

Rastriya Banijya Bank Limited

Unaudited Financial Results Second Quarter Ending FY 2079/80 (2022-23)

64,670,749,399

64,472,778,278

Condensed Consolidated Statement of Financial Position

As on Quarter Ended on 30 Poush 2079 (14 January 2023)

As on Quarter Ended on 50 Fousil 2079 (14 January 2025)						
	Gro		Bank			
Particulars	This Quarter Ending	Immediate Previous Year Ending (Audited)	This Quarter Ending	Immediate Previous Year Ending (Audited)		
Assets						
Cash and cash equivalent	8,060,519,283	7,892,303,947	8,045,679,952	7,880,097,707		
Due from Nepal Rastra Bank	12,135,262,069	16,423,317,544	12,135,262,069	16,423,317,544		
Placement with Bank and Financial Institutions	-	-	-	-		
Derivative financial instruments	-	-	-	-		
Other trading assets	40,343,262	38,657,684	-	-		
Loan and advances to B/FIs	15,723,702,920	16,533,783,954	15,723,702,920	16,533,783,954		
Loans and advances to customers	218,069,002,388	210,183,764,026	218,069,002,388	210,183,764,026		
Investment securities	58,841,225,644	65,571,036,406	58,647,305,644	65,377,116,406		
Current tax assets	3,736,086,823	3,637,462,515	3,736,594,768	3,636,497,060		
Investment in subsidiaries	-	-	200,000,000	200,000,000		
Investment in associates	243,942,610	243,942,610	206,111,100	206,111,100		
Investment property	185,205,339	177,265,441	185,205,339	177,265,441		
Property Plant and equipment	3,033,660,818	3,171,040,617	3,030,476,748	3,167,479,565		
Goodwill and Intangible assets	56,855,615	53,770,535	55,629,702	52,408,411		
Deferred tax assets	4,481,528	4,481,528	-	- 1		
Other assets	8,589,164,852	6,415,287,086	8,598,344,751	6,404,963,109		
Total Assets	328,719,453,150	330,346,113,895	328,633,315,381	330,242,804,324		
Liabilities						
Due to Bank and Financial Institutions	999,801,370	4,748,840,822	999,801,370	4,748,840,822		
Due to Nepal Rastra Bank	1,003,726,027	24,060,736,189	1,003,726,027	24,060,736,189		
Derivative financial instruments	-	-	-	-		
Deposits from customers	282,113,007,391	258,115,093,623	282,119,052,271	258,144,297,064		
Borrowing	59,999,932	60,000,000	59,999,932	60,000,000		
Current Tax Liabilities	-	-	-	-		
Provisions	415,139,951	375,716,839	415,139,951	375,716,839		
Deferred tax liabilities	320,002,617	320,002,617	320,002,617	320,002,617		
Other liabilities	6,797,344,958	7,318,635,102	6,763,789,585	7,247,149,648		
Debt securities issued	2,606,541,095	2,607,123,287	2,606,541,095	2,607,123,287		
Subordinated Liabilities	-	-	-	- 1		
Total liabilities	294,315,563,341	297,606,148,479	294,288,052,848	297,563,866,466		
Equity						
Share capital	15,637,377,054	14,940,359,099	15,637,377,054	14,940,359,099		
Share premium	-	-	-	- 1		
Retained earnings	1,893,344,861	1,919,406,055	1,878,998,587	1,863,442,017		
Reserves	16,873,167,895	15,880,200,262	16,828,886,892	15,875,136,742		
Total equity attributable to equity holders	34,403,889,809	32,739,965,416	34,345,262,533	32,678,937,858		
Non-controlling interest	-	-	-	-		
Total equity	34,403,889,809	32,739,965,416	34,345,262,533	32,678,937,858		
Total liabilities and equity	328,719,453,150	330,346,113,895	328,633,315,381	330,242,804,324		
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		ondensed Cons						
	For the Quarter ended on 30 Poush 2079 (14 Ja Group				anuary 2023) Bank			
Particulars	Curre	nt Year	. •	Corresponding	Curre	nt 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	7,454,979,228	14,806,484,188	4,574,957,689	9,123,350,671	7,451,703,648	14,797,377,690	4,565,329,405	9,113,586,21
Interest expense	4,629,080,844	8,790,855,125	2,392,871,867	4,590,360,893	4,629,080,844	8,790,855,125	2,389,610,143	4,590,360,893
Net interest income	2,825,898,384	6,015,629,063	2,182,085,822	4,532,989,778	2,822,622,804	6,006,522,565	2,175,719,262	4,523,225,32
Fees and commission income	264,199,910	502,815,885	223,747,094	550,949,433	250,894,250	479,998,278	213,255,416	526,592,728
Fees and commission expense	89,435,044	171,153,883	68,545,414	165,772,287	89,512,544	171,231,383	64,425,736	161,674,754
Net fee and commission income	174,764,866	331,662,002	155,201,680	385,177,146	161,381,706	308,766,895	148,829,680	364,917,974
Net interest, fee and commission income	3,000,663,250	6,347,291,065	2,337,287,502	4,918,166,924	2,984,004,510	6,315,289,460	2,324,548,942	4,888,143,294
Net trading income	197,804,964	198,721,583	20,246,050	35,249,435	197,804,964	198,721,583	20,246,050	35,249,435
Other operating income	258,393,918	376,490,901	111,773,747	233,347,145	259,310,191	377,767,174	131,136,747	253,073,145
Total operating income	3,456,862,132	6,922,503,549	2,469,307,299	5,186,763,504	3,441,119,665	6,891,778,217	2,475,931,739	5,176,465,874
Impairment charge/(reversal) for loans and other losses	(22,236,963)	298,463,544	66,523,701	367,921,477	(22,236,963)	298,463,544	66,523,701	367,921,477
Net operating income	3,479,099,095	6,624,040,005	2,402,783,598	4,818,842,027	3,463,356,628	6,593,314,673	2,409,408,038	4,808,544,397
Operating expense								
Personnel expenses	948,579,305	1,924,000,590	844,592,922	1,620,398,845	948,564,504	1,920,094,878	841,518,227	1,613,378,897
Other operating expense	222,645,199	539,823,188	305,147,676	592,584,524	217,210,377	530,762,305	306,617,153	588,996,473
Depreciation & Amortization	236,626,979	303,450,725	58,639,903	119,276,062	236,355,924	302,913,783	59,296,777	118,593,553
Operating Profit	2,071,247,612	3,856,765,502	1,194,403,097	2,486,582,596	2,061,225,823	3,839,543,707	1,201,975,881	2,487,575,474
Non operating income	32,175,482	34,826,476	39,297,285	254,575,549	32,175,482	34,826,476	39,297,285	254,575,549
Non operating expense	-	-	-	-	-	-	-	-
Share of profit of associates	-	-	-	-	-	-	-	-
Profit before income tax	2,103,423,094	3,891,591,978	1,233,700,382	2,741,158,145	2,093,401,305	3,874,370,183	1,241,273,166	2,742,151,023
Income tax expense	630,495,918	1,167,140,655	375,486,700	828,433,179	628,227,915	1,162,518,577	372,381,950	822,645,307
Current Tax	630,495,918	1,167,140,655	375,486,700	828,433,179	628,227,915	1,162,518,577	372,381,950	822,645,30
Deferred Tax	-	-	-	-	-	-	-	-
Profit for the period	1,472,927,176	2,724,451,323	858,213,682	1,912,724,966	1,465,173,390	2,711,851,606	868,891,216	1,919,505,710
Condensed Consolidated Statement of Compr	ehensive Income							
Profit/Loss for the period	1,472,927,176	2,724,451,323	858,213,682	1,912,724,966	1,465,173,390	2,711,851,606	868,891,216	1,919,505,710
Other Comprehensive Income	-	-	(145,668,579)	(145,668,579)	-	-	(145,668,579)	(145,668,579
Total Comprehensive Income	1,472,927,176	2,724,451,323	712,545,103	1,767,056,387	1,465,173,390	2,711,851,606	723,222,637	1,773,837,13
Basic earnings per share		37.23	-	32.04		37.05	-	32.15
Diluted earnings per share		34.85	-	27.44		34.68	-	27.5
Profit attributable to:								
Equity holders of the Bank	1,472,927,176	2,724,451,323	712,545,103	1,767,056,387	1,465,173,390	2,711,851,606	723,222,637	1,773,837,13
Non-controlling interest	_	_			_	_	_	

Significant Ratios as per NRB Directive

Contingent liabilities and commitment

Net assets value per share

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		13.57%		13.72%		13.57%		13.72%	
Non-performing loan(NPL) to total loan		2.79%		3.06%		2.79%		3.06%	
Total loan loss provision to Total NPL		122.35%		117.64%		122.35%		117.64%	
Cost of Funds		7.05%		4.43%		7.05%		4.43%	
Directives)		81.65%		83.51%		81.65%		83.51%	
Base Rate (Poush)		9.73%		6.60%		9.73%		6.60%	
Base Rate (Quarterly Average)		9.29%		6.14%		9.29%		6.14%	
Interest Rate Spread		4.06%		3.61%		4.06%		3.61%	

1,767,056,387

1,465,173,390

2,711,851,606

Statement of Distributable Profit or Loss

Particulars	Amount (Rs.)
Opening Retained Earnings	120,897,130
Net profit or (loss) upto Second quarter of F/Y 2079/80	2,711,851,606
. Appropriations:	
1.1 Profit required to be appropriated to statutory reserve	910,613,920
a. General reserve	542,370,321
b. Capital redemption reserve	
c. Foreign exchange fluctuation fund	-
d. Corporate social responsibility fund	23,701,312
e. Employees' training fund	32,042,287
f. Other	
Debenture Redemption Reserve	312,500,000
1.2 Profit required to be transferred to Regulatory Reserve	43,146,154
a.Transferred to Regulatory Reserve	43,146,154
b.Transferred from Regulatory reserve	-
Distributable Profit or (Loss)	1,878,988,661

- The Institute of Chartered Accountants of Nepal whereever applicable 2. Loans and Advances to customers include accrued interest and employee loans and are presented net of impairment charges. Higher of impairment charges calculated as per NFRS
- 1. The above financial statements have been prepared based on the Unified Directive 2078 issued by NRB and are NFRS compliant. The Bank has opted carve-outs on NFRSs as issued by
- provision and NRB regulation has been charged to statement of profit or loss 3. Group represents the Bank and its wholly owned subsidiary RBB Merchant Banking Limited.
- 4. Intra-group transactions have been eliminated in the above consolidated financial statements.
- 5. Staff Bonus calculated as per prevailing Bonus Act and Regulation has been included in personnel expenses.
- 6. Interest rate spread of FY 2079/80 second quarter has been calculated as per NRB Directive 2078. 7. Share Capital includes Calls in Advance of Rs. 1 billion received from Government of Nepal.
- 8. Corresponding previous period figures have been regrouped/ rearranged/re-classified wherever necessary. $9. \ The above figures are subject to change based on the direction of statutory auditor and/or regulator.\\$

10. Above quarterly financial results are also available in the bank's website: www.rbb.com.r