



RASTRIYA BANJYA BANK LIMITED
SINGHDURBAR PLAZA, KATHMANDU

UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 4TH QUARTER OF FISCAL YEAR 2007-08

Rs. In '000

S.N.	Particulars	THIS QUARTER	PREVIOUS QUARTER	PREVIOUS YEAR CORRESPONDING QUARTER
1.	Total Capital and Liabilities (1.1 to 1.7)	60,163,727	60,645,394	54,715,202
1.1	Paid Up Capital	1,172,300	1,172,300	1,172,300
1.2	Reserve and Surplus	(16,678,617)	(17,627,819)	(18,384,956)
1.3	Debenture and bond	-	-	-
1.4	Borrowings	2,517,009	2,365,585	2,241,622
1.5	Deposits(a+b)	57,970,844	54,181,303	50,346,230
	a. Domestic Currency	57,000,764	53,404,815	49,886,415
	b. Foreign Currency	970,080	776,488	459,815
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	15,182,192	20,554,025	19,340,007
2.	Total Assets (2.1 to 2.7)	60,163,727	60,645,394	54,715,202
2.1	Cash and Bank Balance	9,269,348	9,611,807	6,151,023
2.2	Money at Call and Short Notice	550,000	-	20,000
2.3	Investment	14,543,141	14,355,842	12,716,401
2.4	Loan and Advances	27,524,922	25,598,327	25,394,627
2.5	Fixed Assets	756,832	734,200	693,305
2.6	Non Banking Assets	305,920	307,260	320,152
2.7	Other Assets	7,213,564	10,037,959	9,419,694
3.	Profit and Loss Account	UP TO THIS QUARTER	UPTO PREVIOUS QUARTER	UPTO PREVIOUS YEAR CORRESPONDING QUARTER
3.1	Interest Income	2,703,846	1,625,348	2,354,884
3.2	Interest Expense	1,019,340	750,796	938,890
	A. Net interest Income (3.1-3.2)	1,684,506	874,552	1,415,994
3.3	Fees, Commission and Discount	393,072	289,890	344,976
3.4	Other Operating Income	155,514	168,337	283,033
3.5	Foreign Exchange Gain/Loss (Net)	17,637	(20,328)	14,997
	B. Total Operating Income (A.+3.3+3.4+3.5)	2,250,728	1,312,451	2,059,001
3.6	Staff Expenses	872,093	620,804	820,327
3.7	Other Operating Expenses	338,706	189,605	342,209
	C. Operating Profit Before Provision (B.-3.6-3.7)	1,039,929	502,042	896,465
3.8	Provision for Possible Losses	428,137	300,280	315,389
	D. Operating Profit (C.-3.8)	611,792	201,763	581,076
3.9	Non Operating Income/Expenses (Net)	13,872	8,916	29,176
3.10	Write Back Provision for Possible Loss	1,134,516	518,538	1,209,701
	E. Profit from Regular Activities (D+3.9+3.10)	1,760,180	729,216	1,819,952
3.11	Extraordinary Income/ Expenses (Net)	152,018	34,896	(3,765)
	F. Profit before Bonus and Taxes (E.+3.11)	1,912,198	764,112	1,816,187
3.1	Provision for Staff Bonus	141,644	-	134,532
3.1	Provision for Tax	-	-	-
	G. Net Profit/Loss (F.-3.12-3.13)	1,770,554	764,112	1,681,655
4.	Ratios	THIS QUARTER	PREVIOUS QUARTER	PREVIOUS YEAR CORRESPONDING QUARTER
4.1	Capital Fund to RWA	-36.56%	-39.64%	-42.61%
4.2	Non Performing Loan (NPL) To Total Loan	21.63%	25.85%	29.16%
4.3	Total Loan Loss Provision to Total NPL	111.62%	109.49%	106.55%