

SHARE HUB

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

लुम्बिनी विकास बैंक लि.
Lumbini Bikas Bank Ltd.

Lumbini Bikas Bank Limited
Condensed Statement of Financial Position
As on Quarter Ended 31st Ashwin 2083 (17th October 2026)

Figures in NPR

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 subsidiaries	-	-
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

SHARE HUB

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	-	-
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

SHARE HUB

Lumbini Bikas Bank Limited
Condensed Statement of Profit or Loss
For the Quarter Ended 31st Ashwin 2083 (17th October 2026)

Figures in NPR

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)**
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 & Amortization	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)**

SHARE HUB

Lumbini Bikas Bank Limited

Statement of Other Comprehensive Income

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

Figures in NPR

	[redacted]				
	Profit for the year	**327,154,012**	**327,154,012**	**(348,577,708)**	**(348,577,708)**
	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	(53,261,096)	(76,290,482)	112,024,376	112,024,376
	• Gains/(losses) on revaluation				
	• Actuarial gains/(losses) on defined benefit plans				
	• Income tax relating to above items	15,978,329	22,887,145	(33,607,313)	(33,607,313)
	Net other comprehensive income that will not be reclassified to profit or loss	**(37,282,767)**	**(53,403,338)**	**78,417,063**	**78,417,063**
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**	51,604,486	57,034,527	(21,029,771)	(21,029,771)
	Other comprehensive income for the period, net of income tax	**14,321,719**	**3,631,189**	**57,387,292**	**57,387,292**
	Total comprehensive income for the year	**341,475,731**	**330,785,201**	**(291,190,416)**	**(291,190,416)**
	Total comprehensive income attributable to				

SHARE HUB

Equity holders of the Bank	**341,475,731**	**330,785,201**	**(291,190,416)**	**(291,190,416)**
Non-controlling interest	-	-	-	-
Total	**341,475,731**	**330,785,201**	**(291,190,416)**	**(291,190,416)**
Earnings per share				
Basic earnings per share		36.11		
Diluted earnings per share		36.11		

SHARE HUB

Lumbini Bikas Bank Limited
Condensed Statement of cash flows
For the Quarter Ended 31st Ashwin 2083 (17th October 2026)

Figures in NPR

CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	1,058,311,889	1,203,334,149
Fees and other income received	88,646,518	44,270,650
Divided received	19,683,232	53,013,524
Receipts from other operating activities	2,674,876	1,475,356
Interest paid	(590,993,670)	(778,402,340)
Commission and fees paid	(1,893,259)	(2,153,187)
Cash payment to employees	(166,207,539)	(114,247,153)
Other expense paid	(67,896,027)	(57,030,762)
Operating cash flows before changes in operating assets and liabilities	**342,326,020**	**350,260,236**
(Increase)/Decrease in operating assets		
Due from Nepal Rastra Bank	(68,100,447)	310,944,707
Placement with bank and financial institutions	-	-
Other trading assets	-	-
Loan and advances to bank and financial institutions	871,573,874	66,125,799
Loans and advances to customers	(1,173,546,587)	(154,841,473)
Other assets	(57,751,650)	(94,990,504)
Increase/(Decrease) in operating liabilities		
Due to bank and financial institutions	(272,512,404)	81,019,111
Due to Nepal Rastra Bank	-	-
Deposit from customers	(140,996,291)	(1,450,888,500)
Borrowings	-	-
Other liabilities	(50,593,539)	(93,014,593)
Net cash flow from operating activities before tax paid	**(549,601,023)**	**(985,385,216)**
Income taxes paid	(4,852,859)	(250,383,091)
Net cash flow from operating activities	**(554,453,882)**	**(1,235,768,307)**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of investment securities	574,440,422	168,992,613
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(35,389,464)	(5,322,363)
Receipt from the sale of property and equipment	-	3,688,360
Purchase of intangible assets	(8,874,300)	(2,000,100)
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	(48,228,935.75)	(41,831,000)

SHARE HUB

Receipt from the sale of investment properties	-	-
Interest received	-	1,399,421
Dividend received	-	-
Net cash used in investing activities	**481,947,723**	**124,926,931**
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	-	-
Interest paid	-	-
Other receipt/payment	-	-
Net cash from financing activities	**-**	**-**
Net increase (decrease) in cash and cash equivalents	**(72,506,159)**	**(1,110,841,376)**
Opening Cash and cash equivalents	1,880,243,479	3,381,852,159
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	**1,807,737,320**	**2,271,010,784**

SHARE HUB

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

For the period Shrawan 1, 2082 to Ashwin 31, 2083

Balance at Shrawan 1, 2082	**3,623,678,162**	**-**	**1,191,816,280**	**1,311,923**	**375,853,170**	**685,918,018**	**-**	**184,366,145**	**829,135,404**	**6,892,079,102**
Comprehensive income for the year										
Profit for the year	-	-	-	-	-	-	-	**851,015,562**	-	**851,015,562**
Other comprehensive income, net of tax										**-**
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	(48,345,690)	-	-	-	**(48,345,690)**
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	**-**
Share of Associates accounted as per Equity Method									50,008,735	**50,008,735**
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	**-**
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	**-**
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	**-**
Total comprehensive income for the year	**-**	**-**	**-**	**-**	**-**	**(48,345,690)**	**-**	**851,015,562**	**50,008,735**	**852,678,607**
Transfer to reserve during the year	-	-	170,203,112	279,392	-	-	-	(353,903,873)	183,421,369	**-**
Transfer from reserve during the year	-	-	-	-	79,001,358	-	-	(65,897,271)	(13,104,087)	**-**
Transactions with owners, directly recognised in equity										**-**
Share issued	-	-	-	-	-	-	-	-	-	**-**
Premium received on issuance of unsubscribed number of right shares	-	-	-	-	-	-	-	-	-	**-**
Share based payments	-	-	-	-	-	-	-	-	-	**-**
Dividends to equity holders	-	-	-	-	-	-	-	-	-	**-**

SHARE HUB

Bonus shares issued	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	**-**	**-**	**170,203,112**	**279,392**	**79,001,358**	**(48,345,690)**	**-**	**431,214,418**	**220,326,017**	**852,678,607**
Balance at Ashadh end 2083	**3,623,678,162**	**-**	**1,317,290,390**	**1,591,315**	**454,854,528**	**637,572,328**	**-**	**438,901,003**	**1,047,224,970**	**7,744,757,708**
Balance at Shrawan 1, 2083	**3,623,678,162**	**-**	**1,317,290,390**	**1,591,315**	**454,854,528**	**637,572,328**	**-**	**438,901,003**	**1,047,224,970**	**7,521,112,696**
Comprehensive income for the year										
Profit for the year	-	-	-	-	-	-	-	**327,154,012**	-	**327,154,012**
Other comprehensive income, net of tax										-
Gains/(losses) from investments in equity instruments measured at fair value	-	-	-	-	-	(53,403,338)	-	-	-	**(53,403,338)**
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-
Share of Associates accounted as per Equity Method									57,034,527	**57,034,527**
Actuarial gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the year	**-**	**-**	**-**	**-**	**-**	**(53,403,338)**	**-**	**327,154,012**	**57,034,527**	**330,785,201**
Transfer to reserve during the year	-	-	65,430,802	-	-	-	-	(70,427,608)	4,996,805	-
Transfer from reserve during the year	-	-	-	-	34,818,167	-	-	(30,403,462)	(4,414,705)	-
Transactions with owners, directly recognised in equity										-
Share issued	-	-	-	-	-	-	-	-	-	-
Premium received on issuance of unsubscribed number of right shares	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-

SHARE HUB

Bonus shares issued	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	**-**	**-**	**65,430,802**	**-**	**34,818,167**	**(53,403,338)**	**-**	**226,322,942**	**57,616,627**	**330,785,201**
Balance at Ashadh end 2083	**3,623,678,162**	**-**	**1,382,721,192**	**1,591,315**	**489,672,696**	**584,168,990**	**-**	**665,223,944**	**1,104,841,598**	**7,851,897,897**

****Other reserves as at 31st Ashwin 2083 includes Corporate Social Responsibility Reserve, Staff Training Fund, Investment Adjustment Reserve, Actuarial Gain on Gratuity & Reserve in Investment in Associates using equity Method.**

SHARE HUB

लुम्बिनी विकास बैंक लि.
Lumbini Bikas Bank Ltd.

Statement of Distributable Profit Loss
For the Quarter Ended 31st Ashwin 2083 (17th October 2026)
(As per NRB Regulation)

Figures in NPR

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	-	-
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 recognized (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial loss recognized (-)/reversal (+)	-	-
i. Other (+/-)	-	-
Opening Retained Earning as on Shrawan 1, 2082	438,901,003	297,070,852
Bonus shares issued	-	-
Cash Dividend Paid	-	-

SHARE HUB

Ratios as per NRB Directive:

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%

SHARE HUB