



RASTRIYA BANIJYA BANK LIMITED
SINGHDURBAR PLAZA, KATHMANDU
UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS AT 2ND QUARTER OF FISCAL YEAR 2008-09

Rs. In '000

S.N.	Particulars	THIS QUARTER	PREVIOUS QUARTER	PREVIOUS YEAR CORRESPONDING QUARTER
1.	Total Capital and Liabilities (1.1 to 1.7)	74,295,364	70,559,035	60,082,102
1.1	Paid Up Capital	1,172,300	1,172,300	1,172,300
1.2	Reserve and Surplus	(15,661,887)	(16,304,311)	(18,003,434)
1.3	Debtenture and bond	-	-	-
1.4	Borrowings	2,669,248	2,638,760	2,412,984
1.5	Deposits(a+b)	62,264,993	56,747,143	54,330,281
	a. Domestic Currency	60,723,622	56,450,881	53,523,463
	b. Foreign Currency	1,541,371	296,262	806,819
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	23,850,710	26,305,143	20,169,971
2.	Total Assets (2.1 to 2.7)	74,295,364	70,559,035	60,082,102
2.1	Cash and Bank Balance	16,615,320	8,748,837	6,613,821
2.2	Money at Call and Short Notice	90,000	2,130,000	200,000
2.3	Investment	15,870,886	17,179,841	14,660,573
2.4	Loan and Advances	28,204,955	26,758,536	25,297,231
2.5	Fixed Assets	775,291	759,176	738,339
2.6	Non Banking Assets	299,263	303,303	301,729
2.7	Other Assets	12,439,650	14,679,342	12,270,409
3.	Profit and Loss Account	UP TO THIS QUARTER	UPTO PREVIOUS QUARTER	UPTO PREVIOUS YEAR CORRESPONDING QUARTER
3.1	Interest Income	1,479,139	606,661	1,080,208
3.2	Interest Expense	509,548	223,037	511,362
	A. Net interest Income (3.1-3.2)	969,591	383,625	568,846
3.3	Fees, Commission and Discount	97,099	85,914	158,002
3.4	Other Operating Income	56,436	25,609	83,709
3.5	Foreign Exchange Gain/Loss (Net)	60,061	87,450	(26,028)
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,183,187	582,599	784,529
3.6	Staff Expenses	406,236	247,220	406,722
3.7	Other Operating Expenses	128,324	66,872	135,907
	C. Operating Profit Before Provision (B.-3.6-3.7)	648,627	268,506	241,899
3.8	Provision for Possible Losses	114,004	66,843	-
	D. Operating Profit (C.-3.8)	534,622	201,664	241,899
3.9	Non Operating Income/Expenses (Net)	5,377	4,040	8,302
3.10	Write Back Provision for Possible Loss	541,680	101,895	105,716
	E. Profit from Regular Activities (D+3.9+3.10)	1,081,679	307,599	355,917
3.11	Extraordinary Income/ Expenses (Net)	118,853	66,733	25,624
	F. Profit before Bonus and Taxes (E.+3.11)	1,200,532	374,332	381,541
3.1	Provision for Staff Bonus	88,928	-	-
3.1	Provision for Tax	-	-	-
	G. Net Profit/Loss (F.-3.12-3.13)	1,111,604	374,332	381,541
4.	Ratios	THIS QUARTER	PREVIOUS QUARTER	PREVIOUS YEAR CORRESPONDING QUARTER
4.1	Capital Fund to RWA	-23.00%	-25.20%	-37.60%
4.2	Non Performing Loan (NPL) To Total Loan	18.97%	21.58%	26.85%
4.3	Total Loan Loss Provision to Total NPL	117.06%	113.87%	114.22%