RASTRIYA BANIJYA BANK LIMITED

Unaudited Financial Results

First Quarter Ending FY 2083/84 (2026/27)

Condensed Consolidated Statement of Financial Position
As on Quarter Ended 31 Ashoj 2083 (17th October 2026)

Particulars	Group		Bank	
	This Quarter Ending	Immediate Previous Year Ending (Unaudited)	This Quarter Ending	Immediate Previous Year Ending (Unaudited)
Assets				
Cash and cash equivalent	32,101,175,804	33,081,977,145	32,062,545,695	33,043,347,036
Due from Nepal Rastra Bank	53,818,203,937	50,879,448,649	53,818,203,937	50,879,448,649
Placement with Bank and Financial Institutions	-	-	-	-
Derivative financial instruments	9,130,986,392	9,072,510,400	9,130,986,392	9,072,510,400
Other trading assets	127,923,194	127,923,194	-	-
Loan and advances to B/FIs	7,435,016,512	8,255,152,958	7,435,016,512	8,255,152,959
Loans and advances to customers	340,426,619,077	332,083,450,931	340,426,619,077	332,083,450,931
Investment securities	270,879,852,371	292,860,843,322	270,646,104,871	292,627,095,822
Current tax assets	5,817,942,311	6,514,891,838	5,812,725,501	6,509,675,028
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	277,334,244	310,442,151	277,334,244	310,442,151
Property Plant and equipment	30,048,229,883	30,172,403,666	30,042,251,638	30,166,425,421
Goodwill and Intangible assets	39,134,310	41,986,787	38,407,785	41,260,261
Deferred tax assets	-	-	-	-
Other assets	56,367,751,223	14,534,300,520	56,175,820,551	14,342,369,848
Total Assets	**809,375,761,871**	**780,840,924,174**	**807,151,208,365**	**778,616,370,669**
Liabilities				
Due to Bank and Financial Institutions	2,269,815,837	3,456,994,259	2,269,815,837	3,456,994,260
Due to Nepal Rastra Bank	-	-	-	-
Derivative financial instruments	8,947,350,000	9,105,143,677	8,947,350,000	9,105,143,677
Deposits from customers	714,663,199,594	686,125,600,169	714,673,199,594	686,135,600,169
Borrowing	60,000,000	60,000,000	60,000,000	60,000,000
Current Tax Liabilities	2,416,205	2,416,206	-	-
Provisions	328,814,902	328,814,902	328,814,902	328,814,902
Deferred tax liabilities	7,535,943,109	7,535,943,109	7,535,189,235	7,535,189,236
Other liabilities	10,609,338,540	11,015,498,914	10,500,611,019	10,906,771,394
Debt securities issued	5,098,732,876	5,000,000,000	5,098,732,876	5,000,000,000
Subordinated Liabilities	-	-	-	-
Total liabilities	**749,515,611,063**	**722,630,411,236**	**749,413,713,463**	**722,528,513,637**
Equity				
Share capital	15,637,377,055	15,637,377,055	15,637,377,055	15,637,377,055
Share premium	-	-	-	-
Retained earnings	2,878,207,435	2,582,766,639	1,372,398,597	1,076,957,800
Reserves	41,344,566,318	39,990,369,244	40,727,719,250	39,373,522,177
Total equity attributable to equity holders	**59,860,150,808**	**58,210,512,938**	**57,737,494,902**	**56,087,857,032**
Non-controlling interest	-	-	-	-
Total equity	**59,860,150,808**	**58,210,512,938**	**57,737,494,902**	**56,087,857,032**
Total liabilities and equity	**809,375,761,871**	**780,840,924,174**	**807,151,208,365**	**778,616,370,669**
Contingent liabilities and commitment	**41,539,024,388**	**58,053,658,373**	**41,539,024,388**	**58,053,658,373**
Net assets value per share	**382.80**	**372.25**	**369.23**	**358.68**

Condensed Consolidated Statement of Profit or Loss
For the Quarter Ended On 31 Ashoj 2083 (17th October 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	9,024,209,455	9,024,209,455	7,113,062,397	7,113,062,397	9,024,209,455	9,024,209,455	7,109,899,703	7,109,899,703
Interest expense	5,009,536,462	5,009,536,462	4,189,402,434	4,189,402,434	5,009,536,462	5,009,536,462	4,189,327,151	4,189,327,151
Net interest income	**4,014,672,993**	**4,014,672,993**	**2,923,659,963**	**2,923,659,963**	**4,014,672,993**	**4,014,672,993**	**2,920,572,552**	**2,920,572,552**
Fees and commission income	523,696,581	523,696,581	446,883,180	446,883,180	523,696,581	523,696,581	446,883,180	446,883,180
Fees and commission expense	72,865,332	72,865,332	70,639,024	70,639,024	72,865,332	72,865,332	64,363,857	64,363,857
Net fee and commission income	**450,831,249**	**450,831,249**	**376,244,156**	**376,244,156**	**450,831,249**	**450,831,249**	**382,519,323**	**382,519,323**
Net interest, fee and commission income	**4,465,504,242**	**4,465,504,242**	**3,299,904,119**	**3,299,904,119**	**4,465,504,242**	**4,465,504,242**	**3,303,091,875**	**3,303,091,875**
Net trading income	33,817,547	33,817,547	212,181,088	212,181,088	33,817,547	33,817,547	226,176,541	226,176,541
Other operating income	252,501,893	252,501,893	274,793,079	274,793,079	252,501,893	252,501,893	233,788,036	233,788,036
Total operating income	**4,751,823,682**	**4,751,823,682**	**3,786,878,286**	**3,786,878,286**	**4,751,823,682**	**4,751,823,682**	**3,763,056,452**	**3,763,056,452**
Impairment charge/(reversal) for loans and other losses	355,713,836	355,713,836	974,935,763	974,935,763	355,713,836	355,713,836	974,935,763	974,935,763
Net operating income	**4,396,109,846**	**4,396,109,846**	**2,811,942,523**	**2,811,942,523**	**4,396,109,846**	**4,396,109,846**	**2,788,120,689**	**2,788,120,689**
Operating expense								
Personnel expenses	1,506,696,805	1,506,696,805	1,434,904,761	1,434,904,761	1,506,696,805	1,506,696,805	1,427,368,293	1,427,368,293
Other operating expense	392,603,748	392,603,748	366,960,401	366,960,401	392,603,748	392,603,748	363,006,254	363,006,254
Depreciation & Amortization	144,959,039	144,959,039	145,908,645	145,908,645	144,959,039	144,959,039	145,335,945	145,335,945
Operating Profit	**2,351,850,254**	**2,351,850,254**	**864,168,716**	**864,168,716**	**2,351,850,254**	**2,351,850,254**	**852,410,197**	**852,410,197**
Non operating income	4,775,272	4,775,272	2,923,098	2,923,098	4,775,272	4,775,272	2,923,098	2,923,098
Non operating expense	-	-	-	-	-	-	-	-
Share of profit of associates	-	-	-	-	-	-	-	-
Profit before income tax	**2,356,625,526**	**2,356,625,526**	**867,091,814**	**867,091,814**	**2,356,625,526**	**2,356,625,526**	**855,333,295**	**855,333,295**
Income tax expense	**706,987,657**	**706,987,657**	**262,071,600**	**262,071,600**	**706,987,657**	**706,987,657**	**256,599,989**	**256,599,989**
Current Tax	706,987,657	706,987,657	262,071,600	262,071,600	706,987,657	706,987,657	256,599,989	256,599,989
Deferred Tax	-	-	-	-	-	-	-	-
Profit for the period	**1,649,637,869**	**1,649,637,869**	**605,020,214**	**605,020,214**	**1,649,637,869**	**1,649,637,869**	**598,733,306**	**598,733,306**
Condensed Consolidated Statement of Comprehensive Income								
Profit/Loss for the period	1,649,637,869	1,649,637,869	605,020,214	605,020,214	1,649,637,869	1,649,637,869	598,733,306	598,733,306
Other Comprehensive Income	1,613,850	1,613,850	-	-	-	-	-	-
Total Comprehensive Income	**1,651,251,719**	**1,651,251,719**	**605,020,214**	**605,020,214**	**1,649,637,869**	**1,649,637,868**	**598,733,306**	**598,733,306**
Basic earnings per share		42.20		3.87		42.20		3.83
Diluted earnings per share		42.20		3.87		42.20		3.83
Profit attributable to:								
Equity holders of the Bank	1,651,251,719	1,651,251,719	605,020,214	605,020,214	1,649,637,869	1,649,637,868	598,733,306	598,733,306
Non-controlling interest	-	-	-	-	-	-	-	-
Total	**1,651,251,719**	**1,651,251,719**	**605,020,214**	**605,020,214**	**1,649,637,869**	**1,649,637,868**	**598,733,306**	**598,733,306**

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		11.53%		11.64%		11.53%		11.64%
Tier 1 Capital to RWA		9.30%		9.22%		9.30%		9.22%
CET 1 Capital to RWA		9.30%		9.22%		9.30%		9.22%
Return on Equity		11.34%		1.33%		11.59%		4.46%
Return on Assets		0.85%		0.14%		0.83%		0.40%
Non-Performing Loan (NPL) to Total Loan		3.89%		3.83%		3.89%		3.83%
Total Loan Loss Provision to Total NPL		110.25%		108.56%		110.25%		108.56%
Cost of Funds		2.81%		3.16%		2.81%		3.16%
Credit to Deposit Ratio		48.74%		60.79%		48.74%		60.79%
Base Rate		3.90%		4.54%		3.90%		4.54%
Base Rate (Quarterly Average)		3.96%		4.64%		3.96%		4.64%
Interest Rate Spread		3.35%		3.62%		3.35%		3.62%

Statement of Distributable Profit or Loss
For the Quarter Ended On 31 Ashoj 2083 (17th October 2026)

Particulars	Current Year upto this quarter	Previous Year Corresponding quarter
Net profit or (loss) upto First Quarter of FY 2083/84	**1,649,637,869**	**598,733,306**
Appropriations:		
a. General reserve	(329,927,574)	(119,746,661)
b. Foreign exchange fluctuation fund	(1,940,034)	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	17,636,445	(958,850)
e. Employees' training fund	(88,176,899)	(84,792,308)
f. Other	(104,166,667)	(229,166,667)
Profit or (loss) before regulatory adjustment	**1,143,063,139**	**164,068,821**
Regulatory adjustment:		
a. Interest recievable (-)/ previous accrued interest received (+)	(821,964,632)	(239,558,259)
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 (-)	17,393,238	33,223,528
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	(43,050,949)	(46,505,319)
Net profit for the First Quarter of F/Y 2083/84 available for distribution	**295,440,796**	**(88,771,229)**
Opening Retained Earning as on Shrawan 1, 2083	1,076,957,799	303,496,264
Adjustment (+/-)	-	-
Distribution:		
Bonus shares issued	-	-
Cash dividend paid	-	-
Total Distributable profit or (loss) as on First Quarter end 2083/84	**1,372,398,595**	**214,725,034**
Annualised Distributable Profit/(Loss) per share	35.11	5.49

Notes

1. 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.
2. 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.
3. Group represents the Bank and its wholly owned subsidiaries RBB Merchant Banking Limited and R.B.B. Securities Company 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 2083/84 First Quarter has been calculated as per NRB Directive 2082.
7. Corresponding previous period figures have been regrouped/ rearranged/re-classified wherever necessary.
8. The above figures are subject to change based on the direction of statutory auditor and/ or regulator.
9. Above quarterly financial results are also available in the bank's website: www.rbb.com.np