



RASTRIYA BANIJYA BANK LIMITED

Unaudited Financial Results
Second Quarter Ending FY 2082/83 (2025/26)

Condensed Consolidated Statement of Financial Position As on Quarter Ended 30 Poush 2082 (14th January 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	29,569,119,584	24,481,640,761	29,526,727,521	24,419,430,397
Due from Nepal Rastra Bank	33,027,532,941	56,906,901,268	33,027,532,941	56,906,901,268
Placement with Bank and Financial Institutions	-	-	-	-
Derivative financial instruments	7,392,779,840	5,432,885,520	7,392,779,840	5,432,885,520
Other trading assets	128,161,499	135,401,247	-	-
Loan and advances to B/FIs	9,669,526,868	10,184,824,563	9,669,526,868	10,184,824,564
Loans and advances to customers	310,821,918,175	292,337,157,586	310,821,918,175	292,337,157,586
Investment securities	201,427,151,184	148,255,960,467	201,255,209,184	148,090,718,467
Current tax assets	6,289,822,527	6,516,139,047	6,287,446,619	6,513,489,280
Investment in subsidiaries	-	-	400,000,000	400,000,000
Investment in associates	2,905,592,613	2,905,592,613	885,192,163	885,192,163
Investment property	288,768,776	319,952,526	288,768,776	319,952,526
Property Plant and equipment	30,285,665,722	30,410,367,057	30,277,482,379	30,406,334,352
Goodwill and Intangible assets	47,302,176	54,044,688	46,431,637	53,025,109
Deferred tax assets	-	-	-	-
Other assets	17,874,499,652	9,830,417,199	17,686,782,159	9,696,049,301
Total Assets	649,727,841,557	587,771,284,542	647,565,798,262	585,645,960,533
Liabilities				
Due to Bank and Financial Institutions	2,397,959,263	2,376,073,972	2,397,959,263	2,376,073,973
Due to Nepal Rastra Bank	-	-	-	-
Derivative financial instruments	7,452,050,000	5,423,350,000	7,452,050,000	5,423,350,000
Deposits from customers	560,651,741,253	500,141,659,372	560,661,741,253	500,414,680,516
Borrowing	60,000,000	60,000,000	60,000,000	60,000,000
Current Tax Liabilities	424,697	-	-	-
Provisions	328,705,595	328,705,595	328,705,595	328,705,595
Deferred tax liabilities	7,856,474,121	7,813,917,342	7,855,429,699	7,812,872,920
Other liabilities	9,832,969,105	12,331,397,398	9,761,212,551	12,050,801,158
Debt securities issued	5,000,000,000	5,000,582,191	5,000,000,000	5,000,582,191
Subordinated Liabilities	-	-	-	-
Total liabilities	593,580,324,034	533,475,685,870	593,517,098,361	533,467,066,353
Equity				
Share capital	15,637,377,055	15,637,377,055	15,637,377,055	15,637,377,055
Share premium	-	-	-	-
Retained earnings	1,240,113,147	649,584,238	(241,857,406)	(850,273,187)
Reserves	39,270,027,321	38,008,637,379	38,653,180,252	37,391,790,312
Total equity attributable to equity holders	56,147,517,523	54,295,598,672	54,048,699,901	52,178,894,180
Non-controlling interest	-	-	-	-
Total equity	56,147,517,523	54,295,598,672	54,048,699,901	52,178,894,180
Total liabilities and equity	649,727,841,557	587,771,284,542	647,565,798,262	585,645,960,533
Contingent liabilities and commitment	53,183,944,823	53,536,492,403	53,183,944,823	53,536,492,403
Net assets value per share	359.06	347.22	345.64	333.68

Condensed Consolidated Statement of Profit or Loss
For the Quarter Ended On 30 Poush 2082 (14th January 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	7,376,404,516	14,489,466,913	6,485,043,736	13,326,916,618	7,374,155,200	14,484,054,903	6,490,358,152	13,317,088,855
Interest expense	4,191,362,176	8,380,764,610	4,273,794,187	8,910,234,708	4,191,362,176	8,380,689,327	4,257,912,374	8,910,159,708
Net interest income	3,185,042,340	6,108,702,303	2,211,249,549	4,416,681,910	3,182,793,024	6,103,365,576	2,232,445,778	4,406,929,147
Fees and commission income	514,381,115	961,264,295	498,295,137	933,388,107	456,105,053	902,988,233	471,471,170	881,574,133
Fees and commission expense	133,781,215	259,963,339	131,038,853	248,835,151	130,764,624	250,671,581	129,507,074	240,735,378
Net fee and commission income	380,599,900	701,300,956	367,256,284	684,552,956	325,340,429	652,316,652	341,964,096	640,838,755
Net interest, fee and commission income	3,565,642,240	6,810,003,259	2,578,505,833	5,101,234,866	3,508,133,453	6,755,682,228	2,574,409,874	5,047,767,902
Net trading income	(111,735,546)	100,445,542	33,101,457	29,410,555	(114,118,180)	112,058,361	51,657,740	40,793,800
Other operating income	193,072,877	467,865,956	192,495,200	294,851,144	262,054,553	495,842,589	225,286,267	329,238,211
Total operating income	3,646,979,571	7,378,314,757	2,804,102,490	5,425,496,565	3,656,069,826	7,363,583,178	2,851,353,881	5,417,799,913
Impairment charge/(reversal) for loans and other losses	498,845,368	1,473,781,131	498,636,072	1,242,504,438	498,845,368	1,473,781,131	498,636,072	1,242,504,438
Net operating income	3,148,134,203	5,904,533,626	2,305,466,418	4,182,992,127	3,157,224,458	5,889,802,047	2,352,717,809	4,175,295,475
Operating expense								
Personnel expenses	1,026,770,408	2,461,675,169	1,020,873,752	2,143,628,966	1,021,397,324	2,448,765,617	1,020,704,945	2,132,447,758
Other operating expense	369,861,751	681,279,052	311,870,152	658,315,192	366,164,962	673,628,116	307,185,296	651,081,545
Depreciation & Amortization	97,241,917	243,150,562	153,895,785	307,375,833	96,890,629	242,226,574	153,476,661	306,692,422
Operating Profit	1,654,260,127	2,518,428,843	818,826,729	1,073,672,136	1,672,771,543	2,525,181,740	871,350,907	1,085,073,750
Non operating income	2,761,306	5,684,404	2,521,633	4,974,089	2,761,306	5,684,404	2,521,633	4,974,089
Non operating expense	1,571,040	1,571,040	-	-	1,571,040	1,571,040	-	-
Share of profit of associates	-	-	-	-	-	-	-	-
Profit before income tax	1,655,450,393	2,522,542,207	821,348,362	1,078,646,225	1,673,961,809	2,529,295,104	873,872,540	1,090,047,839
Income tax expense	507,850,905	769,922,505	263,220,364	338,216,886	502,188,542	758,788,531	262,141,980	327,014,351
Current Tax	507,850,905	769,922,505	263,220,364	338,216,886	502,188,542	758,788,531	262,141,980	327,014,351
Deferred Tax	-	-	-	-	-	-	-	-
Profit for the period	1,147,599,488	1,752,619,702	558,127,998	740,429,339	1,171,773,267	1,770,506,573	611,730,560	763,033,488
Condensed Consolidated Statement of Comprehensive Income								
Profit/Loss for the period	1,147,599,488	1,752,619,702	558,127,998	740,429,339	1,171,773,267	1,770,506,573	611,730,560	763,033,488
Other Comprehensive Income	99,299,147	99,299,147	578,178,834	578,178,834	99,299,146	99,299,146	578,178,834	578,178,834
Total Comprehensive Income	1,246,898,635	1,851,918,849	1,136,306,832	1,318,608,173	1,271,072,413	1,869,805,719	1,189,909,394	1,341,212,322
Basic earnings per share		22.42		9.76		22.64		9.76
Diluted earnings per share		22.42		9.76		22.64		9.76
Profit attributable to:								
Equity holders of the Bank	1,246,898,635	1,851,918,849	1,136,306,832	1,318,608,173	1,271,072,413	1,869,805,719	1,189,909,394	1,341,212,322
Non-controlling interest	-	-	-	-	-	-	-	-
Total	1,246,898,635	1,851,918,849	1,136,306,832	1,318,608,173	1,271,072,413	1,869,805,719	1,189,909,394	1,341,212,322

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		11.33%		11.06%		11.33%		11.06%
Tier 1 Capital to RWA		8.94%		9.33%		8.94%		9.33%
CET 1 Capital to RWA		8.94%		9.33%		8.94%		9.33%
Return on Equity		6.46%		1.33%		6.67%		3.04%
Return on Assets		0.60%		0.14%		0.57%		0.30%
Non-Performing Loan (NPL) to Total Loan		4.36%		4.96%		4.36%		4.96%
Total Loan Loss Provision to Total NPL		106.74%		90.57%		106.74%		90.57%
Cost of Funds		3.04%		3.81%		3.04%		3.81%
Credit to Deposit Ratio		59.49%		63.20%		59.49%		63.20%
Base Rate		4.36%		5.44%		4.36%		5.44%
Base Rate (Quarterly Average)		4.42%		5.64%		4.42%		5.64%
Interest Rate Spread		3.54%		3.96%		3.54%		3.96%

Statement of Distributable Profit or Loss For the Quarter Ended On 30 Poush 2082 (14th January 2025)

Particulars	Current Year upto this quarter	Previous Year Corresponding quarter
Net profit or (loss) upto Second Quarter of FY 2082/83	1,770,506,573	763,033,488
<u>Appropriations:</u>		
a. General reserve	(354,101,315)	(152,606,698)
b. Foreign exchange fluctuation fund	(2,590,856)	(2,354,207)
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(9,873,758)	20,492,418
e. Employees' training fund	(51,417,523)	(58,634,157)
f. Other	(458,333,333)	(250,000,000)
Profit or (loss) before regulatory adjustment	894,189,788	319,930,844
<u>Regulatory adjustment:</u>		
a. Interest receivable (-)/ previous accrued interest received (+)	(296,117,222)	(62,708,781)
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 (-)	16,382,383	46,846,471
e. Deferred tax assets recognised (-)/reversal (+)	128,966,566	-
f. Goodwill recognised (-)/impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Actuarial loss recognised (-)/reversal (+)	-	-
i. Other	(135,005,734)	(341,061,149)
Net profit for the Second Quarter of F/Y 2082/83 available for distribution	608,415,781	(36,992,615)
Opening Retained Earning as on Shrawan 1, 2082	(850,273,187)	(1,259,145,765)
Adjustment (+/-)	-	-
<u>Distribution:</u>		
Bonus shares issued	-	-
Cash dividend paid	-	-
Total Distributable profit or (loss) as on Second Quarter end 2082/83	(241,857,406)	(1,296,138,380)
Annualised Distributable Profit/(Loss) per share	(3.09)	(16.10)

Notes

- The above financial statements have been prepared based on the Unified Directive 2082 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. Impairment charges and interest accruals have been recognised as per NFRS 9-Expected Credit Loss Related Guidelines, 2024 and Guidance note on Interest Income Recognition 2025 issued by NRB respectively.
- 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 Second Quarter has been calculated as per NRB Directive 2082.
- 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