

Annex -2
Rastriya Banijya Bank

Rs. In Million

Indicators	Before Restructuring Program			After Restructuring Program					
	2057	2058	2059	2060	2061	2062	2063	2063	2063
	Asadh	Asadh	Asadh	Asadh	Asadh	Asadh	Asahad	Ashwin	Poush
1.Capital Adequacy									
a.Required Capital Adequacy Ratio(%)	8%	8%	9%	10%	11%	11%	11%	11%	11%
b.Required Capital Fund	3,715	4,079	4,558	5,038	5,505	6,540	4,208	4,573	4,214
c.Excess/(shortfall) in Capital Fund(Rs.)	(1,879)	(6,881)	(15,010)	(24,089)	(26,515)	(26,615)	(22,582)	(22,945)	(19,743)
d. Net Change in Capital Fund	NA	(4,638)	(7,650)	(8,599)	(1,959)	935	890	(363)	3,202
e. Retained Earning	4,021	(11,913)	(19,009)	(23,856)	(23,032)	(22,002)	(20,735)	(19,755)	(20,372)
2. Profitability									
a. Net profit/(loss) for the year	(1,791)	(7,083)	(7,068)	(4,839)	1,040	1,323	1,688	99	631
b. Operating profit/(loss)	(781)	(1,182)	(1,226)	(3,252)	280	768	333	108	82
c. Non-operating income(Net)	86	0	7	7	147	44	27	0	0
d. Non-operating expenses	0	0	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	53,966	58,698	58,698
b.Risk Weighted Assets(RWA)(Rs.)	46,816	51,102	51,293	50,379	49,304	58,649	38,251	41,570	349,817
c.Non-Performing Loans(Rs.)	10,798	13,183	14,883	16,005	14,471	13,689	12,315	8,256	7,812
d.NPA Ratio in %	38.29	48.16	55.05	60.15	57.64	50.70	45.00	37.00	34.00
4.Recovery									
a.Cash Recovery from NPA	NA	NA	NA	1,220	2,938	3,158	2778	280	904
b.Restructuring	NA	NA	NA	245	1,247	810	246	-	-
5. Others									
a.Total Deposits(Rs.)	38,575	40,774	38,994	39,402	40,866	43,016	45,820	46,652	47,778
b.Total Loan(Rs.)	28,202	27,375	27,037	26,609	25,105	27,001	27,159	26,445	26,445
c.Total Loan Loss Provision(Rs.)	4,352	7,577	13,347	14,929	14,275	13,570	12,633	12,611	8,014
d. C/D Ratio(Ratio)	71.81	67.14	69.34	67.53	61.43	62.77	59.27	55.69	55.35%
6.Staff level	5,834	5,743	5,583	5,402	3,996	3,541	3,301	3,277	3,214

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

FINANCIAL PERFORMANCE INDICATORS OF RASTRIYA BANIJYA BANK LIMITED

Rs. in million

Particulars	<i>Achievement</i>	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement
	<i>July -02</i>	July -03	July -04	July -04	July -05	Jul-05	July-06	July-06	October 06	October 06	January 07	January 07
<u>Debt Recoveries</u>												
NPA Level												
a. Actual	14889	16005	13520	14471	11220	13689	9268	8048	8878	8256	7856	7812
b. As % of Gross Loan	55%	60%	52%	58%	44%	50.70%	39%	35%	37%	37%	34%	34%
<u>Recovery of Non-Performing Debt in Cash</u>												
Principal	NA	732	1500	1813	1600	1950	1690	1523	300	158	600	600
Interest	NA	488	1000	1125	1000	1208	960	1055	200	122	400	304
<u>Business/Revenue Growth</u>												
a. Good Loans (Pass)	12148	10604	12410	11038	14280	13312	14643	15055	15069	14169	15635	15110
b. Net Interest Income	(602)	(58)	745	799	1390	1324	1445	1529	370	285	739	566
c. Non-Funded Income	378	305	458	442	537	461	975	482	157	87	313	204
d. Deposit	38994	39402	40080	40716	40500	43016	41800	45820	41825	46652	41900	47778
e. Non-Interest Bearing Deposit as a % of Total Deposit	12.75	12.51%	13%	12.9%	14.81%	16.31%	17.34%	17.76%	17.21%	16.79%	17.30%	17.66%
<u>Operating Efficiency</u>												
a. Net Spread (half year figure annualized)	(0.93)%	0.90%	3.89%	3.89%	4.85%	4.81%	4.40%	4.47%	4.69%	3.45%	4.71%	3.90%
b. Net Interest Margin (half year figure annualized)	(1.93)%	(0.18)%	1.30%	1.40%	2.99%	4.15%	4.15%	4.12%	4.37%	3.12%	4.38%	3.29%
c. Net Operating Income to Total Assets	0.51%	0.55%	2.10%	2.10%	4.09%	3.44%	3.76%	3.31%	4.07%	2.44%	4.09%	2.53%
d. Cost to Income Ratio Before extraord. Items)	(434)%	1455%	87%	86%	59%	56%	56%	53%	55%	71%	55%	66%
<u>Profitability</u>												
a. NPBT (before Extraordinary Item)	(7068)	(4839)	1000	1110	2175	1394	2578	1733	548	108	1094	631
c. Return on Assets (half year figure annualized)	(15.72)	(11.3)%	1.75%	1.75%	4.68%	2.75%	4.93%	2.90%	4.26%	0.71%	4.28%	2.12%
<u>Staff Efficiency</u>												
a. Staffing Level	5583	5402	3822	3822	3313	3541	3154	3301	3129	3277	3104	3214
b. Income per Staff (half year figure annualized)	0.38	0.44	0.7	0.7	0.89	0.79	1.07	0.87	0.25	0.16	0.50	0.37
c. Staff Expenses to Income	0.36%	1.38%	4.3%	4.3%	0.25%	0.27%	0.24%	0.26%	0.27%	0.37%	0.27%	0.29%
d. Staff Cost as a % of Total Operating cost	22.7%	58%	29%	29%	34.6%	37.4%	39.0%	38.6%	38.7%	46.6%	38.7%	37.6%
<u>Capital Fund</u>												
a. Net Worth	(17451)	(22392)	(21382)	(21281)	(19184)	(20199)	(17650)	(18590)	(17101)	(18503)	(16553)	(18094)
b. General Loan Loss Provision	109	98	411	411	714	424	323	461	327	332	332	332
<u>Computerization of Branch</u> Covering % of Total												
- Deposit	40%	40%	42%	42%	79%	42 %	47%	75%	49%	80%	50%	76%
- Loans	7%	7%	35%	35%	80%	37 %	42%	42%	44%	42%	45%	55%
<u>Disclosure Requirement</u>												
a. Annual Audit Statement by	October	5months	5 months	5 months	4 months	-	4 months	1 months	1 months	1 month	1 month	1 month
b. Quarterly Provisional by	2003		1 month	1 month	1 month	1 month	1 months	1 months	1 months	1 month	1 month	1 month

Note: NPA figure mentioned since July 2006 are after write off adjustment.