



**RASTRITYA BANIJYA BANK LIMITED**  
**SINGHDURBAR PLAZA, KATHMANDU**  
**UNAUDITED FINANCIAL RESULTS (QUARTERLY)**

**AS AT 4TH QUARTER (15 July 2009) OF FISCAL YEAR 2008-09**

**Rs. In '000**

S.N.	Particulars	THIS QUARTER ENDING	PREVIOUS QUARTER ENDING	CORRESPONDING PREVIOUS YEAR QUARTER ENDING
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>75,042,925</b>	<b>80,849,461</b>	<b>60,163,727</b>
1.1	Paid Up Capital	1,172,300	1,172,300	1,172,300
1.2	Reserve and Surplus	(14,658,657)	(15,134,052)	(16,678,617)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	3,880,646	3,395,660	2,517,009
1.5	Deposits(a+b)	68,095,697	60,672,229	57,970,844
	a. Domestic Currency	67,791,956	60,112,242	57,000,764
	b. Foreign Currency	303,741	559,987	970,080
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	16,552,939	30,743,323	15,182,192
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>75,042,925</b>	<b>80,849,461</b>	<b>60,163,727</b>
2.1	Cash and Bank Balance	13,483,497	16,774,894	9,269,348
2.2	Money at Call and Short Notice	-	130,000	550,000
2.3	Investment	15,643,046	17,664,004	14,543,141
2.4	Loan and Advances	31,606,964	28,853,662	27,524,922
2.5	Fixed Assets	785,204	784,439	756,832
2.6	Non Banking Assets	256,671	296,958	305,920
2.7	Other Assets	13,267,543	16,345,505	7,213,564
<b>3.</b>	<b>Profit and Loss Account</b>	<b>UP TO THIS QUARTER</b>	<b>UPTO PREVIOUS QUARTER</b>	<b>UPTO CORRESPONDING PREVIOUS YEAR QUARTER</b>
3.1	Interest Income	3,448,152	2,289,990	2,703,846
3.2	Interest Expense	1,067,779	744,221	1,019,340
	<b>A. Net interest Income (3.1-3.2)</b>	<b>2,380,374</b>	<b>1,545,768</b>	<b>1,684,506</b>
3.3	Fees, Commission and Discount	512,442	272,941	393,072
3.4	Other Operating Income	188,334	119,386	155,514
3.5	Foreign Exchange Gain/Loss (Net)	32,869	32,174	17,637
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>3,114,019</b>	<b>1,970,270</b>	<b>2,250,728</b>
3.6	Staff Expenses	1,410,506	1,029,968	872,093
3.7	Other Operating Expenses	372,923	188,535	338,706
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>1,330,589</b>	<b>751,767</b>	<b>1,039,929</b>
3.8	Provision for Possible Losses	432,257	150,482	428,137
	<b>D. Operating Profit (C.-3.8)</b>	<b>898,332</b>	<b>601,285</b>	<b>611,792</b>
3.9	Non Operating Income/Expenses (Net)	60,888	9,677	13,872
3.10	Write Back Provision for Possible Loss	1,329,128	963,317	1,134,516
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>2,288,348</b>	<b>1,574,279</b>	<b>1,760,180</b>
3.11	Extraordinary Income/ Expenses (Net)	138,659	97,824	152,018
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>2,427,007</b>	<b>1,672,103</b>	<b>1,912,198</b>
3.1	Provision for Staff Bonus	179,778	123,859	141,644
3.1	Provision for Tax	215,000	-	-
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>2,032,229</b>	<b>1,548,243</b>	<b>1,770,554</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 PREVIOUS YEAR QUARTER</b>
4.1	Capital Fund to RWA	-37.70%	-29.91%	-36.56%
4.2	Non Performing Loan (NPL) To Total Loan	15.68%	17.97%	21.63%
4.3	Total Loan Loss Provision to Total NPL	110.05%	107.98%	111.62%

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

Employee Expenses includes Rs 44 Crores provided for employee retirement benefit liability.

The published figures are certified by internal auditor of the Bank.