



**RASTRITYA BANIJYA BANK LIMITED**  
**SINGHDURBAR PLAZA, KATHMANDU**  
**UNAUDITED FINANCIAL RESULTS (Quarterly)**  
**As at 1st Quarter of Fiscal Year 2009/10**

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>78,737,817</b>	<b>75,042,925</b>	<b>70,559,035</b>
1.1	Paid Up Capital	1,172,300	1,172,300	1,172,300
1.2	Reserve and Surplus	(14,339,539)	(14,658,657)	(16,304,311)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	4,256,577	3,880,646	2,638,760
1.5	Deposits(a+b)	65,648,613	68,095,697	56,747,143
	a. Domestic Currency	64,823,809	67,791,956	56,450,881
	b. Foreign Currency	824,803	303,741	296,262
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	21,999,866	16,552,939	26,305,143
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>78,737,817</b>	<b>75,042,925</b>	<b>70,559,035</b>
2.1	Cash and Bank Balance	21,363,989	13,483,497	8,748,837
2.2	Money at Call and Short Notice	200,000	-	2,130,000
2.3	Investment	18,878,597	15,643,046	17,179,841
2.4	Loan and Advances	31,138,801	31,606,964	26,758,536
2.5	Fixed Assets	812,917	785,204	759,176
2.6	Non Banking Assets	255,061	256,671	303,303
2.7	Other Assets	6,088,450	13,267,543	14,679,342
<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	773,174	3,448,152	606,661
3.2	Interest Expense	235,781	1,067,779	223,037
	<b>A. Net interest Income (3.1-3.2)</b>	<b>537,393</b>	<b>2,380,374</b>	<b>383,625</b>
3.3	Fees, Commission and Discount	113,869	512,442	85,914
3.4	Other Operating Income	33,270	188,334	25,609
3.5	Foreign Exchange Gain/Loss (Net)	2,265	32,869	87,450
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>686,797</b>	<b>3,114,019</b>	<b>582,599</b>
3.6	Staff Expenses	352,313	1,410,506	247,220
3.7	Other Operating Expenses	88,790	372,923	66,872
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>245,694</b>	<b>1,330,589</b>	<b>268,506</b>
3.8	Provision for Possible Losses	61,754	432,257	66,843
	<b>D. Operating Profit (C.-3.8)</b>	<b>183,940</b>	<b>898,332</b>	<b>201,664</b>
3.9	Non Operating Income/Expenses (Net)	5,249	60,888	4,040
3.10	Write Back Provision for Possible Loss	131,458	1,329,128	101,895
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>320,647</b>	<b>2,288,348</b>	<b>307,599</b>
3.11	Extraordinary Income/ Expenses (Net)	(1,529)	138,659	66,733
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>319,119</b>	<b>2,427,007</b>	<b>374,332</b>
3.1	Provision for Staff Bonus	-	179,778	-
3.1	Provision for Tax	-	215,000	-
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>319,119</b>	<b>2,032,229</b>	<b>374,332</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	-36.47%	-37.70%	-25.20%
4.2	Non Performing Loan (NPL) To Total Loan	15.42%	15.68%	21.58%
4.3	Total Loan Loss Provision to Total NPL	111.97%	110.05%	113.87%

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