



# RASTRIYA BANIJYA BANK LIMITED

SINGHDURBAR PLAZA, KATHMANDU

UNAUDITED FINANCIAL RESULTS (Quarterly)

As at Second Quarter (14 January 2012) of Fiscal Year 2011/12

Rs. In '000

S.N.	Particulars	THIS QUARTER END	PREVIOUS QUARTER END	CORRESPONDING QUARTER END PREVIOUS YEAR (Unaudited)
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>83,944,846</b>	<b>79,352,841</b>	<b>73,312,496</b>
1.1	Paid Up Capital	1,172,300	1,172,300	1,172,300
1.2	Reserve and Surplus	(9,252,126)	(9,270,153)	(10,363,696)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	2,784,040	2,731,135	8,049,581
1.5	Deposits(a+b)	75,313,545	72,034,795	62,641,248
	a. Domestic Currency	75,255,694	71,959,233	62,584,376
	b. Foreign Currency	57,852	75,562	56,872
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	13,927,088	12,684,764	11,813,063
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>83,944,846</b>	<b>79,352,841</b>	<b>73,312,496</b>
2.1	Cash and Bank Balance	13,616,249	11,458,338	8,714,640
2.2	Money at Call and Short Notice	200,000	21,595	245,350
2.3	Investment	21,724,687	15,801,881	13,578,107
2.4	Loan and Advances (a + b+ c+ d+ e + f)	36,463,786	35,388,363	35,613,617
	a. Real Estate Loan	1,757,665	1,802,505	1,557,926
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 80 Lacs)	143,495	157,477	
	2. Business Complex and Residential Apartment Construction Loan	603,343	617,640	648,922
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (including Land purchase &plotting)	1,010,827	1,027,389	909,004
	b. Personal Home Loan of Rs.80 Lacs or Less	3,141,347	3,140,284	3,175,954
	c. Margin Type Loan	485,337	522,984	660,905
	d. Term Loan	1,911,439	1,989,083	1,931,823
	e. Overdraft Loan/TR Loan / WC Loan	17,165,909	16,550,955	16,732,274
	f. Others	12,002,088	11,382,552	11,554,735
2.5	Fixed Assets	1,012,229	1,001,733	929,974
2.6	Non Banking Assets	135,116	140,439	182,895
2.7	Other Assets	10,792,780	15,540,493	14,047,913
<b>3.</b>	<b>Profit and Loss Account</b>	<b>UP TO THIS QUARTER</b>	<b>UPTO PREVIOUS QUARTER</b>	<b>UPTO CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited)</b>
3.1	Interest Income	2,522,428	1,143,498	2,216,232
3.2	Interest Expense	1,491,779	744,994	1,021,355
<b>A. Net interest Income (3.1-3.2)</b>		<b>1,030,649</b>	<b>398,504</b>	<b>1,194,877</b>
3.3	Fees, Commission and Discount	183,471	101,300	212,135
3.4	Other Operating Income	90,035	80,586	84,850
3.5	Foreign Exchange Gain/Loss (Net)	51,814	49,623	5,584
<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>		<b>1,355,968</b>	<b>630,014</b>	<b>1,497,446</b>
3.6	Staff Expenses	661,409	401,711	557,374
3.7	Other Operating Expenses	228,451	132,532	207,274
<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>		<b>466,108</b>	<b>95,770</b>	<b>732,797</b>
3.8	Provision for Possible Losses	455,048	94,968	84,296
<b>D. Operating Profit (C.-3.8)</b>		<b>11,060</b>	<b>803</b>	<b>648,501</b>
3.9	Non Operating Income/Expenses (Net)	82,646	308	87,998
3.10	Write Back of Provision for Possible Loss	338,280	99,096	288,570
<b>E. Profit from Regular Activities (D+3.9+3.10)</b>		<b>431,985</b>	<b>100,207</b>	<b>1,025,070</b>
3.11	Extraordinary Income/ Expenses (Net)	121,224	7,210	93,502
<b>F. Profit before Bonus and Taxes (E.+3.11)</b>		<b>553,210</b>	<b>107,417</b>	<b>1,118,571</b>
3.12	Provision for Staff Bonus	-	-	82,857
3.13	Provision for Tax & Deferred Tax Expenses	-	-	170,780
<b>G. Net Profit/Loss (F.-3.12-3.13)</b>		<b>553,210</b>	<b>107,417</b>	<b>864,935</b>
<b>4.</b>	<b>Ratios</b>	<b>AT THE END OF THIS QUARTER</b>	<b>AT THE END OF PREVIOUS QUARTER</b>	<b>AT THE END OF CORRESPONDING QUARTER PREVIOUS YEAR</b>
4.1	Capital Fund to RWA	-21.77%	-22.94%	-22.90%
4.2	Non Performing Loan (NPL) To Total Loan	10.85%	11.46%	11.05%
4.3	Total Loan Loss Provision to Total NPL	100.98%	96.93%	104.86%
4.4	Cost of Funds	4.90%	5.03%	3.67%
4.5	Credit / Domestic Deposit & Core Capital Ratio (Calculated as per NRB Directives)	55.72%	57.37%	67.09%

Note:

- 1 Published figures may change in case directed by Statutory Audit and by Supervisory Authority for changes.
- 2 Previous period figures are regrouped wherever necessary to make comparable with current period figures.