

NIC ASIA Bank Limited
Unaudited Financial Result (Quarterly)
As at 3rd Quarter of the Fiscal Year 2071/2072

Rs. in 000

S.N.	Particulars	This Quarter	Previous Quarter	Corresponding
		Ended 13-Apr-15	Ended 14-Jan-15	Year Quarter Ended 13-Apr-14
1	Total Capital and Liabilities (1.1 to 1.7)	56,380,675	54,990,884	46,473,372
1.1	Paid up Capital	2,658,285	2,658,285	2,311,552
1.2	Reserve and Surplus	2,789,506	2,575,362	2,703,935
1.3	Debenture and bond	500,000	500,000	-
1.4	Borrowing	-	-	-
1.5	Deposits (a+b)	49,235,425	48,092,210	40,569,954
a	Domestic Currency	47,935,495	46,697,708	39,324,425
b	Foreign Currency	1,299,930	1,394,502	1,245,528
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	1,197,460	1,165,027	887,932
2	Total Assets (2.1 to 2.7)	56,380,675	54,990,884	46,473,372
2.1	Cash and Bank balance	4,633,398	6,179,134	7,089,809
2.2	Money at call and short Notice	-	298,200	-
2.3	Investment	8,063,371	7,450,350	4,558,521
2.4	Loan and Advances (a+b+c+d+e+f)	41,763,516	39,405,371	33,292,198
a	Real Estate Loan	3,098,694	2,715,033	2,760,754
1. Residential Real Estate Loan (Except Personal Home Loan up to NPR 10 million)		765,200	591,834	490,463
2. Business Complex & Residential Apartment Construction Loan		656,543	660,788	910,688
3. Income generating Commercial Complex Loan		155,151	153,880	185,679
4. Other Real Estate Loan (Including Land purchase & Plotting)		1,521,801	1,308,531	1,173,924
b. Personal Home Loan up to NPR 10 million		6,402,402	5,945,449	4,866,389
c. Margin Type Loan		2,956,379	2,216,628	835,064
d. Term Loan		3,016,774	2,974,992	2,480,681
e. Overdraft Loan/TR Loan/WC Loan		19,320,034	18,274,190	16,029,267
f. Others		6,969,232	7,279,079	6,320,044
2.5	Fixed Assets	583,295	594,042	438,451
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,337,095	1,063,787	1,094,393
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	2,901,573	1,938,501	2,957,913
3.2	Interest Expenses	1,679,044	1,123,473	1,648,682
A	Net Interest Income (3.1-3.2)	1,222,529	815,028	1,309,231
3.3	Fees, Commission and Discount	93,768	60,878	88,494
3.4	Other Operating Income	202,178	131,543	147,791
3.5	Foreign Exchange Gain \ Loss (Net)	93,799	56,190	68,641
B	Total Operating Income (A+3.3+3.4+3.5)	1,612,274	1,063,639	1,614,158
3.6	Staff Expenses	306,309	204,559	244,346
3.7	Other Operating Expenses	316,728	203,822	262,590
C	Operating Profit Before provision (B-3.6-3.7)	989,237	655,258	1,107,221
3.8	Provision for Possible Losses	227,434	176,883	256,128
D	Operating Profit (C-3.8)	761,803	478,375	851,093
3.9	Non- Operating Income	8,142	2,568	8,737
3.10	Write Back Provision for Possible loss	134,927	85,737	125,945
E	Profit from Regular Activities (D+3.9+3.10)	904,871	566,680	985,774
3.1	Extra-Ordinary Income\ Expenses (net)	(1,679)	-	-
F	Profit Before Bonus and Taxes (E+3.11)	903,192	566,680	985,774
3.1	Provision for Staff Bonus	82,108	51,516	89,616
3.1	Provision for Tax	246,325	154,549	268,848
G	Net Profit/Loss (F-3.12-3.13)	574,759	360,615	627,311
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 Adequacy	13.27%	13.91%	13.84%
4.2	Non Performing Loan (NPL) to Total Loan	2.14%	2.41%	2.77%
4.3	Total Loan Loss Provision to Total NPL	119.82%	109.96%	103.80%
4.4	Cost of Fund (Deposit + Borrowings)	5.03%	5.06%	6.18%
4.5	CD Ratio (As per NRB Directives)	78.61%	76.72%	76.72%
4.6	Base Rate	7.57%	7.78%	8.03%
4.7	Interest Spread (As per NRB Directives)	3.58%	3.63%	5.36%
Other Key Indicators				
1	Average Yield (Loans + Investment)	8.36%	8.43%	10.56%
2	Earning Per Share (in Rs.)	28.83	27.13	36.18
3	Return on Equity(ROE)	14.75%	13.78%	16.68%
4	Return on Assets(ROA)	1.40%	1.33%	1.80%

* The figures may change subject to instructions, if any, from statutory/regulatory authorities

* Figures have been regrouped / rearranged wherever necessary.