



RASTRIYA BANIJYA BANK LIMITED
SINGHDURBAR PLAZA, KATHMANDU

UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 3RD QUARTER (13 April 2009) OF FISCAL YEAR 2008-09

Rs. In '000

S.N.	Particulars	THIS QUARTER	PREVIOUS QUARTER	PREVIOUS YEAR CORRESPONDING QUARTER
1.	Total Capital and Liabilities (1.1 to 1.7)	80,849,461	74,295,364	60,645,394
1.1	Paid Up Capital	1,172,300	1,172,300	1,172,300
1.2	Reserve and Surplus	(15,134,052)	(15,661,887)	(17,627,819)
1.3	Debenture and bond	-	-	-
1.4	Borrowings	3,395,660	2,669,248	2,365,585
1.5	Deposits(a+b)	60,672,229	62,264,993	54,181,303
	a. Domestic Currency	60,112,242	60,723,622	53,404,815
	b. Foreign Currency	559,987	1,541,371	776,488
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	30,743,323	23,850,710	20,554,025
2.	Total Assets (2.1 to 2.7)	80,849,461	74,295,364	60,645,394
2.1	Cash and Bank Balance	16,774,894	16,615,320	9,611,807
2.2	Money at Call and Short Notice	130,000	90,000	-
2.3	Investment	17,664,004	15,870,886	14,355,842
2.4	Loan and Advances	28,853,662	28,204,955	25,598,327
2.5	Fixed Assets	784,439	775,291	734,200
2.6	Non Banking Assets	296,958	299,263	307,260
2.7	Other Assets	16,345,505	12,439,650	10,037,959
3.	Profit and Loss Account	UP TO THIS QUARTER	UPTO PREVIOUS QUARTER	UPTO PREVIOUS YEAR CORRESPONDING QUARTER
3.1	Interest Income	2,289,990	1,479,139	1,625,348
3.2	Interest Expense	744,221	509,548	750,796
	A. Net interest Income (3.1-3.2)	1,545,768	969,591	874,552
3.3	Fees, Commission and Discount	272,941	97,099	289,890
3.4	Other Operating Income	119,386	56,436	168,337
3.5	Foreign Exchange Gain/Loss (Net)	32,174	60,061	(20,328)
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,970,270	1,183,187	1,312,451
3.6	Staff Expenses*	1,029,968	406,236	620,804
3.7	Other Operating Expenses	188,535	128,324	189,605
	C. Operating Profit Before Provision (B.-3.6-3.7)	751,767	648,627	502,042
3.8	Provision for Possible Losses	150,482	114,004	300,280
	D. Operating Profit (C.-3.8)	601,285	534,622	201,763
3.9	Non Operating Income/Expenses (Net)	9,677	5,377	8,916
3.10	Write Back Provision for Possible Loss	963,317	541,680	518,538
	E. Profit from Regular Activities (D+3.9+3.10)	1,574,279	1,081,679	729,216
3.11	Extraordinary Income/ Expenses (Net)	97,824	118,853	34,896
	F. Profit before Bonus and Taxes (E.+3.11)	1,672,103	1,200,532	764,112
3.1	Provision for Staff Bonus	123,859	88,928	-
3.1	Provision for Tax	-	-	-
	G. Net Profit/Loss (F.-3.12-3.13)	1,548,243	1,111,604	764,112
4.	Ratios	THIS QUARTER	PREVIOUS QUARTER	PREVIOUS YEAR CORRESPONDING QUARTER
4.1	Capital Fund to RWA	-29.91%	-23.00%	-39.64%
4.2	Non Performing Loan (NPL) To Total Loan	17.97%	18.97%	25.85%
4.3	Total Loan Loss Provision to Total NPL	107.98%	117.06%	109.49%

*Note: Employee Expenses includes Rs 33 Crores provided for employee retirement benefit liability.