

निरन्तर सहयात्रा

लुम्बिनी विकास बैंक लि.
Lumbini Bikas Bank Ltd.

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लुम्बिनी विकास बैंक लि.
Lumbini Bikas Bank Ltd.

Lumbini Bikas Bank Limited
Condensed Statement of Financial Position
As on Quarter Ended 29th Poush 2081 (13th January, 2025)

Figures in NPR

	Bank	
	This Quarter Ending	**Immediate Previous Year Ending (Audited)**
Assets		
Cash and cash equivalent	2,976,626,144	3,681,441,274
Due from Nepal Rastra Bank	2,605,890,215	3,379,607,499
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loan and advances to B/FIs	752,917,104	2,169,643,707
Loans and advances to customers	48,185,829,639	46,247,417,167
Investment securities	9,613,963,301	11,699,956,371
Current tax assets	108,759,336	63,171,646
Investment in subsidiaries	-	-
Investment in associates	580,512,112	652,993,871
Investment property	163,326,195	203,964,421
Property and equipment	678,610,504	697,305,325
Goodwill and Intangible assets	5,170,378	6,067,004
Deferred tax assets	-	-
Other assets	357,545,123	286,029,167
Total Assets	**66,029,150,049**	**69,087,597,452**

	This Quarter Ending	Immediate Previous Year Ending (Audited)
Liabilities		
Due to Bank and Financial Institutions	258,542,056	638,377,542
Due to Nepal Rastra Bank	-	1,042,300,000
Derivative financial instruments	-	-
Deposits from customers	57,056,424,482	58,553,113,478
Borrowing	-	-
Current Tax Liabilities	-	-
Provisions	-	-
Deferred tax liabilities	200,076,939	220,944,658
Other liabilities	888,587,061	893,062,791
Debt securities issued	1,052,390,630	1,052,390,630
Subordinated Liabilities	-	-
Total liabilities	59,456,021,169	62,400,189,100
Equity		
Share capital	3,623,678,162	3,518,134,138
Share premium	-	-
Retained earnings	76,440,643	311,636,886
Reserves	2,873,010,075	2,857,637,329
Total equity attributable to equity holders	**6,573,128,880**	**6,687,408,352**
Non-controlling interest	-	-
Total equity	**6,573,128,880**	**6,687,408,352**
Total liabilities and equity	**66,029,150,049**	**69,087,597,452**

लुम्बिनी विकास बैंक लि.
Lumbini Bikas Bank Ltd.

Lumbini Bikas Bank Limited
Condensed Statement of Profit or Loss
As on Quarter Ended 29th Poush 2081 (13th January, 2025)

Figures in NPR

Particulars	Bank			
	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest income	1,405,708,515	2,978,795,430	1,714,639,264	3,456,187,870
Interest expense	934,400,108	2,047,668,981	1,287,105,756	2,596,754,980
Net interest income	471,308,407	931,126,449	427,533,508	859,432,889
Fee and commission income	53,612,279	121,208,642	48,281,735	100,040,384
Fee and commission expense	2,812,747	4,898,737	1,913,730	4,676,988
Net fee and commission income	50,799,532	116,309,904	46,368,005	95,363,395
Net interest, fee and commission income	522,107,939	1,047,436,353	473,901,512	954,796,285
Net trading income	33,214	45,112	9,355	21,711
Other operating income	10,677,386	40,976,053	3,035,253	13,876,179
Total operating income	532,818,540	1,088,457,519	476,946,121	968,694,175
Impairment charge/(reversal) for loans and other losses	440,509,049.29	492,970,879	76,078,420	99,402,227
Net operating income	92,309,490	595,486,640	400,867,701	869,291,948
Operating expense				
Personnel expenses	76,645,464	217,163,766	110,882,800	249,906,560
Other operating expenses	65,198,846	120,831,549	63,874,495	127,730,623
Depreciation & Amortization	12,644,093	26,138,037	12,566,762	25,509,432
Operating Profit	(62,178,913)	231,353,288	213,543,644	466,145,333
Non-operating income	33,714	33,714	1,150,000	1,150,000
Non-operating expense	505,000	2,393,408	1,341,058	6,153,805
Profit before income tax	(62,650,199)	228,993,594	213,352,586	461,141,529
Income tax expense	(8,283,216)	81,374,599	174,363,714	248,871,731
Current Tax	(8,283,216)	81,374,599	174,363,714	248,871,731
Deferred Tax	-	-	-	-
Profit for the period	(54,366,983)	147,618,996	38,988,872	212,269,798

लुम्बिनी विकास बैंक लि.
Lumbini Bikas Bank Ltd.

Lumbini Bikas Bank Limited
Statement of Other Comprehensive Income
As on Quarter Ended 29th Poush 2081 (13th Poush, 2025)

Figures in NPR

	Bank			
	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Profit for the year	**(54,366,983)**	**147,618,996**	**38,988,872**	**212,269,798**
Other comprehensive income, net of income tax				
a) Items that will not be reclassified to Profit or loss				
• Gains/(losses) from Investments in equity instruments measured at fair value	(69,559,062)	(69,559,062)	120,749,404	(59,256,002)
• Gains/(losses) on revaluation	-	-	-	-
• Actuarial gains/(losses) on defined benefit plans				
• Income tax relating to above items	20,867,719	20,867,719	(36,224,821)	17,776,800
Net other comprehensive income that will not be reclassified to profit or loss	**(48,691,343)**	**(48,691,343)**	**84,524,583**	**(41,479,201)**
b) Items that are or may be reclassified to profit or loss				
• Gains/(losses) on cash flow hedge	-	-	-	-
• Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-
• Income tax relating to above items	-	-	-	-
• Reclassify to profit or loss	-	-	-	-
Net other comprehensive income that are or may be reclassified to profit or loss				
c) Share of other comprehensive income of associate accounted as per equity method	(72,481,759)	(72,481,759)	16,416,601	20,914,321
Other comprehensive income for the period, net of income tax	**(121,173,102)**	**(121,173,102)**	**100,941,184**	**(20,564,880)**
Total comprehensive income for the year	**(175,540,085)**	**26,445,893**	**139,930,056**	**191,704,918**
Total comprehensive income attributable to				

Equity holders of the Bank	**26,445,893**	**26,445,893**	**622,569,548**	**622,569,548**
Non-controlling interest	-	-	-	-
Total	**26,445,893**	**26,445,893**	**622,569,548**	**622,569,548**
Earnings per share				
Basic earnings per share		8.15		12.07
Diluted earnings per share		8.15		11.72

लुम्बिनी विकास बैंक लि.
Lumbini Bikas Bank Ltd.

Lumbini Bikas Bank Limited
Condensed Statement of cash flows
For the Quarter Ended 29th Poush 2081 (13th January, 2025)

Figures in NPR

	Bank	
	Up to this quarter	**Corresponding Previous Year Up to This Quarter**
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	2,956,104,235	6,850,304,768
Fees and other income received	121,208,642	208,155,475
Divided received	33,068,646	15,939,828
Receipts from other operating activities	7,952,519	32,182,936
Interest paid	(2,047,668,981)	(5,096,582,448)
Commission and fees paid	(4,898,737)	(11,315,950)
Cash payment to employees	(289,778,340)	(450,612,051)
Other expense paid	(120,831,549)	(207,949,898)
Operating cash flows before changes in operating assets and liabilities	**655,156,435**	**1,340,122,659**
(Increase)/Decrease in operating assets		
Due from Nepal Rastra Bank	773,717,284	(1,419,999,855)
Placement with bank and financial institutions	-	-
Other trading assets	-	-
Loan and advances to bank and financial institutions	1,416,726,603	7,297,343
Loans and advances to customers	(2,433,743,045)	(5,079,917,587)
Other assets	(71,515,956)	(65,470,882)
Increase/(Decrease) in operating liabilities		
Due to bank and financial institutions	(379,835,486)	(325,192,324)
Due to Nepal Rastra Bank	(1,042,300,000)	553,625,000
Deposit from customers	(1,496,688,996)	9,421,053,811
Borrowings	-	-
Other liabilities	68,138,844	(40,625,133)
Net cash flow from operating activities before tax paid	**(2,510,344,317)**	**4,390,893,032**
Income taxes paid	(126,962,288)	(333,377,844)
Net cash flow from operating activities	**(2,637,306,605)**	**4,057,515,187**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of investment securities	2,016,434,008	(4,880,622,101)
Receipts from sale of investment securities	-	982,946,979
Purchase of property and equipment	(8,234,848)	(39,354,013)
Receipt from the sale of property and equipment	3,688,360	2,435,170
Purchase of intangible assets	(2,000,100)	(3,509,102)
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	40,638,226.34	(90,130,598)

Receipt from the sale of investment properties	-	92,677,989
Interest received	22,691,195	44,959,317
Dividend received	-	-
Net cash used in investing activities	**2,073,216,841**	**(3,890,596,358)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt from issue of debt securities	-	-
Repayment of debt securities	-	-
Receipt from issue of subordinated liabilities	-	-
Repayment of subordinated liabilities	-	-
Receipt from issue of shares	-	-
Dividends paid	(140,725,366)	(152,226,958)
Interest paid	-	-
Other receipt/payment	-	-
Net cash from financing activities	**(140,725,366)**	**(152,226,958)**
Net increase (decrease) in cash and cash equivalents	**(704,815,129)**	**14,691,872**
Opening Cash and cash equivalents	3,681,441,274	3,666,749,402
De- recognition of Cash and cash equivalent of Subsidiary	-	-
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
Cash and cash equivalents at the end of the period	**2,976,626,144**	**3,681,441,274**

A. Condensed Consolidated Statement of Changes in Equity (Attributable to equity holders of the Bank)

For the period Ashwin 1, 2081 to Poush 29, 2081

	Share Capital	Share premium	General reserve	Exchange equalization reserve	Regulatory reserve	Fair value reserve	Revaluation Reserve	Retained earning	Other reserves	Total
Balance at Shrawan 1, 2080	**3,382,821,286**	**-**	**1,034,058,334**	**1,191,977**	**418,533,420**	**579,880,364**	**-**	**300,860,866**	**499,719,514**	**6,217,065,762**
Profit for the Period	-	-	-	-	-	-	-	**543,667,622**	-	**543,667,622**
Other comprehensive income, net of tax	-	-	-	-	-	**22,370,681**	-	-	**56,531,245**	**78,901,926**
Total Comprehensive income	**-**	**-**	**-**	**-**	**-**	**22,370,681**	**-**	**543,667,622**	**56,531,245**	**622,569,548**
Transfer to reserve during the year	**-**	**-**	**108,733,524**	**37,687**	**7,237,367**	**-**	**-**	**(255,937,530)**	**139,928,951**	**0**
Transfer from reserve during the year	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**10,585,736**	**(10,585,736)**	**0**
Contributions from and distributions to owners										
Share issued	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders										
Bonus shares issued	**135,312,851**	-	-	-	-	-	-	**(135,312,851)**	-	**0**
Cash dividend paid	-	-	-	-	-	-	-	**(152,226,958)**	-	**-152,226,958**
Total contributions by and distributions	**135,312,851**	**-**	**108,733,524**	**37,687**	**7,237,367**	**22,370,681**	**-**	**10,776,020**	**185,874,459**	**470,342,591**
Balance at Ashad end 2081	**3,518,134,138**	**-**	**1,142,791,858**	**1,229,664**	**425,770,788**	**602,251,045**	**-**	**311,636,886**	**685,593,974**	**6,687,408,352**
Balance at Shrawan 1, 2081	**3,518,134,138**	**-**	**1,142,791,858**	**1,229,664**	**425,770,788**	**602,251,045**	**-**	**311,636,886**	**685,593,974**	**6,687,408,352**
Profit for the Period	-	-	-	-	-	-	-	**147,618,996**	-	**147,618,996**
Other comprehensive income	-	-	-	-	-	**(48,691,343)**	-	-	**(72,481,759)**	**121,173,102**

Total Comprehensive income	-	-	-	-	-	(48,691,343)	-	147,618,996	(72,481,759)	26,445,893
Transfer to reserve during the year	-	-	29,523,799	75,645	-	-	-	(36,063,789)	6,464,345	-
Transfer from reserve during the year	-	-	-	-	104,328,974	-	-	(100,482,060)	(3,846,914)	-
Contributions from and distributions to owners										
Share issued	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders										
Bonus shares issued	105,544,024	-	-	-	-	-	-	(105,544,024)	-	-
Cash dividend paid	-	-	-	-	-	-	-	(140,725,366)	-	(140,725,366)
Total contributions by and distributions	105,544,024	-	29,523,799	75,645	104,328,974	(48,691,343)	-	(235,196,243)	(69,864,328)	(114,279,472)
Balance at Ashwin End 2081	3,623,678,162	-	1,172,315,657	1,305,308	530,099,762	553,559,702	-	76,440,643	615,729,646	6,573,128,880

****Other reserves as at 29th Poush 2081 includes Corporate Social Responsibility Reserve, Staff Training Fund, Investment Adjustment Reserve, and Actuarial Gain on Gratuity & Reserve in Investment in Associates using equity Method.**

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Lumbini Bikas Bank Ltd.

Statement of Distributable Profit Loss
For the Quarter Ended 29th Poush 2081
(As per NRB Regulation)

Figures in NPR

Particulars	Current Year Up to This Quarter YTD	Previous Year Corresponding Quarter YTD
Net profit or (loss) as per statement of profit or loss	**147,618,996**	**212,269,798**
1.1 Profit required to be appropriated to:		
a. General reserve	29,523,799	42,453,960
b. Foreign exchange fluctuation fund	75,645	16,604
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	1,146,668	1,353,314
e. Employees' training fund	1,470,763	30,055
f. Other	-	-
g. Investment Adjustment Reserve	-	-
Profit or (loss) before regulatory adjustment	**115,402,121**	**168,415,866**
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(124,554,619)	(109,868,256)
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 (+)	20,225,645	(56,782,276)
e. Deferred tax assets recognized (-)/ reversal (+)	-	-
f. Goodwill recognized (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial loss recognized (-)/reversal (+)	-	-
i. Other (+/-)	-	-
Net Profit for the Qtr end Poush 2081 available for distribution	**11,073,147**	**1,765,334**
Opening Retained Earnings	311,636,886	300,860,866
Adjustment (+/-)	**-**	**-**
Distribution:		
Bonus shares issued	(105,544,024)	(135,312,851)
Cash Dividend Paid	(140,725,366)	(152,226,958)
Total Distributable profit or (loss) as on Qtr end date	**76,440,643**	**15,086,390**
Annualized Distributable Profit/Loss per share	**2.11**	**0.86**

Ratios as per NRB Directive:

Particulars	Current Year		Previous year corresponding	
	This Quarter Ending	Up to this quarter (YTD)	This Quarter Ending	Up to this quarter (YTD)
Capital Fund to RWA		13.05%		12.24%
Non-Performing Loan (NPL) to total Loan		4.68%		3.55%
Total Loan Loss Provision to Total NPL		99.94%		104.31%
Cost of Fund		6.18%		9.34%
Credit to Deposit Ratio		88.64%		82.27%
Base Rate (Average of this Quarter)		8.21%		11.40%
Interest rate Spread		4.57%		4.59%
Return on Equity		4.49%		6.79%