



RASTRIYA BANIJYA BANK LIMITED

SINGHDURBAR PLAZA, KATHMANDU

UNAUDITED FINANCIAL RESULTS (Quarterly)

As at First Quarter (17 October 2010) of Fiscal Year 2010/11

Rs. In '000

S.N.	Particulars	THIS QUARTER END	PREVIOUS QUARTER END	CORRESPONDING QUARTER END PREVIOUS YEAR
1.	Total Capital and Liabilities (1.1 to 1.7)	84,989,771	75,260,185	78,737,817
1.1	Paid Up Capital	1,172,300	1,172,300	1,172,300
1.2	Reserve and Surplus	(10,783,394)	(11,126,990)	(14,339,539)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	7,962,752	4,039,791	4,256,577
1.5	Deposits(a+b)	62,659,336	68,623,160	65,648,613
	a. Domestic Currency	62,396,842	68,545,121	64,823,809
	b. Foreign Currency	262,494	78,039	824,803
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	23,978,778	12,551,923	21,999,866
2.	Total Assets (2.1 to 2.7)	84,989,771	75,260,185	78,737,817
2.1	Cash and Bank Balance	13,437,902	11,300,438	21,363,989
2.2	Money at Call and Short Notice	163,640	-	200,000
2.3	Investment	13,587,632	12,989,463	18,878,597
2.4	Loan and Advances (a + b+ c+ d+ e + f)	33,723,279	35,692,514	31,138,801
	a. Real Estate Loan	4,753,025	4,891,035	
	1. Residential Real Estate Loan	3,129,473	3,110,961	
	2. Business Complex and Residential Apartment Construction Loan	712,732	783,904	
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (including Land purchase &plotting)	910,820	996,169	
	c. Margin Type Loan	756,053	794,694	
	d. Term Loan	1,940,335	1,941,329	
	e. Overdraft Loan/TR Loan / WC Loan	16,198,536	16,339,326	
	f. Others	10,075,330	11,726,131	
2.5	Fixed Assets	910,607	891,767	812,917
2.6	Non Banking Assets	198,629	198,629	255,061
2.7	Other Assets	22,968,083	14,187,374	6,088,450
3.	Profit and Loss Account	UP TO THIS QUARTER	UPTO PREVIOUS QUARTER	UPTO CORRESPONDING QUARTER PREVIOUS YEAR
3.1	Interest Income	999,625	4,207,610	773,174
3.2	Interest Expense	442,732	1,386,980	235,781
A. Net interest Income (3.1-3.2)		556,893	2,820,630	537,393
3.3	Fees, Commission and Discount	110,571	608,261	113,869
3.4	Other Operating Income	36,334	177,270	33,270
3.5	Foreign Exchange Gain/Loss (Net)	(42,517)	40,148	2,265
B. Total Operating Income (A.+3.3+3.4+3.5)		661,280	3,646,309	686,797
3.6	Staff Expenses	339,504	1,629,244	352,313
3.7	Other Operating Expenses	113,905	417,546	88,790
C. Operating Profit Before Provision (B. -3.6-3.7)		207,871	1,599,519	245,694
3.8	Provision for Possible Losses	26,974	286,546	61,754
D. Operating Profit (C.-3.8)		180,897	1,312,973	183,940
3.9	Non Operating Income/Expenses (Net)	45	97,738	5,249
3.10	Write Back of Provision for Possible Loss	128,489	1,102,020	131,458
E. Profit from Regular Activities (D+3.9+3.10)		309,431	2,512,730	320,647
3.11	Extraordinary Income/ Expenses (Net)	34,126	97,255	(1,529)
F. Profit before Bonus and Taxes (E.+3.11)		343,557	2,609,985	319,119
3.12	Provision for Staff Bonus	-	193,332	-
3.13	Provision for Tax & Deferred Tax Expenses	-	405,966	-
G. Net Profit/Loss (F.-3.12-3.13)		343,557	2,010,687	319,119
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	-24.69%	-25.48%	-36.47%
4.2	Non Performing Loan (NPL) To Total Loan	11.98%	9.81%	15.42%
4.3	Total Loan Loss Provision to Total NPL	102.69%	120.70%	111.97%
4.4	Cost of Funds	3.31%	2.71%	1.75%
4.5	Credit / Domestic Deposit & Core Capital Ratio(Calculated as per NRB Directives)	63.97%	61.20%	59.73%

Note: Published figures may change in case directed by Statutory Audit and by Supervisory Authority for changes