

Agricultural Development Bank Limited

Ramshahpath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Fourth Quarter of the Fiscal Year 2070/2071

Rs in '000

Total Capital and Liabilities (1.1 to 1.7)	S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1.1.1 Ordinary Shares	1	Total Capital and Liabilities (1.1 to 1.7)	91,376,535	92,919,496	77,097,349
1.12 Reserve and Surplus 6.436,800 6.43 6,800 6	1.1	Paid Up Capital	9,636,800	9,636,800	9,636,800
1.3 Receive and Surphus 6.095.575 5.386.625 4.38 3 Receive and Surphus 2.300,000 2.300,000 2.300,000 4.3 Burrovings 69.4385 844.615 9.98 5 Roreign Currency 6.58.10.279 66.331.586 54.48 8 Roreign Currency 18.850 16.225 1.4 1.6 Income Tax Liability 1.5 1.5 1.7 Other Liabilities 6.821.446 8.403.645 5.10 2 Total Assets (2.1 to 2.7) 91.376.535 92.919.496 77.09 2.1 Cash and Bank Balance 8.648.194 91.271.97 9.44 2.2 Money at Call and Short Notice 114.637 114.076 113 2.3 Investment (Net of Provision) 13.388.431 18.681.399 91.5 2.4 Loans and Advances (Net of Provision) 37.505.271 54.504.754 49.68 a. Real Estate Loan 544.208 522.433 48.8 2. Commercial Buildings and Residential Apartments 3.400.000 52.2433 48.8 2. Commercial Buildings and Residential Apartments 3.400.000 52.200 52.243 49.68 d. Term Loan 91.434.825 18.738.326 15.34 d. Term Loan 91.444 2.207.144 1.80 d. Term Loan 91.434.825 18.738.326 15.34 d. Term Loan 91.434.825 18.738.326 18.738.326 d. Term Loan 91.434.825 18.738.326 18.738.326 d. Term Loan 91.434.825 18.738.326 18.34 d. Term Loan 91.434.825 18.738.326 18.34			3,200,000	3,200,000	3,200,000
1.3 Debemture and Bond			6,436,800	6,436,800	6,436,800
1-1-5 Deprovings 694.385 844.615 998		<u> </u>		5,386,625	4,586,114
15 Deposits (A+B)				2,300,000	2,300,000
A. Domestic Currency		e		844,615	988,738
B. Foreign Currency	1.5	Deposits (A+B)	65,828,329		54,477,652
1.6		· · · · · · · · · · · · · · · · · · ·	65,810,279		54,466,188
1.7			18,050	16,225	11,463
2		,	-	-	-
2.1 Cash and Bank Balance 8,648,194 9,127,197 9,44					5,108,046
2.2 Money at Call and Short Notice 134,637 134,076 13.2			′ ′	, ,	77,097,349
2.3 Investment (Net of Provision) 13,338,543 18,681,399 9.19					9,461,113
Loans and Advances (Net of Provision 575,505,271 54,504,754 49,68 a. Real Estate Loan 544,208 522,433 48 1. Residential Home Loan 544,208 522,433 48 2. Commercial Buildings and Residential Apartments -		•	· ·		131,524
a. Real Estate Loam 1. Residential Home Loan 2. Commercial Buildings and Residential Apartments 3. Business Complex 4. Other Real Estate Loams b. Home/Housing Loan (upto Rs. 10 Million) c. Margin Type Loan d. Term Loan d. Term Loan e. Overdraft Loan/TR Loan/WC Loan f. Others 1. Others		· · · · · · · · · · · · · · · · · · ·			9,194,611
1. Residential Home Loan 544,208 522,433 48 2. Commercial Buildings and Residential Apartments 3. Business Complex 4. Other Real Estate Loans 1. Home/Housing Loan (upto Rs. 10 Million) 2,470,441 2,207,144 1,89 c. Margin Type Loan 19,343,825 18,738,326 15,24 c. Overdraft Loan/TR Loan/WC Loan 19,343,825 18,738,326 525,7 f. Others 6,502,153 6,085,685 6,31 2.5 Fixed Assets 1,454,111 1,464,276 1,45 Non Banking Assets (Gross) 74,130 76,334 8 Provision for Non Banking Assets 10,295,778 9,007,794 7,17	2.4	· · · · · · · · · · · · · · · · · · ·			49,685,827
2. Commercial Buildings and Residential Apartments 3. Business Complex 4. Other Real Estate Loans 5. Homo/Housing Loan (upto Rs. 10 Million) 2,470,441 2,207,144 1.89 6. Margin Type Loan 19,343,825 18,738,326 15,24 6. Overdraft Loan/TR Loan/WC Loan 28,644,644 26,951,166 25,75 1.00 1.			· ·	·	481,266
3. Business Complex 4. Other Real Estate Loans 5. Home/Housing Loan (upto Rs. 10 Million) 2,470,441 2,207,144 1.89 c. Margin Type Loan 19,343,825 18,738,326 15,24 c. Therm Loan 2,644,644 26,951,166 25,75 6. Others 6,502,153 6,085,685 6,31 6,302,153 6,085,685 6,31 6,302,153 6,085,685 6,31 6,302,153 6,085,685 6,31 6,302,153 6,085,685 6,31 6,302,153 6,085,685 6,31 6,302,153 6,085,685 6,31 6,302,153 6,085,685 6,31 6,302,153 6,085,685 6,31 6,302,153 6,303,145			544,208	522,433	481,266
4. Other Real Estate Leans 5. Home/Housing Loan (upto Rs. 10 Million) 2,470,441 2,207,144 1.89 6. Margin Type Loan 19,343,825 18,738,326 15,240 6. Overdraft Loan/WC Loan 28,644,644 26,951,166 25,75 1.0 thers 6,502,153 6,085,685 6,31 1.454,111 1.464,276 1.45 1.45 1.2 1.2 1.4 1.89 1.4 1.8		• •	-	-	-
b. Home/Housing Loan (upto Rs. 10 Million) c. Margin Type Loan d. Term Loan d. Term Loan e. Overdraft Loan/TR Loan/WC Loan f. Others f. Others f. Others f. Others load Revertified Loan/TR Loan/WC Loan f. Others f. Others load Revertified Loan/TR Loan/WC Loan load Revertified Revertified Loan/TR Loan/WC Loan load Revertified Reve			-	-	-
c. Margin Type Loan d. Term Loan Coverdraft Loan/WC Loan e. Overdraft Loan/WC Loan f. Others f. Other Section Type Loan Non Banking Assets (Net of Provision) Non Banking Assets (Net of Provision) Non Banking Assets (Gross) Provision for Non Banking Assets T4,130 T0,334 T0,335 T0,336 T0,336 T0,337 T0,337 T0,337 T0,337 T0,337 T0,337 T0,337 T0,338 T0,337 T0,338 T0,337 T0,338 T0			-	-	-
d. Term Loan			2,470,441	2,207,144	1,893,503
e. Overdraft Loan/TR Loan/WC Loan			-	-	-
Cothers			· · ·		15,245,676
2.5 Fixed Assets 1,454,111 1,464,276 1,455					25,752,346
2.6					6,313,036
Non Banking Assets (Gross)			1,454,111	1,464,276	1,452,782
Provision for Non Banking Assets	2.6		-	-	-
10,295,778 9,007,794 7,17				-	82,159
The color of the		_			(82,159)
3.1 Interest Income 8,438,021 5,873,941 7,53 3.2 Interest Income (3.1-3.2) 4,592,301 3,240,583 4,71 3.3 Fees, Commission and Discount 280,070 221,558 13 3.4 Other Operating Income 423,282 304,839 51 3.5 Foreign Exchange Gain/(Loss) 131,118 84,542 (6 B. Total Operating Income(A+3.3+3.4+3.5) 5,426,771 3,851,522 5,35 3.6 Staff Expenses 3,350,959 1,948,350 2,23 3.7 Other Operating Expenses 639,850 279,359 61 C. Operating Profit before Provision (B-3.6-3.7) 1,435,963 1,623,812 2,40 D. Operating Profit (C-3.8) 816,012 673,051 1,1 3.9 Non Operating Income/(Expenses) 151,051 7,503 13 3.10 Write Back of Provision for Possible Losses 615,260 451,009 1,55 E. Profit from Regular Activities (D+3.9+3.10) 1,582,323 1,313,63 2,81 S.11 Extraordinary Income/(Expense) 576,455 225,043 36 G. Net Profit/Loss (F-3.12-3.13) 1,509,462 800,511 2,28 4 Ratios At the End of Provision 44,000 45,500 45,500 At the End of This Quarter At the End of Previous Previous Year Quarter 4.1 Capital Fund to RWE 15,17% 15,15% 1 4.2 Non Performing Loan to Total Loan 5,34% 6,43% 4.3 Total Loan Loss Provision to Total NPL 148,53% 134,35% 16 4.4 Cost of Fund 6,08% 5,52% 4.5 C/D Ratio (As per NRB Directive) 73,97% 70,66% 88	2.7	Other Assets		9,007,794	7,171,491
A. Net Interest Expense 3,845,720 2,633,358 2,81	3	Profit and Loss Account	_	Up to Previous Quarter	
A. Net Interest Income (3.1-3.2) 4,592,301 3,240,583 4,71 3.3 Fees, Commission and Discount 280,070 221,558 13 3.4 Other Operating Income 423,282 304,839 51 3.5 Foreign Exchange Gain/(Loss) 131,118 84,542 (c B. Total Operating Income(A+3,3+3,4+3.5) 5,426,771 3,851,522 5,35 3.6 Staff Expenses 3,350,959 1,948,350 2,33 3.7 Other Operating Expenses 639,850 279,359 61 C. Operating Profit before Provision (B-3,6-3.7) 1,435,963 1,623,812 2,40 3.8 Provision for Possible Losses 619,951 950,761 1,27 D. Operating Profit (C-3,8) 816,012 673,051 1,1 3.9 Non Operating Income/(Expenses) 151,051 7,503 13 3.10 Write Back of Provision for Possible Losses 615,260 451,009 1,55 E. Profit from Regular Activities (D+3,9+3,10) 1,582,323 1	3.1	Interest Income	8 /38 021	5 873 941	7,533,345
3.3 Fees, Commission and Discount 280,070 221,558 13 3.4 Other Operating Income 423,282 304,839 51 3.5 Foreign Exchange Gain/(Loss) 131,118 84,542 (6 B. Total Operating Income(A+3.3+3.4+3.5) 5,426,771 3,851,522 5,35 3.6 Staff Expenses 3,350,959 1,948,350 279,359 61 C. Operating Expenses 639,850 279,359 61 C. Operating Profit before Provision (B-3.6-3.7) 1,435,963 1,623,812 2,40 3.8 Provision for Possible Losses 619,951 950,761 1,27 D. Operating Profit (C-3.8) 816,012 673,051 1,1 3.9 Non Operating Income/(Expenses) 151,051 7,503 13 3.10 Write Back of Provision for Possible Losses 615,260 451,009 1,55 E. Profit from Regular Activities (D+3.9+3.10) 1,582,323 1,131,563 2,81 3.11 Extraordinary Income/(Expense) 576,455 225,043 36 F. Profit before Bonus and Taxes (E+3.11) 2,158,778 1,356,607 3,18 3.12 Provision for Staff Bonus 159,909 100,489 223 3.13 Provision for Income Tax 489,407 455,606 65 G. Net Profit/Loss (F-3.12-3.13) 1,509,462 800,511 2,28 4 Ratios At the End of This Quarter At the End of Previous Quarter At the End of Previous Previous Year Quarter 4.1 Capital Fund to RWE 15.17% 15.15% 14.35% 16.4 4.2 Non Performing Loan to Total Loan 5.34% 6.43% 4.3 Total Loan Loss Provision to Total NPL 148,53% 134,35% 16.4 4.4 Cost of Fund 6.08% 5.52% 4.5 C/D Ratio (As per NRB Directive) 73.97% 70.69% 8.8				3,073,711	
3.4 Other Operating Income 423,282 304,839 51 3.5 Foreign Exchange Gain/(Loss) 131,118 84,542 (c) B. Total Operating Income(A+3.3+3.4+3.5) 5,426,771 3,851,522 5,35 3.6 Staff Expenses 3,350,959 1,948,350 2,33 3.7 Other Operating Expenses 639,850 279,359 61 C. Operating Profit before Provision (B-3.6-3.7) 1,435,963 1,623,812 2,40 3.8 Provision for Possible Losses 619,951 950,761 1,27 D. Operating Income/(Expenses) 151,051 7,503 13 3.10 Write Back of Provision for Possible Losses 615,260 451,009 1,55 E. Profit from Regular Activities (D+3.9+3.10) 1,582,323 1,131,563 2,81 3.11 Extraordinary Income/(Expense) 576,455 225,043 36 F. Profit before Bonus and Taxes (E+3.11) 2,158,778 1,356,607 3,18 3.12 Provision for Staff Bonus 159,909 100,489 23 3.13 Provision for Income Tax 489,407 455,606 65 C. Net Profit/Loss (F-3.12-3.13) 1,509,462 800,511 2,28 4 Ratios At the End of This Quarter At the End of Previous Quarter Previous Year Quarter 4.1 Capital Fund to RWE 15.17% 15.15% 1 4.2 Non Performing Loan to Total Loan 5.34% 6.43% 4.3 Total Loan Loss Provision to Total NPL 148.53% 134.35% 164.4 4.0 Cost of Fund 6.08% 5.52% 4.5 C/D Ratio (As per NRB Directive) 73.97% 70.69% 88 51 304,845 505,226 10.0000 10	3.2				2,814,540
3.5 Foreign Exchange Gain/(Loss) 131,118 84,542 (0) B. Total Operating Income(A+3,3+3,4+3.5) 5,426,771 3,851,522 5,35 3.6 Staff Expenses 3,350,959 1,948,350 2,33 3.7 Other Operating Expenses 639,850 279,359 61 C. Operating Profit before Provision (B-3,6-3.7) 1,435,963 1,623,812 2,40 3.8 Provision for Possible Losses 619,951 950,761 1,27 D. Operating Profit (C-3.8) 816,012 673,051 1,1 3.9 Non Operating Income/(Expenses) 151,051 7,503 13 3.10 Write Back of Provision for Possible Losses 615,260 451,009 1,55 E. Profit from Regular Activities (D+3,9+3.10) 1,582,323 1,131,563 2,81 3.11 Extraordinary Income/(Expense) 576,455 225,043 36 F. Profit from Bous and Taxes (E+3.11) 2,158,778 1,356,607 3,18 3.12 Provision for Staff Bonus 159,909 100,489 23 3.13 Provision for Income Tax 489,407 455,606 65 G. Net Profit/Loss (F-3.12-3.13) 1,509,462 800,511 2,28 4 Ratios At the End of This Quarter At the End of Previous Quarter Previous Year Quart 4.1 Capital Fund to RWE 15,17% 15,15% 14 4.2 Non Performing Loan to Total Loan 5,34% 6,43% 4.3 Total Loan Loss Provision to Total NPL 148,53% 134,35% 166 4.4 Cost of Fund Cost of Fund 6,08% 5,52% 4.5 C/D Ratio (As per NRB Directive) 73,97% 70,69% 88	A.	Interest Expense Net Interest Income (3.1-3.2)	3,845,720	2,633,358	2,814,540 4,718,804
B. Total Operating Income(A+3.3+3.4+3.5) 5,426,771 3,851,522 5,35 3.6 Staff Expenses 3,350,959 1,948,350 2,33 3.7 Other Operating Expenses 639,850 279,359 61 C. Operating Profit before Provision (B-3.6-3.7) 1,435,963 1,623,812 2,40 3.8 Provision for Possible Losses 619,951 950,761 1,27 D. Operating Profit (C-3.8) 816,012 673,051 1,1 3.9 Non Operating Income/(Expenses) 151,051 7,503 13 3.10 Write Back of Provision for Possible Losses 615,260 451,009 1,55 E. Profit from Regular Activities (D+3.9+3.10) 1,582,323 1,131,563 2,81 3.11 Extraordinary Income/(Expense) 576,455 225,043 36 F. Profit before Bonus and Taxes (E+3.11) 2,158,778 1,356,607 3,18 3.12 Provision for Staff Bonus 159,909 100,489 23 3.13 Profit/Loss (F-3.12-3.13) 1,509,46	A.	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount	3,845,720 4,592,301 280,070	2,633,358 3,240,583 221,558	2,814,540 4,718,804 132,588
3.6 Staff Expenses 3,350,959 1,948,350 2,33 3.7 Other Operating Expenses 639,850 279,359 61 C. Operating Profit before Provision (B-3.6-3.7) 1,435,963 1,623,812 2,40 3.8 Provision for Possible Losses 619,951 950,761 1,27 D. Operating Profit (C-3.8) 816,012 673,051 1,1 3.9 Non Operating Income/(Expenses) 151,051 7,503 13 3.10 Write Back of Provision for Possible Losses 615,260 451,009 1,55 E. Profit from Regular Activities (D+3.9+3.10) 1,582,323 1,131,63 2,81 3.11 Extraordinary Income/(Expense) 576,455 225,043 3.6 F. Profit before Bonus and Taxes (E+3.11) 2,158,778 1,356,607 3,18 3.12 Provision for Staff Bonus 159,909 100,489 23 3.13 Provision for Income Tax 489,407 455,606 65 G. Net Profit/Loss (F-3.12-3.13) 1,509,462 800,511 2,28 At the End of This Quarter At the End of Previous Quarter Previous Year Quart 4.1 Capital Fund to RWE 15,17% At the End of Previous Year Quart 4.2 Non Performing Loan to Total Loan 5,34% 6,43% 4.3 Total Loan Loss Provision to Total NPL 148,53% 134,35% 166 4.4 Cost of Fund 6,08% 5,52% 4.5 C/D Ratio (As per NRB Directive) 73,97% 70,69% 88 Cost of Fund 6,08% 5,52% C/D Ratio (As per NRB Directive) 73,97% 70,69% 88 Cost of Fund 70,69%	A. 3.3 3.4	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	3,845,720 4,592,301 280,070 423,282	2,633,358 3,240,583 221,558	2,814,540 4,718,804 132,588 512,944
3.7 Other Operating Expenses 639,850 279,359 61	A. 3.3 3.4	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss)	3,845,720 4,592,301 280,070 423,282 131,118	2,633,358 3,240,583 221,558 304,839	2,814,540 4,718,804 132,588
C. Operating Profit before Provision (B-3.6-3.7) 1,435,963 1,623,812 2,40 3.8 Provision for Possible Losses 619,951 950,761 1,27 D. Operating Profit (C-3.8) 816,012 673,051 1,1 3.9 Non Operating Income/(Expenses) 151,051 7,503 13 3.10 Write Back of Provision for Possible Losses 615,260 451,009 1,555 E. Profit from Regular Activities (D+3,9+3,10) 1,582,323 1,131,563 2,81 3.11 Extraordinary Income/(Expense) 576,455 225,043 36 F. Profit before Bonus and Taxes (E+3.11) 2,158,778 1,356,607 3,18 3.12 Provision for Staff Bonus 159,909 100,489 23 3.13 Provision for Income Tax 489,407 455,606 65 G. Net Profit/Loss (F-3.12-3.13) 1,509,462 800,511 2,28 4.1 Capital Fund to RWE 15.17% At the End of Previous Quarter At the End of Correspon Previous Previous Previous Previous Previous Previous Previous Previous Pre	A. 3.3 3.4 3.5 B.	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5)	3,845,720 4,592,301 280,070 423,282 131,118	2,633,358 3,240,583 221,558 304,839 84,542	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654
3.8	A. 3.3 3.4 3.5 B.	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703
D. Operating Profit (C-3.8) 816,012 673,051 1,1 3.9 Non Operating Income/(Expenses) 151,051 7,503 13 3.10 Write Back of Provision for Possible Losses 615,260 451,009 1,55 E. Profit from Regular Activities (D+3.9+3.10) 1,582,323 1,131,563 2,81 3.11 Extraordinary Income/(Expense) 576,455 225,043 36 F. Profit before Bonus and Taxes (E+3.11) 2,158,778 1,356,607 3,18 3.12 Provision for Staff Bonus 159,909 100,489 23 3.13 Provision for Income Tax 489,407 455,606 65 G. Net Profit/Loss (F-3.12-3.13) 1,509,462 800,511 2,28 4 Ratios At the End of This Quarter At the End of Previous Quarter At the End of Previous Year Quarter 4.1 Capital Fund to RWE 15.17% 15.15% 1 4.2 Non Performing Loan to Total Loan 5.34% 6.43% 4.3 Total Loan Loss Provision to Total NPL 14	A. 3.3 3.4 3.5 B. 3.6	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014
3.9 Non Operating Income/(Expenses) 151,051 7,503 133 3.10 Write Back of Provision for Possible Losses 615,260 451,009 1,55	A. 3.3 3.4 3.5 B. 3.6 3.7	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7)	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703
3.10 Write Back of Provision for Possible Losses 615,260 451,009 1,555	A. 3.3 3.4 3.5 B. 3.6 3.7 C.	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625
E. Profit from Regular Activities (D+3.9+3.10) 1,582,323 1,131,563 2,81 3.11 Extraordinary Income/(Expense) 576,455 225,043 36 F. Profit before Bonus and Taxes (E+3.11) 2,158,778 1,356,607 3,18 3.12 Provision for Staff Bonus 159,909 100,489 23 3.13 Provision for Income Tax 489,407 455,606 65 G. Net Profit/Loss (F-3.12-3.13) 1,509,462 800,511 2,28 4 Ratios At the End of This Quarter At the End of Previous Previous Year Quarter At the End of Correspon Previous Year Quarter 4.1 Capital Fund to RWE 15.17% 15.15% 1 4.2 Non Performing Loan to Total Loan 5.34% 6.43% 4.3 Total Loan Loss Provision to Total NPL 148.53% 134.35% 16 4.4 Cost of Fund 6.08% 5.52% 4.5 C/D Ratio (As per NRB Directive) 73.97% 70.69% 8	A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D.	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8)	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951 816,012	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812 950,761 673,051	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625 1,128,313
3.11 Extraordinary Income/(Expense) 570,455 225,043 366 F. Profit before Bonus and Taxes (E+3.11) 2,158,778 1,356,607 3,18 3.12 Provision for Staff Bonus 159,909 100,489 23 3.13 Provision for Income Tax 489,407 455,606 65 G. Net Profit/Loss (F-3.12-3.13) 1,509,462 800,511 2,28 At the End of This Quarter At the End of Previous Quarter Previous Year Quarter 4.1 Capital Fund to RWE 15.17% 15.15% 1 4.2 Non Performing Loan to Total Loan 5.34% 6.43% 4.3 Total Loan Loss Provision to Total NPL 148.53% 134.35% 164 4.4 Cost of Fund 6.08% 5.52% 4.5 C/D Ratio (As per NRB Directive) 73.97% 70.69% 88 570,455 225,043 366 4.1 Assignment Assig	A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/(Expenses)	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951 816,012 151,051	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812 950,761 673,051 7,503	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625 1,128,313
F. Profit before Bonus and Taxes (E+3.11) 2,158,778 1,356,607 3,18 3.12 Provision for Staff Bonus 159,909 100,489 23 3.13 Provision for Income Tax 489,407 455,606 65 G. Net Profit/Loss (F-3.12-3.13) 1,509,462 800,511 2,28 4 Ratios At the End of This Quarter At the End of Previous Previous Year Quart 4.1 Capital Fund to RWE 15.17% 15.15% 1 4.2 Non Performing Loan to Total Loan 5.34% 6.43% 4.3 Total Loan Loss Provision to Total NPL 148.53% 134.35% 16 4.4 Cost of Fund 6.08% 5.52% 5.52% 4.5 C/D Ratio (As per NRB Directive) 73.97% 70.69% 8	A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/(Expenses) Write Back of Provision for Possible Losses	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951 816,012 151,051 615,260	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812 950,761 673,051 7,503	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625 1,128,313 132,927 1,557,948
3.12 Provision for Staff Bonus 159,909 100,489 23 3.13 Provision for Income Tax 489,407 455,606 65 G. Net Profit/Loss (F-3.12-3.13) 1,509,462 800,511 2,28 4 Ratios At the End of This Quarter At the End of Previous Quarter Previous Year Quarter 4.1 Capital Fund to RWE 15.17% 15.15% 1 4.2 Non Performing Loan to Total Loan 5.34% 6.43% 4.3 Total Loan Loss Provision to Total NPL 148.53% 134.35% 16 4.4 Cost of Fund 6.08% 5.52% 4.5 C/D Ratio (As per NRB Directive) 73.97% 70.69% 88 6.5 7.5 7.5 7.5 7.5 8 Ratios 1.5 1.5 9 1.5 1.5 1.5 1.5	A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E.	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/(Expenses) Write Back of Provision for Possible Losses Profit from Regular Activities (D+3.9+3.10)	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951 816,012 151,051 615,260 1,582,323	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812 950,761 673,051 7,503 451,009 1,131,563	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625 1,128,313 132,927 1,557,948 2,819,188
3.13 Provision for Income Tax 489,407 455,606 655	A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/(Expenses) Write Back of Provision for Possible Losses Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/(Expense)	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951 816,012 151,051 615,260 1,582,323 576,455	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812 950,761 673,051 7,503 451,009 1,131,563	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625 1,128,313 132,927 1,557,948 2,819,188 363,724
G. Net Profit/Loss (F-3.12-3.13) 1,509,462 800,511 2,28 4 Ratios At the End of This Quarter At the End of Previous Quarter At the End of Previous Year Quart 4.1 Capital Fund to RWE 15.17% 15.15% 1 4.2 Non Performing Loan to Total Loan 5.34% 6.43% 4.3 Total Loan Loss Provision to Total NPL 148.53% 134.35% 16 4.4 Cost of Fund 6.08% 5.52% 4.5 C/D Ratio (As per NRB Directive) 73.97% 70.69% 8	A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/(Expenses) Write Back of Provision for Possible Losses Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/(Expense) Profit before Bonus and Taxes (E+3.11)	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951 816,012 151,051 615,260 1,582,323 576,455 2,158,778	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812 950,761 673,051 7,503 451,009 1,131,563 225,043	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625 1,128,313 132,927 1,557,948 2,819,188 363,724 3,182,911
4 Ratios At the End of This Quarter At the End of Previous Quarter At the End of Correspon Previous Year Quart 4.1 Capital Fund to RWE 15.17% 15.15% 1 4.2 Non Performing Loan to Total Loan 5.34% 6.43% 4.3 Total Loan Loss Provision to Total NPL 148.53% 134.35% 16 4.4 Cost of Fund 6.08% 5.52% 4.5 C/D Ratio (As per NRB Directive) 73.97% 70.69% 8	A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F.	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/(Expenses) Write Back of Provision for Possible Losses Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/(Expense) Profit before Bonus and Taxes (E+3.11) Provision for Staff Bonus	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951 816,012 151,051 615,260 1,582,323 576,455 2,158,778 159,909	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812 950,761 673,051 7,503 451,009 1,131,563 225,043 1,356,607 100,489	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625 1,128,313 132,927 1,557,948 2,819,188 363,724 3,182,911 235,771
4 Ratios Quarter Quarter Previous Year Quart 4.1 Capital Fund to RWE 15.17% 15.15% 1 4.2 Non Performing Loan to Total Loan 5.34% 6.43% 4.3 Total Loan Loss Provision to Total NPL 148.53% 134.35% 16 4.4 Cost of Fund 6.08% 5.52% 4.5 C/D Ratio (As per NRB Directive) 73.97% 70.69% 8	A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12 3.13	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/(Expenses) Write Back of Provision for Possible Losses Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/(Expense) Profit before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Income Tax	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951 816,012 151,051 615,260 1,582,323 576,455 2,158,778 159,909 489,407	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812 950,761 673,051 7,503 451,009 1,131,563 225,043 1,356,607 100,489 455,606	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625 1,128,313 132,927 1,557,948 2,819,188 363,724 3,182,911 235,771 657,820
4.2 Non Performing Loan to Total Loan 5.34% 6.43% 4.3 Total Loan Loss Provision to Total NPL 148.53% 134.35% 16 4.4 Cost of Fund 6.08% 5.52% 4.5 C/D Ratio (As per NRB Directive) 73.97% 70.69% 8	A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12 3.13	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/(Expenses) Write Back of Provision for Possible Losses Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/(Expense) Profit before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Income Tax	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951 816,012 151,051 615,260 1,582,323 576,455 2,158,778 159,909 489,407	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812 950,761 673,051 7,503 451,009 1,131,563 225,043 1,356,607 100,489 455,606	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625 1,128,313 132,927 1,557,948 2,819,188 363,724 3,182,911 235,771
4.2 Non Performing Loan to Total Loan 5.34% 6.43% 4.3 Total Loan Loss Provision to Total NPL 148.53% 134.35% 16 4.4 Cost of Fund 6.08% 5.52% 4.5 C/D Ratio (As per NRB Directive) 73.97% 70.69% 8	A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12 3.13 G.	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/(Expenses) Write Back of Provision for Possible Losses Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/(Expense) Profit before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Income Tax Net Profit/Loss (F-3.12-3.13)	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951 816,012 151,051 615,260 1,582,323 576,455 2,158,778 159,909 489,407 1,509,462 At the End of This	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812 950,761 673,051 7,503 451,009 1,131,563 225,043 1,356,607 100,489 455,606 800,511 At the End of Previous	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625 1,128,313 132,927 1,557,948 2,819,188 363,724 3,182,911 235,771 657,820
4.3 Total Loan Loss Provision to Total NPL 148.53% 134.35% 16 4.4 Cost of Fund 6.08% 5.52% 4.5 C/D Ratio (As per NRB Directive) 73.97% 70.69% 8	A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12 3.13 G.	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/(Expenses) Write Back of Provision for Possible Losses Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/(Expense) Profit before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Income Tax Net Profit/Loss (F-3.12-3.13) Ratios	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951 816,012 151,051 615,260 1,582,323 576,455 2,158,778 159,909 489,407 1,509,462 At the End of This Quarter	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812 950,761 673,051 7,503 451,009 1,131,563 225,043 1,356,607 100,489 455,606 800,511 At the End of Previous Quarter	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625 1,128,313 132,927 1,557,948 2,819,188 363,724 3,182,911 235,771 657,820 2,289,320 At the End of Corresponding Previous Year Quarter
4.4 Cost of Fund 6.08% 5.52% 4.5 C/D Ratio (As per NRB Directive) 73.97% 70.69% 8	A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12 3.13 G.	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/(Expenses) Write Back of Provision for Possible Losses Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/(Expense) Profit before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Income Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWE	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951 816,012 151,051 615,260 1,582,323 576,455 2,158,778 159,909 489,407 1,509,462 At the End of This Quarter	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812 950,761 673,051 7,503 451,009 1,131,563 225,043 1,356,607 100,489 455,606 800,511 At the End of Previous Quarter	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625 1,128,313 132,927 1,557,948 2,819,188 363,724 3,182,911 235,771 657,820 2,289,320 At the End of Corresponding Previous Year Quarter
4.5 C/D Ratio (As per NRB Directive) 73.97% 70.69% 8	A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12 3.13 G.	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/(Expenses) Write Back of Provision for Possible Losses Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/(Expense) Profit before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Income Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWE Non Performing Loan to Total Loan	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951 816,012 151,051 615,260 1,582,323 576,455 2,158,778 159,909 489,407 1,509,462 At the End of This Quarter 15.17% 5.34%	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812 950,761 673,051 7,503 451,009 1,131,563 225,043 1,356,607 100,489 455,606 800,511 At the End of Previous Quarter 15.15% 6.43%	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625 1,128,313 132,927 1,557,948 2,819,188 363,724 3,182,911 235,771 657,820 2,289,320 At the End of Corresponding Previous Year Quarter 16.34% 5.85%
	A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12 3.13 G.	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/(Expenses) Write Back of Provision for Possible Losses Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/(Expense) Profit before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Income Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWE Non Performing Loan to Total Loan Total Loan Loss Provision to Total NPL	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951 816,012 151,051 615,260 1,582,323 576,455 2,158,778 159,909 489,407 1,509,462 At the End of This Quarter 15.17% 5.34% 148.53%	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812 950,761 673,051 7,503 451,009 1,131,563 225,043 1,356,607 100,489 455,606 800,511 At the End of Previous Quarter 15.15% 6.43% 134.35%	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625 1,128,313 132,927 1,557,948 2,819,188 363,724 3,182,911 235,771 657,820 2,289,320 At the End of Corresponding Previous Year Quarter 16.34% 5.85% 162.88%
11.70 // 12.10 // 1	A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12 3.13 G. 4 4.1 4.2 4.3 4.4	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/(Expenses) Write Back of Provision for Possible Losses Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/(Expense) Profit before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Income Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWE Non Performing Loan to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951 816,012 151,051 615,260 1,582,323 576,455 2,158,778 159,909 489,407 1,509,462 At the End of This Quarter 15.17% 5.34% 148.53% 6.08%	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812 950,761 673,051 7,503 451,009 1,131,563 225,043 1,356,607 100,489 455,606 800,511 At the End of Previous Quarter 15.15% 6.43% 6.43% 134.35% 5.52%	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625 1,128,313 132,927 1,557,948 2,819,188 363,724 3,182,911 235,771 657,820 2,289,320 At the End of Corresponding Previous Year Quarter 16.34% 5.85% 162.88% 5.40%
4.7 Average Interest Rate Spread (As per NRB Directive) 6.07% 5.61%	A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12 3.13 G. 4 4.1 4.2 4.3 4.4 4.5	Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/(Loss) Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income/(Expenses) Write Back of Provision for Possible Losses Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/(Expense) Profit before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Income Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWE Non Performing Loan to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund C/D Ratio (As per NRB Directive)	3,845,720 4,592,301 280,070 423,282 131,118 5,426,771 3,350,959 639,850 1,435,963 619,951 816,012 151,051 615,260 1,582,323 576,455 2,158,778 159,909 489,407 1,509,462 At the End of This Quarter 15.17% 5.34% 6.08% 73.97%	2,633,358 3,240,583 221,558 304,839 84,542 3,851,522 1,948,350 279,359 1,623,812 950,761 673,051 7,503 451,009 1,131,563 225,043 1,356,607 100,489 455,606 800,511 At the End of Previous Quarter 15.15% 6.43% 134.35% 5.52% 70.69%	2,814,540 4,718,804 132,588 512,944 (7,682) 5,356,654 2,335,703 616,014 2,404,938 1,276,625 1,128,313 132,927 1,557,948 2,819,188 363,724 3,182,911 235,771 657,820 2,289,320 At the End of Corresponding Previous Year Quarter 16.34% 5.85% 162.88%

Disclosure as per the requirement of Securities Registration and Issue Regulations, 2065 (Related to Sub-regulation (2) of Regulation 22)

1. Key Financial Ratios:

(a.)*Earning per Share: Rs. 35.10 (b.) Price Earnings Ratio: 19.66 times (c.)*Net worth Per Share: Rs. 278.42 (d.)Liquidity Ratio: 30.61% (e.)*Return on Equity: 12.61 % (f.) Return on Assets: 1.23% * Ordinary Shares Only.

2. Management's Analysis:

- a. Principal reasons for the changes in balances, income, and the liquidity during the quarter: The bank attained notable growth in loans and advances and revenue during the period. The increment in loans and advances is attributed to the implementation of bank's policy on achieving business growth. Reserve and surplus has increased due to the increment in profit contributed mainly by income from loans and treasury transactions. Liquidity was satisfactory during the period.
- b. **Plan for the business activities in the future periods:** The bank will primarily focus on effectiveness of credit and investment operations while minimizing its cost of funds and other operations. The Bank aims to attain both efficiency and effectiveness in its business operation through implementation of modern Core Banking System (CBS). Further, the bank is undertaking foreign exchange and trade finance businesses through its selected branches.
- c. Events and Transactions that have material impact on balances, profit or cash flow: No such extra-ordinary incidents or events occurred which would have material impact on bank's reserve, profit and/or cash flow position.
- 3. Details relating to Legal Proceedings:
- a. Law-suit filed by or against the bank:

One case amounting Rs. 32, 80,000 has been filed by the bank during the quarter.

b. Law-suit filed by or against the promoter(s) or director(s) involving violation of statutory regulations or criminal offences:

No such information has come into the knowledge of the management.

c. Law-suit filed against any promoter(s) or director(s) for economic offences:

No such information has come into the knowledge of the management.

- 4. Share Performance:
- a. Management's View

Market price of the bank's shares is largely determined by the market forces. During the period, there has been satisfactory trading of ADBL's shares in the capital market.

- Maximum, Minimum and Closing Share Price, Total Volume of Traded Shares and Number of Days Traded during the Quarter: Maximum Price Rs. 739, Minimum Price Rs. 433, Closing Price Rs. 690, No. of trading 3775, Days of trading 74 days.
- 5. Problems and Challenges:
- a. Internal Problems & Challenges
- i. Proper management of non-performing loans, written-off loans and liquidity.
- ii. Higher staff related expenses.
- iii Speedy Implementation of CBS and adaptation to the pace of probable changes.
- b. Management's strategy to solve the internal problems and challenges:
- i. Focus on quality lending along with timely recovery of loans. The bank also periodically reviews the adequacy and effectiveness of internal controls to manage risks.

- ii. Enhancement of employees' productivity through trainings and exposures in various areas including CBS. Moreover, the bank is adopting measures to control operating expenses.
- iii. Under the Rural Finance Sector Development Cluster Program (RFSDCP) financed by the Asian Development Bank, the bank is in the process of installing CBS in its branches to enhance their operational efficiency. A massive and intensive training program is being conducted to orient the employees on CBS and modern banking systems. CBS has been successfully installed into all regional offices of the bank. CBS has been launched in altogether 102 branches and these branches cover majority of the bank's business transactions.

c. External Problems & Challenges:

- i. Changes in socio-economic environment.
- ii. Increasing competition in the banking industry.
- iii. Low economic growth.

d. Strategy to manage the external problems and challenges:

- The bank is constantly monitoring the existing socio-economic situation
 of the country and revising its strategies accordingly to minimize the
 possible adverse effects on its business and to harness the available
 opportunities.
- ii. The bank management is adopting various measures relating to competitive pricing, customer oriented marketing, human resource development, modern and sophisticated technologies in its business processes in order to manage the ever increasing competition. In addition, development banking branches are being converted into commercial banking branches on the basis of feasibility.
- iii. The bank is exploring possibilities to penetrate into new productive sector of the market.

6. Corporate Governance:

Corporate good governance is the focal point of the bank. It has taken the following steps to ensure corporate good governance in the bank:

- a. The bank is fully complying with corporate governance provisions of BAFIA, NRB Directives, Company Act and other relevant Acts.
- b. Risk Management Sub-committee headed by the non-executive director reviews and assesses various risks of the bank and suggests for their proper management.
- c. Human Resource Management Sub-committee headed by the nonexecutive director periodically reviews human resource policy and financial packages for the staff to enhance their productivity.
- d. The Audit Committee headed by the non-executive director reviews management reports and reports from external as well as internal auditors, and provides feedback to the board of directors as and when required.
- e. The Asset and Liability subcommittee (ALCO) and Loan Portfolio Management Committee (LPMC) at head office and regional offices deal with issues related to credit and other risk management.

7. Declaration by the Chief Executive Officer:

I, as a CEO, take personal responsibility for the accuracy and completeness of the disclosures made in this report. To the extent of my knowledge, the amounts and disclosures made in this report are correct and complete.