



Agricultural Development Bank Limited

Ramshahpath, Kathmandu

Unaudited Financial Results (Quarterly) Provisional

As at Fourth Quarter of the Fiscal Year 2065/66

Rs in '000

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	51,889,704	45,153,749	43,686,749
1.1	Paid Up Capital	10,777,500	10,777,500	10,777,500
1.2	Reserve and Surplus	(783,332)	(4,563,665)	(5,442,189)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	198,250	201,633	257,373
1.5	Deposits (A+B)	35,154,770	33,087,598	32,553,827
	A. Domestic Currency	35,154,770	33,087,598	32,553,827
	B. Foreign Currency	-	-	-
1.6	Income Tax Liability	459,114	459,114	365,242
1.7	Other Liabilities	6,083,402	5,191,569	5,174,996
2	Total Assets (2.1 to 2.7)	51,889,704	45,153,749	43,686,749
2.1	Cash and Bank Balance	5,202,413	3,736,147	3,623,998
2.2	Money at Call and Short Notice	2,244,198	734,391	49,995
2.3	Investment	6,889,264	3,971,918	4,757,097
2.4	Loans and Advances (Net of Provision)	32,566,528	30,468,250	30,589,428
2.5	Fixed Assets	803,012	809,770	781,149
2.6	Non Banking Assets (Net of Provision)	-	-	-
	Non Banking Assets (Gross)	463,068	618,444	724,291
	Provision for Non Banking Assets	(463,068)	(618,444)	(754,291)
2.7	Other Assets	4,184,289	5,433,273	3,885,082
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Corresponding Previous Year Quarter
3.1	Interest Income	4,542,123	1,714,232	3,961,131
3.2	Interest Expense	1,457,767	750,797	1,641,207
A.	Net Interest Income (3.1-3.2)	3,084,356	963,435	2,319,924
3.3	Fees, Commission and Discount	90,045	76,622	71,139
3.4	Other Operating Income	475,234	279,814	350,676
3.5	Foreign Exchange Gain/Loss (Net)	16,363	99	11,955
B.	Total Operating Income(A+3.3+3.4+3.5)	3,665,998	1,319,970	2,753,694
3.6	Staff Expenses	2,591,446	1,403,526	1,849,133
3.7	Other Operating Expenses	293,179	163,537	288,020
C.	Operating Profit before Provision (B-3.6-3.7)	781,373	(247,093)	616,541
3.8	Provision for Possible Losses	2,182,478	1,389,253	2,677,476
D.	Operating Profit (C-3.8)	(1,401,105)	(1,636,346)	(2,060,935)
3.9	Non Operating Income/Expenses (Net)	633,579	182,371	18,336
3.10	Write Back of Provision for Possible Loss	1,364,290	1,356,673	4,064,478
E.	Profit from Regular Activities (D+3.9+3.10)	596,764	(97,302)	2,021,879
3.11	Extraordinary Income/Expense (Net)	1,079,615	1,145,562	(1,212,162)
F.	Profit before Bonus and Taxes (E+3.11)	1,676,379	1,048,260	809,717
3.12	Provision for Staff Bonus	134,110	49,917	59,979
3.13	Provision for Tax	304,279	93,872	80,499
G.	Net Profit/Loss (F-3.12-3.13)	1,237,990	904,471	669,239
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWE *	15.81%	10.44%	10.85%
4.2	Non Performing Loan to Total Loan	8.83%	10.77%	11.69%
4.3	Total Loan Loss Provision to Total NPL	168.64%	156.33%	140.53%

* CA ratio is calculated as per Basel II Framework.