



Agricultural Development Bank Limited

Ramshahpath, Kathmandu

Unaudited Financial Results (Quarterly) Provisional

As at Third 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)	45,153,749	44,804,721	47,836,536
1.1	Paid Up Capital	10,777,500	10,777,500	9,278,000
1.2	Reserve and Surplus	(4,563,665)	(4,668,449)	(5,550,632)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	201,633	211,054	261,342
1.5	Deposits (A+B)	33,087,598	33,046,922	33,554,100
	A. Domestic Currency	33,087,598	33,046,922	33,554,100
	B. Foreign Currency	-	-	-
1.6	Income Tax Liability	459,114	365,242	-
1.7	Other Liabilities	5,191,569	5,072,452	10,293,726
2	Total Assets (2.1 to 2.7)	45,153,749	44,804,721	47,836,536
2.1	Cash and Bank Balance	3,736,147	3,884,764	7,131,206
2.2	Money at Call and Short Notice	734,391	981,102	-
2.3	Investment	3,971,918	3,476,455	6,513,594
2.4	Loans and Advances (Net of Provision)	30,468,250	30,041,946	29,188,865
2.5	Fixed Assets	809,770	798,375	815,960
2.6	Non Banking Assets (Net of Provision)	-	-	-
	Non Banking Assets (Gross)	618,444	677,916	850,682
	Provision for Non Banking Assets	(618,444)	(677,916)	(850,682)
2.7	Other Assets	5,433,273	5,622,079	4,186,911
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Corresponding Previous Year Quarter
3.1	Interest Income	1,714,232	1,224,086	2,653,680
3.2	Interest Expense	750,797	545,829	686,241
A.	Net Interest Income (3.1-3.2)	963,435	678,257	1,967,439
3.3	Fees, Commission and Discount	76,622	49,872	58,467
3.4	Other Operating Income	279,814	166,814	189,786
3.5	Foreign Exchange Gain/Loss (Net)	99	99	5,003
B.	Total Operating Income(A+3.3+3.4+3.5)	1,319,970	895,042	2,220,695
3.6	Staff Expenses #	1,403,526	535,941	738,043
3.7	Other Operating Expenses	163,537	106,532	178,784
C.	Operating Profit before Provision (B-3.6-3.7)	(247,093)	252,569	1,303,868
3.8	Provision for Possible Losses	1,389,253	1,037,064	1,529,310
D.	Operating Profit (C-3.8)	(1,636,346)	(784,495)	(225,442)
3.9	Non Operating Income/Expenses (Net)	182,371	45,872	(10,455)
3.10	Write Back of Provision for Possible Loss	1,356,673	861,281	1,050,379
E.	Profit from Regular Activities (D+3.9+3.10)	(97,302)	122,658	814,482
3.11	Extraordinary Income/Expense (Net)	1,145,562	651,082	(110,205)
F.	Profit before Bonus and Taxes (E+3.11)	1,048,260	773,740	704,277
3.12	Provision for Staff Bonus	49,917	-	-
3.13	Provision for Tax	93,872	-	-
G.	Net Profit/Loss (F-3.12-3.13)	904,471	773,740	704,277
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	10.44% *	10.50% *	9.82%
4.2	Non Performing Loan to Total Loan	10.77%	11.73%	15.28%
4.3	Total Loan Loss Provision to Total NPL	156.33%	151.59%	136.15%

* CA ratio of this quarter and previous quarter is calculated as per Basel II Framework.

Staff Expenses includes Rs. 56 crore provision for employee retirement benefits in this quarter.