



## RASTRIYA BANIJYA BANK LIMITED

Unaudited Financial Results

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

### Condensed Consolidated Statement of Financial Position

As on Quarter Ended 30 Chaitra 2082 ( 13th April 2026)

Particulars	Group		Bank	
	This Quarter Ending	Immediate Previous Year Ending (Audited)	This Quarter Ending	Immediate Previous Year Ending (Audited)
<b>Assets</b>				
Cash and cash equivalent	30,732,755,314	24,481,640,761	30,690,363,251	24,419,430,397
Due from Nepal Rastra Bank	49,646,475,414	56,906,901,268	49,646,475,414	56,906,901,268
Placement with Bank and Financial Institutions	-	-	-	-
Derivative financial instruments	7,311,288,240	5,432,885,520	7,311,288,240	5,432,885,520
Other trading assets	128,161,499	135,401,247	-	-
Loan and advances to B/FIs	9,043,400,330	10,184,824,563	9,043,400,330	10,184,824,564
Loans and advances to customers	322,878,989,635	292,337,157,586	322,878,989,635	292,337,157,586
Investment securities	210,671,676,487	148,255,960,467	210,499,734,487	148,090,718,467
Current tax assets	6,375,457,858	6,516,139,047	6,373,081,950	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	310,992,651	319,952,526	310,992,651	319,952,526
Property Plant and equipment	30,162,927,477	30,410,367,057	30,154,744,134	30,406,334,352
Goodwill and Intangible assets	42,524,599	54,044,688	41,654,060	53,025,109
Deferred tax assets	-	-	-	-
Other assets	17,865,583,396	9,830,417,199	17,677,865,905	9,696,049,301
<b>Total Assets</b>	<b>688,075,825,512</b>	<b>587,771,284,542</b>	<b>685,913,782,219</b>	<b>585,645,960,533</b>
<b>Liabilities</b>				
Due to Bank and Financial Institutions	3,218,351,783	2,376,073,972	3,218,351,783	2,376,073,973
Due to Nepal Rastra Bank	-	-	-	-
Derivative financial instruments	7,375,500,000	5,423,350,000	7,375,500,000	5,423,350,000
Deposits from customers	597,952,830,657	500,141,659,372	597,962,830,657	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	9,052,105,177	12,331,397,398	8,980,348,623	12,050,801,158
Debt securities issued	5,092,363,011	5,000,582,191	5,092,363,013	5,000,582,191
Subordinated Liabilities	-	-	-	-
<b>Total Liabilities</b>	<b>630,936,755,041</b>	<b>533,475,685,870</b>	<b>630,873,529,370</b>	<b>533,467,066,353</b>
<b>Equity</b>				
Share capital	15,637,377,055	15,637,377,055	15,637,377,055	15,637,377,055
Share premium	-	-	-	-
Retained earnings	1,798,128,518	649,584,238	316,157,965	(850,273,187)
Reserves	39,703,564,898	38,008,637,379	39,086,717,829	37,391,790,312
<b>Total equity attributable to equity holders</b>	<b>57,139,070,471</b>	<b>54,295,598,672</b>	<b>55,040,252,849</b>	<b>52,178,894,180</b>
<b>Non-controlling interest</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total equity</b>	<b>57,139,070,471</b>	<b>54,295,598,672</b>	<b>55,040,252,849</b>	<b>52,178,894,180</b>
<b>Total liabilities and equity</b>	<b>688,075,825,512</b>	<b>587,771,284,542</b>	<b>685,913,782,219</b>	<b>585,645,960,533</b>
<b>Contingent liabilities and commitment</b>	<b>52,968,117,284</b>	<b>71,092,396,892</b>	<b>52,968,117,284</b>	<b>71,092,396,892</b>
<b>Net assets value per share</b>	<b>365.40</b>	<b>347.22</b>	<b>351.98</b>	<b>333.68</b>

**Condensed Consolidated Statement of Profit or Loss**  
**For the Quarter Ended On 30 Chaitra 2082 ( 13th April 2026 )**

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	6,760,478,664	21,249,945,577	6,666,873,532	19,993,790,150	6,760,478,664	21,244,533,567	6,665,070,884	19,982,159,739
Interest expense	4,155,105,239	12,535,869,849	3,964,659,080	12,874,893,788	4,155,105,239	12,535,794,566	3,967,541,067	12,877,700,775
<b>Net interest income</b>	<b>2,605,373,425</b>	<b>8,714,075,728</b>	<b>2,702,214,452</b>	<b>7,118,896,362</b>	<b>2,605,373,425</b>	<b>8,708,739,001</b>	<b>2,697,529,817</b>	<b>7,104,458,964</b>
Fees and commission income	468,043,866	1,429,308,161	429,937,363	1,363,325,470	468,043,866	1,371,032,099	409,659,565	1,291,233,698
Fees and commission expense	160,459,829	420,423,168	145,335,068	394,170,219	160,459,829	411,131,410	141,290,785	382,026,163
<b>Net fee and commission income</b>	<b>307,584,037</b>	<b>1,008,884,993</b>	<b>284,602,295</b>	<b>969,155,251</b>	<b>307,584,037</b>	<b>959,900,689</b>	<b>268,368,780</b>	<b>909,207,535</b>
<b>Net interest, fee and commission income</b>	<b>2,912,957,462</b>	<b>9,722,960,721</b>	<b>2,986,816,747</b>	<b>8,088,051,613</b>	<b>2,912,957,462</b>	<b>9,668,639,690</b>	<b>2,965,898,597</b>	<b>8,013,666,499</b>
Net trading income	80,195,805	180,641,347	57,488,605	86,899,160	80,195,805	192,254,166	50,566,782	91,360,582
Other operating income	262,518,072	730,384,028	196,151,850	491,002,994	262,518,072	758,360,661	198,110,924	527,349,135
<b>Total operating income</b>	<b>3,255,671,339</b>	<b>10,633,986,096</b>	<b>3,240,457,202</b>	<b>8,665,953,767</b>	<b>3,255,671,339</b>	<b>10,619,254,517</b>	<b>3,214,576,303</b>	<b>8,632,376,216</b>
Impairment charge/(reversal) for loans and other losses	(82,465,718)	1,391,315,413	1,030,990,735	2,273,495,173	(82,465,718)	1,391,315,413	1,030,990,735	2,273,495,173
<b>Net operating income</b>	<b>3,338,137,057</b>	<b>9,242,670,683</b>	<b>2,209,466,467</b>	<b>6,392,458,594</b>	<b>3,338,137,057</b>	<b>9,227,939,104</b>	<b>2,183,585,568</b>	<b>6,358,881,043</b>
<b>Operating expense</b>								
Personnel expenses	1,473,493,877	3,935,169,046	1,110,711,060	3,254,340,026	1,473,493,877	3,922,259,494	1,104,555,970	3,237,003,728
Other operating expense	255,260,853	936,539,905	318,053,109	976,368,301	255,260,853	928,888,969	310,896,455	961,978,000
Depreciation & Amortization	194,569,617	437,720,179	154,693,439	462,069,272	194,569,617	436,796,191	153,346,211	460,038,633
<b>Operating Profit</b>	<b>1,414,812,710</b>	<b>3,933,241,553</b>	<b>626,008,859</b>	<b>1,699,680,995</b>	<b>1,414,812,710</b>	<b>3,939,994,450</b>	<b>614,786,932</b>	<b>1,699,860,682</b>
Non operating income	2,453,364	8,137,768	15,695,014	20,669,103	2,453,364	8,137,768	15,695,014	20,669,103
Non operating expense	761,861	2,332,901	-	-	761,861	2,332,901	-	-
Share of profit of associates	-	-	-	-	-	-	-	-
<b>Profit before income tax</b>	<b>1,416,504,213</b>	<b>3,939,046,420</b>	<b>641,703,873</b>	<b>1,720,350,098</b>	<b>1,416,504,213</b>	<b>3,945,799,317</b>	<b>630,481,946</b>	<b>1,720,529,785</b>
<b>Income tax expense</b>								
Current Tax	424,951,265	1,194,873,770	193,316,662	531,533,548	424,951,265	1,183,739,796	189,144,584	516,158,935
Deferred Tax	-	-	-	-	-	-	-	-
<b>Profit for the period</b>	<b>991,552,948</b>	<b>2,744,172,650</b>	<b>448,387,211</b>	<b>1,188,816,550</b>	<b>991,552,948</b>	<b>2,762,059,521</b>	<b>441,337,362</b>	<b>1,204,370,850</b>
<b>Condensed Consolidated Statement of Comprehensive Income</b>								
Profit/Loss for the period	991,552,948	2,744,172,650	448,387,211	1,188,816,550	991,552,948	2,762,059,521	441,337,362	1,204,370,850
Other Comprehensive Income	-	99,299,147	-	578,178,834	99,299,146	99,299,146	-	578,178,834
<b>Total Comprehensive Income</b>	<b>991,552,948</b>	<b>2,843,471,797</b>	<b>448,387,211</b>	<b>1,766,995,384</b>	<b>1,090,852,094</b>	<b>2,861,358,667</b>	<b>441,337,362</b>	<b>1,782,549,684</b>
Basic earnings per share		23.40		10.27		23.55		10.27
Diluted earnings per share		23.40		10.27		23.55		10.27
<b>Profit attributable to:</b>								
Equity holders of the Bank	991,552,948	2,843,471,797	448,387,211	1,766,995,384	1,090,852,094	2,861,358,667	441,337,362	1,782,549,684
Non-controlling interest	-	-	-	-	-	-	-	-
<b>Total</b>	<b>991,552,948</b>	<b>2,843,471,797</b>	<b>448,387,211</b>	<b>1,766,995,384</b>	<b>1,090,852,094</b>	<b>2,861,358,667</b>	<b>441,337,362</b>	<b>1,782,549,684</b>

**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		11.60%		11.01%		11.60%		11.01%
Tier 1 Capital to RWA		9.21%		9.23%		9.21%		9.23%
CET 1 Capital to RWA		9.21%		9.23%		9.21%		9.23%
Return on Equity		6.74%		1.33%		6.87%		3.20%
Return on Assets		0.62%		0.14%		0.58%		0.32%
Non-Performing Loan (NPL) to Total Loan		4.48%		4.69%		4.48%		4.69%
Total Loan Loss Provision to Total NPL		99.89%		98.98%		99.89%		98.98%
Cost of Funds		2.97%		3.48%		2.97%		3.48%
Credit to Deposit Ratio		57.24%		64.37%		57.24%		64.37%
Base Rate		4.21%		5.02%		4.21%		5.02%
Base Rate (Quarterly Average)		4.25%		5.14%		4.25%		5.14%
Interest Rate Spread		3.44%		3.94%		3.44%		3.94%

**Statement of Distributable Profit or Loss  
For the Quarter Ended On 30 Chaitra 2082 ( 13th April 2026 )**

Particulars	Current Year upto this quarter	Previous Year Corresponding quarter
<b>Net profit or (loss) upto Third Quarter of FY 2082/83</b>	<b>2,762,059,521</b>	<b>1,204,370,850</b>
<b>Appropriations:</b>		
a. General reserve	(552,411,904)	(240,874,170)
b. Foreign exchange fluctuation fund	(3,791,483)	(10,251,251)
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(14,734,077)	22,535,327
e. Employees' training fund	(40,945,164)	(47,998,179)
f. Other	(687,500,000)	(375,000,000)
<b>Profit or (loss) before regulatory adjustment</b>	<b>1,462,676,894</b>	<b>552,782,577</b>
<b>Regulatory adjustment:</b>		
a. Interest receivable (-)/ previous accrued interest received (+)	(93,447,875)	(26,148,538)
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 (-)	4,707,070	35,128,400
e. Deferred tax assets recognised (-)/reversal (+)	-	-
f. Goodwill recognised (-)/impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Actuarial loss recognised (-)/reversal (+)	-	-
i. Other	(207,504,937)	(359,867,120)
<b>Net profit for the Third Quarter of F/Y 2082/83 available for distribution</b>	<b>1,166,431,152</b>	<b>201,895,319</b>
Opening Retained Earning as on Shrawan 1, 2082	(850,273,187)	(1,222,153,150)
Adjustment (+/-)	-	-
<b>Distribution:</b>		
Bonus shares issued	-	-
Cash dividend paid	-	-
<b>Total Distributable profit or (loss) as on Third Quarter end 2082/83</b>	<b>316,157,965</b>	<b>(1,020,257,831)</b>
Annualised Distributable Profit/(Loss) per share	2.70	(8.70)

**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 Third 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