



**RASTRIYA BANIJYA BANK LIMITED**  
**SINGHDURBAR PLAZA, KATHMANDU**

**UNAUDITED FINANCIAL RESULTS (QUARTERLY)**  
**AS AT 1ST QUARTER (17 October 2007) OF FISCAL YEAR 2007-08**

Rs. In '000

S.N.	Particulars	THIS QUARTER	PREVIOUS QUARTER*	PREVIOUS YEAR CORRESPONDING QUARTER
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>58,578,578</b>	<b>54,715,202</b>	<b>58,698,238</b>
1.1	Paid Up Capital	1,172,300	1,172,300	1,172,300
1.2	Reserve and Surplus	(18,233,557)	(18,384,956)	(19,675,137)
1.3	Debenture and bond	-	-	-
1.4	Borrowings	2,204,284	2,241,622	2,322,281
1.5	Deposits(a+b)	53,192,811	50,346,230	46,651,528
	a. Domestic Currency	52,016,977	49,886,415	46,298,848
	b. Foreign Currency	1,175,834	459,815	352,680
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	20,242,739	19,340,007	28,227,266
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>58,578,578</b>	<b>54,715,202</b>	<b>58,698,238</b>
2.1	Cash and Bank Balance	5,958,379	6,151,023	8,943,758
2.2	Money at Call and Short Notice	950,000	20,000	500,000
2.3	Investment	13,972,030	12,716,401	11,309,636
2.4	Loan and Advances	23,936,918	25,394,627	26,445,330
2.5	Fixed Assets	715,874	693,305	641,131
2.6	Non Banking Assets	311,942	320,152	435,443
2.7	Other Assets	12,733,437	9,419,694	10,422,941
<b>3.</b>	<b>Profit and Loss Account</b>	<b>UP TO THIS QUARTER</b>	<b>UPTO PREVIOUS QUARTER</b>	<b>UPTO PREVIOUS YEAR CORRESPONDING</b>
3.1	Interest Income	527,861	2,354,884	455,321.48
3.2	Interest Expense	205,283	938,890	170,447
	<b>A. Net interest Income (3.1-3.2)</b>	<b>322,578</b>	<b>1,415,994</b>	<b>284,874</b>
3.3	Fees, Commission and Discount	82,104	344,976	65,884
3.4	Other Operating Income	33,768	283,033	18,064
3.5	Foreign Exchange Gain/Loss (Net)	7,037	14,997	3,065
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>445,487</b>	<b>2,059,001</b>	<b>371,888</b>
3.6	Staff Expenses	235,017	820,327	202,386
3.7	Other Operating Expenses	76,624	342,209	61,859
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>133,846</b>	<b>896,465</b>	<b>107,643</b>
3.8	Provision for Possible Losses	-	315,389	98
	<b>D. Operating Profit (C.-3.8)</b>	<b>133,846</b>	<b>581,076</b>	<b>107,545</b>
3.9	Non Operating Income/Expenses (Net)	1,387	29,176	327
3.10	Write Back Provision for Possible Loss	39,256	1,209,701	
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>174,489</b>	<b>1,819,952</b>	<b>107,872</b>
3.11	Extraordinary Income/ Expenses (Net)	(11,640)	(3,765)	(8,809)
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>162,849</b>	<b>1,816,188</b>	<b>99,063</b>
3.1	Provision for Staff Bonus	-	134,532	-
3.1	Provision for Tax	-	-	-
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>162,849</b>	<b>1,681,655</b>	<b>99,063</b>
<b>4.</b>	<b>Ratios</b>	<b>THIS QUARTER</b>	<b>PREVIOUS QUARTER*</b>	<b>PREVIOUS YEAR CORRESPONDING QUARTER</b>
4.1	Capital Fund to RWA	-39.93%	-42.61%	-44.20%
4.2	Non Performing Loan (NPL) To Total Loan	28.56%	29.16%	46.42%
4.3	Total Loan Loss Provision to Total NPL	114.83%	106.55%	102.74%

\* Unaudited