



## RASTRITYA BANIJYA BANK LIMITED

SINGHDURBAR PLAZA, KATHMANDU

UNAUDITED FINANCIAL RESULTS (Quarterly)

As at Third Quarter (13 April 2010) of Fiscal Year 2009/2010

Rs. In '000

S.N.	Particulars	THIS QUARTER END	PREVIOUS QUARTER END	CORRESPONDING QUARTER END PREVIOUS YEAR
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>71,920,018</b>	<b>69,886,840</b>	<b>80,849,461</b>
1.1	Paid Up Capital	1,172,300	1,172,300	1,172,300
1.2	Reserve and Surplus	(11,869,781)	(13,491,529)	(15,134,052)
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	6,129,560	7,534,778	3,395,660
1.5	Deposits(a+b)	61,209,658	63,096,023	60,672,229
	a. Domestic Currency	60,857,006	62,122,722	60,112,242
	b. Foreign Currency	352,652	973,301	559,987
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	15,278,280	11,575,268	30,743,323
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>71,920,018</b>	<b>69,886,840</b>	<b>80,849,461</b>
2.1	Cash and Bank Balance	10,116,875	10,330,947	16,774,894
2.2	Money at Call and Short Notice	50,000	250,000	130,000
2.3	Investment	14,697,147	16,532,452	17,664,004
2.4	Loan and Advances (a + b+ c+ d+ e + f)	35,991,726	33,500,354	28,853,662
	a. Real Estate Loan	1,628,753	1,590,446	-
	b. Home/Housing Loan	3,025,518	2,895,581	-
	c. Margin Type Loan	1,031,626	934,014	-
	d. Term Loan	1,939,365	2,108,872	-
	e. Overdraft Loan/TR Loan / WC Loan	16,135,886	14,335,837	-
	f. Others	12,230,577	11,635,606	-
2.5	Fixed Assets	843,195	815,747	784,439
2.6	Non Banking Assets	236,372	251,351	296,958
2.7	Other Assets	9,984,703	8,205,988	16,345,505
<b>3.</b>	<b>Profit and Loss Account</b>	<b>UP TO THIS QUARTER</b>	<b>UP TO PREVIOUS QUARTER</b>	<b>UPTO CORRESPONDING QUARTER PREVIOUS YEAR</b>
3.1	Interest Income	2,727,564	1,842,671	2,289,990
3.2	Interest Expense	886,253	580,547	744,221
<b>A. Net interest Income (3.1-3.2)</b>	<b>1,841,310</b>	<b>1,262,125</b>	<b>1,545,768</b>	
3.3	Fees, Commission and Discount	303,360	242,774	272,941
3.4	Other Operating Income	104,097	70,230	119,386
3.5	Foreign Exchange Gain/Loss (Net)	10,322	2,113	32,174
<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>2,259,089</b>	<b>1,577,241</b>	<b>1,970,270</b>	
3.6	Staff Expenses	1,069,217	587,211	1,029,968
3.7	Other Operating Expenses	266,237	170,262	188,535
<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>923,635</b>	<b>819,768</b>	<b>751,767</b>	
3.8	Provision for Possible Losses	208,720	110,549	150,482
<b>D. Operating Profit (C.-3.8)</b>	<b>714,915</b>	<b>709,219</b>	<b>601,285</b>	
3.9	Non Operating Income/Expenses (Net)	28,764	26,606	9,677
3.10	Write Back of Provision for Possible Loss	690,261	540,573	963,317
<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>1,433,941</b>	<b>1,276,397</b>	<b>1,574,279</b>	
3.11	Extraordinary Income/ Expenses (Net)	23,554	27,622	97,824
<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>1,457,494</b>	<b>1,304,020</b>	<b>1,672,103</b>	
3.1	Provision for Staff Bonus	107,963	96,594	123,859
3.1	Provision for Tax	96,096	54,912	-
<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>1,253,436</b>	<b>1,152,514</b>	<b>1,548,243</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 QUARTER PREVIOUS YEAR</b>
4.1	Capital Fund to RWA	-28.13%	-31.86%	-29.91%
4.2	Non Performing Loan (NPL) To Total Loan	12.13%	12.98%	17.97%
4.3	Total Loan Loss Provision to Total NPL	113.08%	113.96%	107.98%
4.4	Cost of Funds	2.23%	2.09%	
4.5	Credit to Deposit Ratio ( Calculated as per NRB Directives)	71.74%	67.75%	

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