Deposit Ratio		60.79%		64.40%		60.79%		64.40%
Base Rate		4.54%		6.05%		4.54%		6.05%
Base Rate (Quarterly Average)		4.64%		6.15%		4.64%		6.15%
Interest Rate Spread		3.62%		3.99%		3.62%		3.99%

Statement of Distributable Profit or Loss For the Quarter Ended On 31 Ashoj 2082 (17th October 2025)

Particulars	Current Year upto this quarter	Previous Year Corresponding quarter
Net profit or (loss) upto First Quarter of FY 2082/83	598,733,306	151,302,928
Appropriations:		
a. General reserve	(119,746,661)	(30,260,586)
b. Foreign exchange fluctuation fund	-	(858,309)
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(958,850)	23,419,591
e. Employees' training fund	(84,792,308)	(70,625,708)
f. Other	(229,166,667)	(156,250,000)
Profit or (loss) before regulatory adjustment	164,068,821	(83,272,084)
Regulatory adjustment:		
a. Interest recievable (-)/ previous accrued interest received (+)	(239,558,259)	(279,540,100)
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 (-)	33,223,528	5,280,032
e. Deferred tax assets recognised (-)/reversal (+)	-	-
f. Goodwill recognised (-)/impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	-	-
i. Other	(46,505,319)	-
Net profit for the First Quarter of F/Y 2082/83 available for distribution	(88,771,229)	(357,532,152)
Opening Retained Earning as on Shrawan 1, 2082	303,496,264	582,196,260
Adjustment (+/-)	-	-
Distribution:		
Bonus shares issued	-	-
Cash dividend paid	-	-
Total Distributable profit or (loss) as on First Quarter end 2082/83	214,725,034	224,664,108
Annualised Distributable Profit/(Loss) per share	5.49	5.75

Notes

- The above financial statements have been prepared based on the Unified Directive 2081 issued by NRB and are NFRS compliant. The Bank has opted carve-outs on NFRS as issued by The Institute of Chartered Accountants of Nepal wherever applicable.
- 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 2082/83 First 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