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लुम्बिनी विकास बैंक लि.
Lumbini Bikas Bank Ltd.
निरन्तर सहयात्रा

कारोबार

(नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजतपत्रप्राप्त संस्था)
केन्द्रीय कार्यालय, चौथो तल्ला । सनराईज विज पार्क, डिल्लीबजार, काठमाडौं । फोन नं. ०१-४४१३२३४/४४१३२३२

Unaudited Financial Results

Condensed Statement of Financial Position

As at 31st Ashwin 2083 (17th October 2026)

Figures in NPR

	Bank	
	This Quarter Ending	Immediate Previous Year Ending (Unaudited)
Assets		
Cash and cash equivalent	1,807,737,320	1,880,243,479
Due from Nepal Rastra Bank	3,030,114,926	2,962,014,461
Placement with Bank and Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loan and advances to B/FIs	111,432,976	982,999,666
Loans and advances to customers	48,093,731,716	47,056,203,357
Investment securities	12,474,984,940	13,101,233,755
Current tax assets	-	-
Investment in susidiaries	-	-
Investment in associates	776,043,378	687,008,851
Investment property	339,696,776	292,651,776
Property and equipment	591,497,898	593,369,337
Goodwill and Intangible assets	13,375,226	14,505,257
Deferred tax assets	-	-
Other assets	422,118,914	367,380,573
Total Assets	**67,660,734,070**	**67,937,610,513**
Liabilities		
Due to Bank and Financial Institutions	294,219,695	566,732,099
Due to Nepal Rastra Bank	-	-
Derivative financial instruments	-	-
Deposits from customers	57,302,391,328	57,443,387,619
Borrowing	-	-
Current Tax Liabilities	110,439,156	9,634,848
Provisions	-	-
Deferred tax liabilities	208,701,941	231,589,086
Other liabilities	868,315,574	889,240,673
Debt securities issued	1,024,768,479	1,052,268,479
Subordinated Liabilities	-	-
Total liabilities	**59,808,836,173**	**60,192,852,804**
Equity		
Share capital	3,623,678,162	3,623,678,162
Share premium	-	-
Retained earnings	665,223,944	438,901,003
Reserves	3,562,995,791	3,682,178,544
Total equity attributable to equity holders	**7,851,897,897**	**7,744,757,708**
Non-controlling interest	-	-
Total equity	**7,851,897,897**	**7,744,757,708**
Total liabilities and equity	**67,660,734,070**	**67,937,610,513**

Condensed Statement of Profit or Loss

For the Quarter Ended 31st Ashwin 2083 (17th October 2026)

Figures in NPR

	Bank			
	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest income	1,058,311,889	1,058,311,889	1,204,733,570	1,204,733,570
Interest expense	563,898,859	563,898,859	750,902,340	750,902,340
Net interest income	**494,413,030**	**494,413,030**	**453,831,230**	**453,831,230**
Fee and commission income	88,646,518	88,646,518	44,270,650	44,270,650
Fee and commission expense	1,893,259	1,893,259	2,153,187	2,153,187
Net fee and commission income	**86,753,260**	**86,753,260**	**42,117,463**	**42,117,463**
Net interest, fee and commission income	**581,166,290**	**581,166,290**	**495,948,693**	**495,948,693**
Net trading income	3,362	3,362	21,734	21,734
Other operating income	22,354,746	22,354,746	54,467,145	54,467,145
Total operating income	**603,524,397**	**603,524,397**	**550,437,572**	**550,437,572**
Impairment charge/(reversal) for loans and other losses	(88,022,691)	(88,022,691)	708,916,046	708,916,046
Net operating income	**691,547,088**	**691,547,088**	**(158,478,473)**	**(158,478,473)**

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Operating expense				
Personnel expenses	167,769,403	167,769,403	114,304,120	114,304,120
Other operating expenses	67,896,027	67,896,027	57,030,762	57,030,762
Depreciation & Amortisation	12,431,119	12,431,119	13,122,595	13,122,595
Operating Profit	**443,450,539**	**443,450,539**	**(342,935,950)**	**(342,935,950)**
Non operating income	274,412	274,412	501,220	501,220
Non operating expense	10,913,773	10,913,773	6,142,979	6,142,979
Profit before income tax	**432,811,178**	**432,811,178**	**(348,577,708)**	**(348,577,708)**
Income tax expense	105,657,166	105,657,166	-	-
Current Tax	105,657,166	105,657,166	-	-
Deferred Tax	-	-	-	-
Profit for the period	**327,154,012**	**327,154,012**	**(348,577,708)**	**(348,577,708)**
Earnings per share				
Basic earnings per share		36.11		(9.62)
Diluted earnings per share (restated)		36.11		(9.62)

Statement of Other Comprehensive Income

For the Quarter Ended 31st Ashwin 2083 (17th October 2026)

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	**327,154,012**	**327,154,012**	**(348,577,708)**	**(348,577,708)**
Other comprehensive income, net of income tax				
Other comprehensive income for the period, net of income tax	3,631,189	3,631,189	57,387,292	57,387,292
Total comprehensive income for the year	**330,785,201**	**330,785,201**	**(291,190,416)**	**(291,190,416)**

Ratios as per NRB Directive

Particulars	Current Year		Previous year corresponding	
	This Quarter Ending	Up to this quarter	This Quarter Ending	Up to this quarter
Capital Fund to RWA		15.05%		12.74%
Tier 1 Capital to RWA		11.34%		9.18%
CET 1 Capital to RWA		11.34%		9.18%
Non Performing Loan (NPL) to total Loan		6.99%		7.78%
Total Loan Loss Provision to Total NPL		82.54%		84.52%
Cost of Fund		3.77%		4.91%
Credit to Deposit Ratio		87.74%		86.23%
Base Rate		5.35%		6.75%
Interest rate Spread		3.64%		4.18%
Return in Equity		4.17%		-20.65%
Return on Assets		0.48%		-2.08%

Statement of Distributable Profit or Loss

For the Quarter Ended 31st Ashwin 2083 (17th October 2026)
(As per NRB Regulation)

Figures in NPR

	Bank	
	Current Year: Upto this Quarter YTD	Previous Year : Corresponding Quarter YTD
Net profit or (loss) as per statement of profit or loss	**327,154,012**	**(348,577,708)**
Appropriations:		
a. General reserve	65,430,802	-
b. Foreign exchange fluctuation fund	-	55,693
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	582,100	-
e. Employees' training fund	-	-
f. Other	-	-
g. Investment Adjustment Reserve	-	-
Profit or (loss) before regulatory adjustment	**261,141,109**	**(348,633,401)**
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	(11,403,871)	(101,080,576)
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 (+)	(23,414,297)	(20,819,289)
e. Deferred tax assets recognized (-)/ reversal (+)	-	-
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial loss recognized (-)/reversal (+)	-	-
i. Other (+/-)	-	-
Distributable profit or (loss)	**226,322,942**	**(470,533,266)**
Opening Retained Earnings	438,901,003	297,070,852
Adjustment (+/-)	-	-
Distribution		
Bonus Share Issued	-	-
Cash Dividend Paid	-	-
Total Distributable Profit or (Loss) on Year End Date	**665,223,944**	**(173,462,414)**
Annualized Distibutable Profit/Loss Per Share	37.09	(4.79)