



RASTRIYA BANIJYA BANK LIMITED

SINGHDURBAR PLAZA, KATHMANDU

UNAUDITED FINANCIAL RESULTS (Quarterly)

As at First Quarter (17 October 2011) of Fiscal Year 2011/12

Rs. In '000

S.N.	Particulars	THIS QUARTER END	PREVIOUS QUARTER END	CORRESPONDING QUARTER END PREVIOUS YEAR (Unaudited)
1.	Total Capital and Liabilities (1.1 to 1.7)	79,352,841	81,223,192	84,989,771
1.1	Paid Up Capital	1,172,300	1,172,300	1,172,300
1.2	Reserve and Surplus	(9,270,153)	(9,377,570)	(10,783,394)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	2,731,135	4,812,803	7,962,752
1.5	Deposits(a+b)	72,034,795	73,924,078	62,659,336
	a. Domestic Currency	71,959,233	73,821,044	62,396,842
	b. Foreign Currency	75,562	103,035	262,494
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	12,684,764	10,691,581	23,978,778
2.	Total Assets (2.1 to 2.7)	79,352,841	81,223,192	84,989,771
2.1	Cash and Bank Balance	11,458,338	6,907,304	13,437,902
2.2	Money at Call and Short Notice	21,595	83,250	163,640
2.3	Investment	15,801,881	15,333,163	13,587,632
2.4	Loan and Advances (a + b+ c+ d+ e + f)	35,388,363	36,866,104	33,723,279
	a. Real Estate Loan	1,802,505	1,790,233	1,623,552
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 80 Lacs)	157,477	162,256	
	2. Business Complex and Residential Apartment Construction Loan	617,640	550,560	712,732
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (including Land purchase &plotting)	1,027,389	1,077,417	910,820
	b. Personal Home Loan of Rs.80 Lacs or Less	3,140,284	3,151,612	3,129,473
	c. Margin Type Loan	522,984	563,473	756,053
	d. Term Loan	1,989,083	2,027,049	1,940,335
	e. Overdraft Loan/TR Loan / WC Loan	16,550,955	17,583,013	16,198,536
	f. Others	11,382,552	11,750,724	10,075,330
2.5	Fixed Assets	1,001,733	946,815	910,607
2.6	Non Banking Assets	140,439	145,013	198,629
2.7	Other Assets	15,540,493	20,941,543	22,968,083
3.	Profit and Loss Account	UP TO THIS QUARTER	UPTO PREVIOUS QUARTER	UPTO CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited)
3.1	Interest Income	1,143,498	5,027,872	999,625
3.2	Interest Expense	744,994	2,424,251	442,732
	A. Net interest Income (3.1-3.2)	398,504	2,603,621	556,893
3.3	Fees, Commission and Discount	101,300	435,001	110,571
3.4	Other Operating Income	80,586	188,903	36,334
3.5	Foreign Exchange Gain/Loss (Net)	49,623	(28,028)	(42,517)
	B. Total Operating Income (A.+3.3+3.4+3.5)	630,014	3,199,498	661,280
3.6	Staff Expenses	401,711	1,432,706	339,504
3.7	Other Operating Expenses	132,532	510,873	113,905
	C. Operating Profit Before Provision (B. -3.6-3.7)	95,770	1,255,919	207,871
3.8	Provision for Possible Losses	94,968	419,482	26,974
	D. Operating Profit (C.-3.8)	803	836,437	180,897
3.9	Non Operating Income/Expenses (Net)	308	96,200	45
3.10	Write Back of Provision for Possible Loss	99,096	760,297	128,489
	E. Profit from Regular Activities (D+3.9+3.10)	100,207	1,692,933	309,431
3.11	Extraordinary Income/ Expenses (Net)	7,210	207,062	34,126
	F. Profit before Bonus and Taxes (E.+3.11)	107,417	1,899,996	343,557
3.12	Provision for Staff Bonus	-	140,740	-
3.13	Provision for Tax & Deferred Tax Expenses	-	-	-
	G. Net Profit/Loss (F.-3.12-3.13)	107,417	1,759,255	343,557
4.	Ratios	AT THE END OF THIS QUARTER	AT THE END OF PREVIOUS QUARTER	AT THE END OF CORRESPONDING QUARTER PREVIOUS YEAR
4.1	Capital Fund to RWA	-22.94%	-22.52%	-24.69%
4.2	Non Performing Loan (NPL) To Total Loan	11.46%	10.92%	11.98%
4.3	Total Loan Loss Provision to Total NPL	96.93%	95.94%	102.69%
4.4	Cost of Funds	5.03%	4.28%	3.31%
4.5	Credit / Domestic Deposit & Core Capital Ratio (Calculated as per NRB Directives)	57.37%	58.08%	63.97%

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.