



**RASTRIYA BANIJYA BANK LIMITED**  
**SINGHDURBAR PLAZA, KATHMANDU**

**UNAUDITED FINANCIAL RESULTS (QUARTERLY)**  
**AS AT 1ST QUARTER OF FISCAL YEAR 2008-09**

Rs. In '000

S.N.	Particulars	THIS QUARTER	PREVIOUS QUARTER	PREVIOUS YEAR CORRESPONDING QUARTER
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>70,559,035</b>	<b>60,163,727</b>	<b>58,578,578</b>
1.1	Paid Up Capital	1,172,300	1,172,300	1,172,300
1.2	Reserve and Surplus	(16,304,311)	(16,678,617)	(18,233,557)
1.3	Debenture and bond	-	-	-
1.4	Borrowings	2,638,760	2,517,009	2,204,284
1.5	Deposits(a+b)	56,747,143	57,970,844	53,192,811
	a. Domestic Currency	56,450,881	57,000,764	52,016,977
	b. Foreign Currency	296,262	970,080	1,175,834
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	26,305,143	15,182,192	20,242,739
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>70,559,035</b>	<b>60,163,727</b>	<b>58,578,578</b>
2.1	Cash and Bank Balance	8,748,837	9,269,348	5,958,379
2.2	Money at Call and Short Notice	2,130,000	550,000	950,000
2.3	Investment	17,179,841	14,543,141	13,972,030
2.4	Loan and Advances	26,758,536	27,524,922	23,936,918
2.5	Fixed Assets	759,176	756,832	715,874
2.6	Non Banking Assets	303,303	305,920	311,942
2.7	Other Assets	14,679,342	7,213,564	12,733,437
<b>3.</b>	<b>Profit and Loss Account</b>	<b>UP TO THIS QUARTER</b>	<b>UPTO PREVIOUS QUARTER</b>	<b>UPTO PREVIOUS YEAR CORRESPONDING QUARTER</b>
3.1	Interest Income	606,661	2,703,846	527,861
3.2	Interest Expense	223,037	1,019,340	205,283
	<b>A. Net interest Income (3.1-3.2)</b>	<b>383,625</b>	<b>1,684,506</b>	<b>322,578</b>
3.3	Fees, Commission and Discount	85,914	393,072	82,104
3.4	Other Operating Income	25,609	155,514	33,768
3.5	Foreign Exchange Gain/Loss (Net)	87,450	17,637	7,037
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>582,599</b>	<b>2,250,728</b>	<b>445,487</b>
3.6	Staff Expenses	247,220	872,093	235,017
3.7	Other Operating Expenses	66,872	338,706	76,624
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>268,506</b>	<b>1,039,929</b>	<b>133,846</b>
3.8	Provision for Possible Losses	66,843	428,137	-
	<b>D. Operating Profit (C.-3.8)</b>	<b>201,664</b>	<b>611,792</b>	<b>133,846</b>
3.9	Non Operating Income/Expenses (Net)	4,040	13,872	1,387
3.10	Write Back Provision for Possible Loss	101,895	1,134,516	39,256
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>307,599</b>	<b>1,760,180</b>	<b>174,489</b>
3.11	Extraordinary Income/ Expenses (Net)	66,733	152,018	(11,640)
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>374,332</b>	<b>1,912,198</b>	<b>162,848</b>
3.1	Provision for Staff Bonus	-	141,644	-
3.1	Provision for Tax	-	-	-
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>374,332</b>	<b>1,770,554</b>	<b>162,848</b>
<b>4.</b>	<b>Ratios</b>	<b>THIS QUARTER</b>	<b>PREVIOUS QUARTER</b>	<b>PREVIOUS YEAR CORRESPONDING QUARTER</b>
4.1	Capital Fund to RWA	-25.20%	-36.56%	-39.93%
4.2	Non Performing Loan (NPL) To Total Loan	21.58%	21.63%	28.56%
4.3	Total Loan Loss Provision to Total NPL	113.87%	111.62%	114.83%