



Royal Merchant Banking & Finance Ltd.

Durbar Marg, Kathmandu, Phone No : 4242900

NRB Annexure 4.a

UNAUDITED FINANCIAL RESULTS (QUARTERLY)

AS AT 2ND QUARTER (14/01/2010) OF THE FISCAL YEAR 2009/2010

RS. IN '000

S.NO.	PARTICULARS	THIS QUARTER ENDING	PREVIOUS QUARTER ENDING	CORRESPONDING PREVIOUS QUARTER ENDING
1.	TOTAL CAPITAL AND LIABILITIES [1.1 TO 1.7]]	1,717,568	1,641,737	1,300,454
1.1	PAID UP CAPITAL	147,809	134,258	134,258
1.2	RESERVE & SURPLUS	40,703	43,959	27,465
1.3	DEBENTURE & BOND	-	-	-
1.4	BORROWINGS	203,422	91,227	254,530
1.5	DEPOSIT (A+B)	1,284,909	1,336,960	856,251
	A. DOMESTIC CURRENCY	1,284,909	1,336,960	856,251
	B. FOREIGN CURRENCY	-	-	-
1.6	INCOME TAX LIABILITY	1,420	400	-
1.7	OTHER LIABILITIES	39,305	34,933	27,950
2.	TOTAL ASSETS [2.1 TO 2.7]	1,717,568	1,641,737	1,300,454
2.1	CASH AND BANK BALANCE	54,679	68,030	159,175
2.2	MONEY AT CALL AND SHORT NOTICE	84,762	104,872	-
2.3	INVESTMENTS	131,614	185,372	209,988
2.4	LOAN & ADVANCES (A + B + C + D + E +F)	1,317,334	1,149,166	791,899
	A. REAL ESTATE LOAN	711,825	-	-
	B. HOME/HOUSING LOAN	162,689	-	-
	C. MARGIN TYPE LOAN	31,272	-	-
	D. TERM LOAN	14,141	-	-
	E. OVERDRAFT LOAN/TR LOAN/WC LOAN	115,865	-	-
	F. OTHERS	281,542	-	-
2.5	FIXED ASSETS	116,263	116,805	116,585
2.6	NON BANKING ASSETS	-	-	268
2.7	OTHER ASSETS	12,916	17,492	22,539

3.	PROFIT & LOSS ACCOUNT	UP TO THIS QUARTER	UP TO PREVIOUS QUARTER	UP TO CORRESPONDING PREVIOUS QUARTER
3.1	INTEREST INCOME	89,850	42,064	56,391
3.2	INTEREST EXPENSES	65,336	32,335	37,999
	A. NET INTEREST INCOME [3.1-3.2]	24,514	9,729	18,392
3.3	FEES, COMMISSION & DISCOUNT	491	119	151
3.4	OTHER OPERATING INCOME	5,845	1,957	4,655
3.5	FOREIGN EXCHANGE GAIN/LOSS (NET)	-	-	-
	B. TOTAL OPERATING INCOME [A+3.3+3.4+3.5]	30,850	11,805	23,198
3.6	STAFF EXPENSES	4,447	2,308	3,543
3.7	OTHER OPERATING EXPENSES	7,376	3,541	4,787
	C. OPERATING PROFIT BEFORE PROVISION [B-3.6-3.7]	19,027	5,956	14,868
3.8	PROVISION FOR POSSIBLE LOSSES	-	-	1,823
	D. OPERATING PROFIT [C-3.8]	19,027	5,956	13,045
3.9	NON OPERATING INCOME/EXPENSES (NET)	4,024	-	2,927
3.10	WRITE BACK OF PROVISION FOR POSSIBLE LOSS	1,596	1,552	-
	E. PROFIT FROM REGULAR ACTIVITIES [D+3.9+3.10]	24,647	7,508	15,972
3.11	EXTRAORDINARY INCOME/EXPENSES (NET)	-	-	-
	F. PROFIT BEFORE BONUS AND TAXES [E+3.11]	24,647	7,508	15,972
3.12	PROVISION FOR STAFF BONUS	2,240	682	1,452
3.13	PROVISION FOR TAX	6,753	2,047	4,356
	G. NET PROFIT/LOSS [F.-3.12-3.13]	15,654	4,779	10,164

4	RATIOS	AT THE END OF THIS QUARTER	AT THE END OF PREVIOUS QUARTER	AT THE END OF CORRESPONDING PREVIOUS QUARTER
4.1	CAPITAL FUND TO RWA	13.09%	12.76%	14.77%
4.2	NON PERFORMING LOAN (NPL) TO TOTAL LOAN	1.67%	2.18%	2.67%
4.3	TOTAL LOAN LOSS PROVISION TO NPL	161.54%	141.16%	140.30%
4.4	COST OF FUND	8.97%	9.09%	8.19%

ANY CHANGE TO BE MADE AT THE INSTANCE OF THE STATUTORY AUDITORS AND REGULATORY AUTHORITIES MAY CHANGE THE FINAL FIGURES.