NIC ASIA Bank Limited Unaudited Financial Results (Quarterly) As at 2nd Quarter ended on 30th Poush 2070 (14 Jan 2014) of Fiscal Year 2070/2071 (2013/2014)

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S.N.	Particulars	This Quarter Ended 14.01.2014	Previous Quarter Ended 17.10.2013	Corresponding Previous Year Quarter Ende 13.01.201
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1	Total Capital and Liabilities (1.1 to 1.7)	46,522,703	45,624,131	26,313,10
1.1 1.2	Paid Up Capital Reserves and Surplus	2,311,552	2,311,552	1,311,55
1.2	Debentures and Bonds	3,280,583	3,043,898	984,112 200,00
1.3	Borrowings	196,800	196,100	250,000 250,19 ⁻
	Deposits (a+b)	38,441,092	37,855,785	22,137,90 ⁻
	a. Domestic Currency	36,714,094	36,452,121	21,285,08
	b. Foreign Currency	1,726,998	1,403,664	852,813
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	2,292,676	2,216,796	1,429,34
2	Total Assets (2.1 to 2.7)	46,522,703	45,624,131	26,313,10
	Cash and Bank Balance	6,125,768	4,229,400	2,924,88
	Money at Call and Short Notice Investments	196,800 4,959,438	98,050 6,075,290	150,00
	Loans and Advances (a+b+c+d+e+f)	4,959,438 31,838,530	31,803,134	4,087,39 17,840,97
2.4	a. Real Estate Loan	2,448,390	2,758,935	2,279,16
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 10 Million	455,978	256,320	718,42
	2. Business Complex & Residential Apartment Construction Loan	904,883	481,088	371,10
	3. Income generating Commercial Complex Loan	203,502	137,101	20,79
	4. Other Real Estate Loan (Including Land purchase & Plotting)	884,027	1,884,425	1,168,84
	b. Personal Home Loan of Rs.10 Million or Less	4,594,330	4,780,115	1,587,83
	c. Margin Type Loan	246,875	159,571	19,56
	d. Term Loan	2,474,151	2,472,721	926,87
	e. Overdraft Loan/TR Loan/WC Loan	15,032,763	15,088,000	7,660,88
	f. Others	7,042,022	6,543,792	5,366,66
2.5	Fixed Assets	428,826	449,042	387,00
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	2,973,340	2,969,214	922,84
		Up to	Up to	Up to
3	Profit and Loss Account	This Quarter	Previous Quarter	Corresponding Previo Year Quart
3.1	Interest Income	2,004,802	999,763	1,132,44
3.2	Interest Expense	1,148,077	598,901	660,20
	A. Net Interest Income(3.1-3.2)	856,725	400,862	472,23
3.3	Fees, Commission and Discount	99,462	46,030	47,70
3.4	Other Operating Income	32,613	14,590	34,48
3.5	Foreign Exchange Gain/Loss (Net)	61,001	17,457	48,75
	B. Total Operating Income (A+ 3.3+3.4+3.5)	1,049,801	478,938	603,18
3.6	Staff Expenses			
	•	167,753	92,055	91,65
	Other Operating Expenses	172,403	87,080	
3.7	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7)	172,403 709,645	87,080 299,803	107,97 403,55
3.7	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss	172,403 709,645 186,170	87,080 299,803 113,583	107,97 403,55 36,66
3.7 3.8	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8)	172,403 709,645 186,170 523,475	87,080 299,803 113,583 186,219	107,97 403,55 36,66 366,88
3.7 3.8	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net)	172,403 709,645 186,170 523,475 3,100	87,080 299,803 113,583 186,219 (7)	107,97 403,55 36,66 366,88
3.7 3.8	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	172,403 709,645 186,170 523,475 3,100 78,983	87,080 299,803 113,583 186,219 (7) 41,563	107.97 403,55 36,66 366,88 (7
3.7 3.8 3.9 5.10	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10)	172,403 709,645 186,170 523,475 3,100	87,080 299,803 113,583 186,219 (7)	107.97 403,55 36,66 366,88 (7
3.7 3.8 3.9 5.10	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net)	172,403 709,645 186,170 523,475 3,100 78,983 605,557	87,080 299,803 113,583 186,219 (7) 41,563 227,776	107,97 403,55 36,66 366,88 (7 - 366,81
3.7 3.8 3.9 5.10	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11)	172,403 709,645 186,170 523,475 3,100 78,983 605,557 - 605,557	87,080 299,803 113,583 186,219 (7) 41,563 227,776 - 227,776	107,97 403,55 36,66 366,88 (7 - 366,81 - 366,81 - 366,81
3.7 3.8 3.9 3.10 3.11 3.12	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus	172,403 709,645 186,170 523,475 3,100 78,983 605,557 - 605,557 55,051	87,080 299,803 113,583 186,219 (7) 41,563 227,776 - 227,776 20,707	107,97 403,55 36,66 366,88 (7 - 366,81 - 366,81 33,34
3.7 3.8 3.9 3.10 3.11 3.12	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax	172,403 709,645 186,170 523,475 3,100 78,983 605,557 - 605,557 55,051 165,152	87,080 299,803 113,583 186,219 (7) 41,563 227,776 - 227,776 20,707 62,121	107,97 403,55 36,66 366,88 (7 - - 366,81 366,81 33,34 100,04
3.7 3.8 3.9 3.10 3.11 3.12	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus	172,403 709,645 186,170 523,475 3,100 78,983 605,557 - 605,557 55,051 165,152 385,355	87,080 299,803 113,583 186,219 (7) 41,563 227,776 20,707 62,121 144,948	91,65 107,97 403,55 36,66 366,88 (7 - 366,81 366,81 33,34 100,04 233,42
3.7 3.8 3.9 .10 .11 .12 .13	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax	172,403 709,645 186,170 523,475 3,100 78,983 605,557 - 605,557 55,051 165,152	87,080 299,803 113,583 186,219 (7) 41,563 227,776 - 227,776 20,707 62,121	107,97 403,55 366,66 366,86 (7 - - 366,81 33,34 100,04 233,42 At the end of Corresponding Previo
3.7 3.8 3.9 .10 .11 .12 .13 4	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios	172,403 709,645 186,170 523,475 3,100 78,983 605,557 - 605,557 55,051 165,152 385,355 At the end of This Quarter	87,080 299,803 113,583 186,219 (7) 41,563 227,776 227,776 227,776 227,776 227,776 227,776 144,948 At the end of	107,97 403,55 366,66 366,86 (7 - - 366,84 - 366,84 - 366,84 33,34 100,04 233,42 Corresponding Previo Year Quart
3.7 3.8 3.9 .10 .11 .12 .13 4	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13)	172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 55,051 165,152 385,355 At the end of	87,080 299,803 113,583 186,219 (7) 41,563 227,776 20,707 62,121 144,948 At the end of Previous Quarter	107,97 403,55 366,66 366,86 (7 - - 366,84 - 366,84 33,34 100,04 233,42 Corresponding Previo Year Quart 11.73
7 8 10 11 12 13 4 4.1 4.2	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Adequacy	172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 55,051 165,152 385,355 At the end of This Quarter 13.77%	87,080 299,803 113,583 186,219 (7) 41,563 227,776 20,707 62,121 144,948 At the end of Previous Quarter 14.29%	107,97 403,55 366,66 366,86 (7 - - 366,81 - - 366,81 - 33,34 33,34 100,04 233,42 Corresponding Previo Year Quar 11.73 1.20
3.7 3.8 .10 .11 .12 .13 4.1 4.1 4.2 4.3	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Capital Adequacy Non Performing Loans (NPL) To Total Loans	172,403 709,645 186,170 523,475 3,100 78,983 605,557 55,051 165,152 385,355 At the end of This Quarter 13.77% 2.96%	87,080 299,803 1113,583 186,219 (7) 41,563 227,776 227,776 22,777 62,121 144,948 At the end of Previous Quarter 14.29% 2,90%	107,97 403,55 366,68 366,88 366,88 366,88 366,88 33,34 33,34 100,04 233,42 Corresponding Previo Year Quar 111.73 1.20 145,92
3.7 3.8 3.9 .10 .11 .12 .13 4.1 4.1 4.2 4.3 4.4	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Capital Adequacy Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL	172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 605,557 55,051 165,152 385,355 At the end of This Quarter 13.77% 2.96% 99.33%	87,080 299,803 1113,583 186,219 (7) 41,563 227,776 227,776 227,776 227,776 221,21 144,948 At the end of Previous Quarter 144,29% 2.90% 97,93%	107,97 403,55 366,68 366,88 366,88 366,84 3366,81 33,34 100,04 233,42 Corresponding Previo Year Quar 11.73 1.20 145.92 6.85
3.7 3.8 3.9 .10 .11 .12 .13 4 4.1 4.2 4.3 4.4 4.5	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Capital Adequacy Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings)	172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 55,051 165,152 385,355 At the end of This Quarter 13,77% 2,96% 99,33% 6.40%	87,080 299,803 1113,583 186,219 (7) 41,563 227,776 227,776 227,776 22,777 62,121 144,948 At the end of Previous Quarter 142,9% 2.90% 97.93% 6.54%	107,97 403,55 366,68 366,88 (7 - - 366,81 33,34 100,04 233,42 Corresponding Previo Year Quar 11,73 1,20 (145,92 6,85 77,06
3.7 3.8 3.9 .10 .11 .12 .13 4.1 4.2 4.3 4.4 4.5 4.6	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Capital Adequacy Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings) CD Ratio	172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 55,051 165,152 385,355 At the end of This Quarter 13.77% 2.96% 99.33% 6.40% 77.39%	87,080 299,803 113,583 186,219 (7) 41,563 227,776 20,707 62,121 144,948 At the end of Previous Quarter 14.29% 2.90% 97,93% 6.54% 77.57%	107,97 403,55 366,68 366,88 (7 - - 366,87 33,34 100,04 233,42 Corresponding Previo Year Quar 11,77 1,20 145,92 6,88 77,06
3.7 3.8 3.9 .10 .11 .12 .13 4.1 4.2 4.3 4.4 4.5 4.6	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Capital Adequacy Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings) CD Ratio Base Rate	172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 605,557 55,051 165,152 385,355 At the end of This Quarter 13,77% 2,96% 99.33% 6,40% 77,39% 8,69%	87,080 299,803 113,583 186,219 (7) 41,563 227,776 20,707 62,121 144,948 At the end of Previous Quarter 14.29% 2.90% 97,93% 6.54% 77.57%	107,97 403,55 366,68 366,88 (7 - - 366,87 33,34 100,04 233,42 Corresponding Previo Year Quar 11,77 1,20 145,92 6,88 77,06
3.7 3.8 3.9 .10 .11 .12 .13 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Capital Adequacy Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings) CD Ratio Base Rate Interest Spread (As per NRB Directives)	172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 605,557 55,051 165,152 385,355 At the end of This Quarter 13,77% 2,96% 99.33% 6,40% 77,39% 8,69%	87,080 299,803 113,583 186,219 (7) 41,563 227,776 20,707 62,121 144,948 At the end of Previous Quarter 14.29% 2.90% 97,93% 6.54% 77.57%	107,97 403,55 366,66 366,86 (7 - - 3366,81 333,34 100,04 233,42 Corresponding Previo Year Quart 11.77 1.20 145.92 6.85 77.00 9.56
3.7 3.8 3.9 .10 .11 .12 .13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 1	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Capital Adequacy Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings) CD Ratio Base Rate Interest Spread (As per NRB Directives) Other Key Indicators	172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 605,557 55,051 165,152 385,355 At the end of This Quarter 13,77% 2,96% 99,33% 6,40% 77,39% 8,69% 5,79%	87,080 299,803 113,583 186,219 (7) 41,563 227,776 20,707 62,121 144,948 At the end of Previous Quarter 14.29% 2.90% 97.93% 6.54% 77.57% 9.36%	107,97 403,55 366,66 366,86 (7 - - 3366,81 - 3366,81 33,34 100,04 233,42 Corresponding Previo Year Quart 11.77 1.20 145.92 6.85 77.00 9.56
3.7 3.8 3.9 5.10 5.11 5.12 5.13 6.11 4.12 4.3 4.4 4.5 4.6 4.7 1 2	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Capital Adequacy Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings) CD Ratio Base Rate Interest Spread (As per NRB Directives) Other Key Indicators Average Yield (Loans + Investments)	172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 605,557 605,557 55,051 165,152 385,355 At the end of This Quarter 13.77% 2.96% 99.33% 6.40% 77.39% 8.69% 5.79%	87,080 299,803 113,583 186,219 (7) 41,563 227,776 20,707 62,121 144,948 At the end of Previous Quarter 14.29% 2.90% 97.93% 6.54% 77.57% 9.36% -	107,97 403,55 366,66 366,88 (7 - - 366,81 33,34 100,04 233,42 At the end of Corresponding Previo Year Quart 111.73 1.20 145.92 6.89 77.06 9.56
3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5 4.6 4.7 1 2 3	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Capital Adequacy Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings) CD Ratio Base Rate Interest Spread (As per NRB Directives) Other Key Indicators Average Yield (Loans + Investments) Net Interest Spread	172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 605,557 605,557 605,557 55,051 165,152 385,355 At the end of This Quarter 13.77% 2.96% 99.33% 6.40% 77.39% 8.69% 5.79%	87,080 299,803 113,583 186,219 (7) 41,563 227,776 20,707 62,121 144,948 At the end of Previous Quarter 14.29% 2.90% 97.93% 6.54% 77.57% 9.36%	107,97 403,55 366,66 366,88 (7 - - 366,81 33,34 100,04 233,42 Corresponding Previo Year Quart 111,73 1,20 145,92 6,89 77,06 9,58
3.7 3.8 3.9 5.10 5.11 5.12 5.13 4.1 4.1 4.2 4.3 4.4 4.5 4.6 4.7 1 2 3 4.4	Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Loss D. Operating Profit (C 3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax C. Net Profit/Loss (F3.12-3.13) Capital Adequacy Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings) CD Ratio Base Rate Interest Spread (As per NRB Directives) Other Key Indicators Average Yield (Loans + Investments) Net Interest Spread Return on Equity (ROE)	172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 605,557 605,557 55,051 165,152 385,355 At the end of This Quarter 13.77% 2.96% 99.33% 6.40% 77.39% 8.69% 5.79%	87,080 299,803 113,583 186,219 (7) 41,563 227,776 20,707 62,121 144,948 At the end of Previous Quarter 14.29% 2.90% 97.93% 6.54% 77.57% 9.36% 10.22% 3.68% 10.83%	107,97 403,55 36,66 (7 - - 366,81 366,81 336,81 33,34 100,04

* The figures of corresponding previous year quarter end are the figures of NIC Bank only * The figures may change subject to instructions, if any, from statutory regulatory authorities

* Figures have been regrouped / rearranged wherever necessary.