



RASTRIYA BANIJYA BANK LIMITED
SINGHDURBAR PLAZA, KATHMANDU

UNAUDITED FINANCIAL RESULTS (QUARTERLY)

AS AT 1ST QUARTER (17 OCTOBER 2006) OF FISCAL YEAR 2006-07

Rs. In '000

S.N.	PARTICULARS	THIS QUARTER	PREVIOUS QUARTER*	PREVIOUS YEAR CORRESPONDING QUARTER
1.	Total Capital and Liabilities (1.1 to 1.7)	58,698,238	53,965,930	49,680,945
1.1	Paid Up Capital	1,172,300	1,172,300	1,172,300
1.2	Reserve and Surplus	(19,675,137)	(19,755,312)	(21,373,927)
1.3	Debenture and bond	-	-	-
1.4	Borrowings	2,322,281	4,451,462	2,139,356
1.5	Deposits(a+b)	46,651,528	45,819,850	40,513,074
	a. Domestic Currency	46,298,848	45,649,572	40,352,420
	b. Foreign Currency	352,680	170,278	160,654
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	28,227,266	22,277,630	27,230,142
2.	Total Assets (2.1 to 2.7)	58,698,238	53,965,930	49,680,945
2.1	Cash and Bank Balance	8,943,758	7,688,132	3,943,032
2.2	Money at Call and Short Notice	500,000	-	550,000
2.3	Investment	11,309,636	11,627,427	8,312,497
2.4	Loan and Advances	26,445,330	27,158,898	26,395,774
2.5	Fixed Assets	641,131	626,768	586,694
2.6	Non Banking Assets	435,443	398,911	300,091
2.7	Other Assets	10,422,941	6,465,794	9,592,857
3.	Profit and Loss Account	UP TO THIS QUARTER	UPTO PREVIOUS QUARTER	UPTO PREVIOUS YEAR CORRESPONDING QUARTER
3.1	Interest Income	455,321	2,374,376	286,212
3.2	Interest Expense	170,447	845,081	207,673
	A. Net interest Income (3.1-3.2)	284,874	1,529,295	78,539
3.3	Fees, Commission and Discount	65,884	264,747	70,763
3.4	Other Operating Income	18,064	116,017	17,866
3.5	Foreign Exchange Gain/Loss (Net)	3,065	61,913	(19,546)
	B. Total Operating Income (A.+3.3+3.4+3.5)	371,888	1,971,972	147,622
3.6	Staff Expenses	202,386	735,487	184,994
3.7	Other Operating Expenses	61,859	321,767	62,627
	C. Operating Profit Before Provision (B.-3.6-3.7)	107,643	914,718	(99,999)
3.8	Provision for Possible Losses	98	581,454	187,377
	D. Operating Profit (C.-3.8)	107,545	333,264	(287,376)
3.9	Non Operating Income/Expenses (Net)	327	27,231	6,461
3.10	Write Back Provision for Possible Loss	-	1,495,865	386,936
	E. Profit from Regular Activities (D+3.9+3.10)	107,872	1,856,360	106,021
3.11	Extraordinary Income/ Expenses (Net)	(8,809)	(33,756)	(16,274)
	F. Profit before Bonus and Taxes (E.+3.11)	99,063	1,822,604	89,747
3.12	Provision for Staff Bonus	-	135,008	-
3.13	Provision for Tax	-	-	-
	G. Net Profit/Loss (F.-3.12-3.13)	99,063	1,687,596	89,747
4.	Ratios	THIS QUARTER	THIRD QUARTER	PREVIOUS YEAR CORRESPONDING QUARTER
4.1	Capital Fund to RWA	-44.20%	-48.04%	-51.00%
4.2	Non Performing Loan (NPL) To Total Loan	46.42%	45.34%	51.00%
4.3	Total Loan Loss Provision to Total NPL	102.74%	102.58%	98.00%

* Unaudited