



## RASTRIYA BANIJYA BANK LIMITED

SINGHDURBAR PLAZA, KATHMANDU

UNAUDITED FINANCIAL RESULTS (Quarterly)

As at Second Quarter (14 January 2010) of Fiscal Year 2009/2010

Rs. In '000

S.N.	Particulars	THIS QUARTER END	PREVIOUS QUARTER END	CORRESPONDING QUARTER END PREVIOUS YEAR
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>69,886,840</b>	<b>78,737,817</b>	<b>74,295,364</b>
1.1	Paid Up Capital	1,172,300	1,172,300	1,172,300
1.2	Reserve and Surplus	(13,491,529)	(14,339,539)	(15,661,887)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	7,534,778	4,256,577	2,669,248
1.5	Deposits(a+b)	63,096,023	65,648,613	62,264,993
	a. Domestic Currency	62,122,722	64,823,809	60,723,622
	b. Foreign Currency	973,301	824,803	1,541,371
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	11,575,268	21,999,866	23,850,710
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>69,886,840</b>	<b>78,737,817</b>	<b>74,295,364</b>
2.1	Cash and Bank Balance	10,330,947	21,363,989	16,615,320
2.2	Money at Call and Short Notice	250,000	200,000	90,000
2.3	Investment	16,532,452	18,878,597	15,870,886
2.4	Loan and Advances (a + b+ c+ d+ e + f)	33,500,354	31,138,801	28,204,955
	a. Real Estate Loan	1,590,446	1,793,900	-
	b. Home/Housing Loan	2,895,581	3,516,100	-
	c. Margin Type Loan	934,014	526,800	-
	d. Term Loan	2,108,872	2,134,900	-
	e. Overdraft Loan/TR Loan / WC Loan	14,335,837	11,655,500	-
	f. Others	11,635,606	11,511,601	-
2.5	Fixed Assets	815,747	812,917	775,291
2.6	Non Banking Assets	251,351	255,061	299,263
2.7	Other Assets	8,205,988	6,088,450	12,439,650
<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</b>
3.1	Interest Income	1,842,671	773,174	1,479,139
3.2	Interest Expense	580,547	235,781	509,548
	<b>A. Net interest Income (3.1-3.2)</b>	<b>1,262,125</b>	<b>537,393</b>	<b>969,591</b>
3.3	Fees, Commission and Discount	242,774	113,869	97,099
3.4	Other Operating Income	70,230	33,270	56,436
3.5	Foreign Exchange Gain/Loss (Net)	2,113	2,265	60,061
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>1,577,241</b>	<b>686,797</b>	<b>1,183,187</b>
3.6	Staff Expenses	587,211	352,313	406,236
3.7	Other Operating Expenses	170,262	88,790	128,324
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>819,768</b>	<b>245,694</b>	<b>648,627</b>
3.8	Provision for Possible Losses	110,549	61,754	114,004
	<b>D. Operating Profit (C.-3.8)</b>	<b>709,219</b>	<b>183,940</b>	<b>534,622</b>
3.9	Non Operating Income/Expenses (Net)	26,606	5,249	5,377
3.10	Write Back Provision for Possible Loss	540,573	131,458	541,680
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>1,276,397</b>	<b>320,647</b>	<b>1,081,679</b>
3.11	Extraordinary Income/ Expenses (Net)	27,622	(1,529)	118,853
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>1,304,020</b>	<b>319,119</b>	<b>1,200,532</b>
3.1	Provision for Staff Bonus	96,594	-	88,928
3.1	Provision for Tax	54,912	-	-
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>1,152,514</b>	<b>319,119</b>	<b>1,111,604</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	-31.86%	-36.47%	-23.00%
4.2	Non Performing Loan (NPL) To Total Loan	12.98%	15.42%	18.97%
4.3	Total Loan Loss Provision to Total NPL	113.96%	111.97%	117.06%
4.4	Cost of Funds	2.09%	2.32%	2.26%

Note: Published figures may change in case directed by external statutory audit and by Supervisory Authority for changes.