

Annex -2
Rastriya Banijya Bank
Performance Indicators

Rs. In Million

Indicators	Before Restructuring Program			After Restructuring Program			
	2057	2058	2059	2060	2061	2062	2062
	Asadh	Asadh	Asadh	Asadh	Asadh	Asadh	Paush
1.Capital Adequacy							
a.Required Capital Adequacy Ratio(%)	8%	8%	9%	10%	11%	11%	12%
b.Required Capital Fund	3,715	4,079	4,558	5,038	5,505	6,540	4,930
c.Excess/(shortfall) in Capital Fund(Rs.)	(1,879)	(6,881)	(15,010)	(24,089)	(26,515)	(26,615)	(24,504)
d. Net Change in Capital Fund	NA	(4,638)	(7,650)	(8,599)	(1,959)	935	508
e. Retained Earning	4,021	(11,913)	(19,009)	(23,856)	(23,032)	(22,002)	(21,595)
2. Profitability							
a. Net profit/(loss) for the year	(1,791)	(7,083)	(7,068)	(4,839)	1,040	1,323	508
b. Operating profit/(loss)	(781)	(1,182)	(1,226)	(3,252)	280	768	42
c. Non-operating income(Net)	86	0	7	7	147	44	26
d. Non-operating expenses	0	0	0	0	0	0	0
3. Quality of Assets							
a.Total Assets(Rs.)	50,653	52,834	44,970	43,172	45,056	56,822	50,550
b.Risk Weighted Assets(RWA)(Rs.)	46,816	51,102	51,293	50,379	49,304	58,649	41,082
c.Non-Performing Loans(Rs.)	10,798	13,183	14,883	16,005	14,471	13,689	13,232
d.NPA Ratio in %	38.29	48.16	55.05	60.15	57.64	50.70	51.20
4.Recovery							
a.Cash Recovery from NPA	NA	NA	NA	1,220	2,938	3,158	1158
b.Restructuring	NA	NA	NA	245	1,247	810	160
5. Others							
a.Total Deposits(Rs.)	38,575	40,774	38,994	39,402	40,866	43,016	41,215
b.Total Loan(Rs.)	28,202	27,375	27,037	26,609	25,105	27,001	25,832
c.Total Loan Loss Provision(Rs.)	4,352	7,577	13,347	14,929	14,275	13,570	13,359
d. C/D Ratio(Ratio)	71.81	67.14	69.34	67.53	61.43	62.77	62.68
6.Staff level	5,834	5,743	5,583	5,402	3,996	3,541	3,369

Note : Data on above table will be updated as and when new data is obtained.

Annex -1
Nepal Bank Limited
Performance Indicators

Rs . in Million

Indicators	Before Restructuring Program			After Restructuring Program			
	2057 Ashad	2058 Ashad	2059 Ashad	2060 Ashad	2061 Ashad	2062 Ashad	2062 Paush
1. Capital Adequacy							
a. Required Capital Adequacy Ratio (%)	8%	8%	9%	10%	11%	11%	12%
b. Required Capital Fund (Rs.)	2448	2962	3286	3345	3885	4230	4450
c. Excess (Shortfall) in Capital Fund (Rs.)	-4495	-9418	-12895	-13093	-12786	-11357	-11300
d. Net Change in Capital Fund	0	-4923	-3477	-198	306	1429	57
e. Retained earning (Loss)	0	0	0	-10888	-10332	-9024	-8671
2. Profitability							
a. Net profit (loss) for the year (Rs.)	-2698	-2178	-3071	-252	710	1730	353
b. Operating Profit(loss)	-2698	-2298	-3196	-384	511	279	343
c. Non-operating income	0	121	125	132	646	1451	1031
d. Non-operating expenses	-	-	-	-	447	-	-
3. Quality of Assets							
a. Total Assets (Rs.)	46,200	50,092	50,008	48,923	44,162	47,045	52,422
b. Risk Weighted Assets (RWA) (Rs.)	30,597	37,270	36,514	33,451	35,317	38,454	37,083
c. Non-Performing Loans (Rs.)	10,233	10,373	10,834	10,965	9,640	8,372	7,627
d. NPA Ratio in %	48.2	50.8	56.27	60.47	53.74	49.64	46.6
4. Recovery							
Cash Recovery from NPA	0	0	0	2380	1790	1534	1093
Restructuring	0	0	0	1620	1040	90	0
5 Others							
a. Total Deposit (Rs.)	35,768	35,619	34,265	35,014	35,735	35,932	34,295
b. Total Loan (Rs.)	21,230	20,419	19,253	18,132	17,938	16,867	16,355
c. Total Loan Loss Provision (Rs.)	6,308	8,500	10,614	10,161	9,056	8,648	8,647
d. C/D Ratio (Ratio)	59.4	57.33	56.19	51.78	50.2	46.94	47.7
6. Staff Level	6279	6030	5652	5250	3818	2912	2979

Note : Data on above table will be updated as and when new data is obtained .