

NIC ASIA Bank Ltd. Condensed Consolidated Statement of Financial Position As on Quarter Ended 30th Poush 2079 (14th January 2023)

Amount in NPR

Assets Ending Year Ending Ending Year Ending Cash and cash equivalent 21,635,291,732 32,261,050,040 18,334,060,116 27,813,316 Due from Nepal Rastra Bank 16,274,842,549 12,654,486,629 16,274,842,549 12,654,486 Derivative financial instruments 1,853,593,200 - - - Other trading assets 1,920,000 163,830,492 1,920,000 162,822 Loan and advances to customers 277,304,964,134 274,296,684,155 256,860,843,070 252,448,483 Investment securities 39,413,551,151 39,487,911,599 38,822,459,358 39,048,156 Current tax assets - - 140,4500,000 1,284,500 Investment in associates - - - - Investment massets 186,045,284 133,184,862 133,307,411 132,655 Other assets 9,335,555,633 7,107,929,446 8,796,216,478 6,998,900,916 Total Assets 379,269,317,169 381,051,784,485 356,276,772,381 356,856,93,200	एन आई भी एशिया बैंक लि.			Amount in NPI				
Assets Ending Year Ending Ending Year Ending Cash and cash equivalent 21:635,291.732 32:261,050,040 18:334,060,116 27:813.316 Due from Nepal Rastra Bank 16:274,842,549 12:654,486,629 16:274,842,549 12:654,486 Derivative financial Instruments 1.853,593,200 - - - Other trading assets 1.920,000 163,830,492 1,920,000 162,822 Loans and advances to Ustomers 277,304,964,134 274,296,684,155 256,860,843,070 252,448,483 Investment securities 39,413,551,151 39,487,911,599 38,822,459,358 39,048,156 Current tax assets - - 13,640,759 - 140,650,000 Investment in associates - - - - - Investment massets 186,465,284 138,184,862 133,397,411 132,654 Other assets 9,335,555,633 7,107,929,446 8,796,216,478 6,989,800 Due to Bank and Financial Institutions 18,284,854,842 22,582,318,666 3,689,72,727	-	Gi	oup	В	ank			
Cash and cash equivalent 21,635,291,732 32,261,050,040 18,334,060,116 27,813,315 Due from Nepal Rastra Bank 16,274,842,549 12,654,486,629 16,274,842,549 12,654,486,629 16,274,842,549 12,654,486,629 16,274,842,549 12,654,486,629 16,274,842,549 12,654,486,629 16,274,842,549 12,654,486,629 16,274,842,549 12,654,486,629 16,274,842,549 12,654,486,629 16,274,842,549 12,654,486,629 16,274,842,549 12,654,486,629 16,274,842,549 12,654,486,629 16,274,842,549 12,654,486,629 12,624,000 162,822 Loan and advances to B/FIs 7,260,096,697 10,849,444,435 9,819,096,697 14,098,444 12,654,486,629 13,818,450,583 140,555 Current tax assets 39,413,551,151 39,487,911,599 38,882,459,383 39,046,156 140,555 Current tax assets 9,313,551,669 3,235,120,746 3,160,638,382 3,093,072 140,550 Codwill and Intangible assets 18,384,854,842 2,2582,318,666 3,489,240,311 132,669,832 12,930,395 Due to Bank and Financial Institutions 18	Acasta				Immediate Previous Year Ending			
Due from Nepal Rastra Bank 16,274,842,549 12,654,486,629 16,274,842,549 12,654,486,629 Placement with Bank and Financial Institutions 1,853,593,200 - 1,853,593,200 Other trading assets 1,920,000 163,830,492 1,920,000 162,822 Loan and advances to Customers 277,304,964,134 274,295,834,155 256,860,843,070 252,448,483 Investment securities 39,413,551,151 39,487,911,599 38,882,459,358 39,048,155 Investment in subsidiaries - 135,460,759 - 1404,500,000 Investment property 2,755,205,121 722,531,322 2,755,205,121 722,531 Property and equipment 3,257,251,669 3,235,120,746 3,160,638,382 3,093,077 Other assets 9,335,555,633 7,107,929,446 3,87,216,483 6,989,807 Due to Rapa Ramin Customers 308,613,448,922 292,562,51,19 19,277,764 3,489,240,311 6,754,201 Due to Nepal Rastra Bank 659,920,000 19,727,764,978 659,920,000 19,727,764 3,489,240,311 6,754,201		21 625 201 722	22 261 050 040	19 224 060 116	27 912 210 162			
Placement with Bark and Financial Institutions - - - Derivative financial instruments 1,853,593,200 - 1,853,593,200 Cohn and advances to B/Fis 7,269,096,697 10,849,444,435 9,819,096,697 14,099,444 Loans and advances to customers 277,304,964,134 274,295,834,155 256,680,843,070 252,448,483 Investment securities 39,413,551,151 39,487,911,599 38,882,459,358 39,044,155 Current tax assets - 135,460,759 - 140,550 Investment in subsidiaries - 1,22,531,322 2,755,205,121 722,531 Property and equipment 3,257,251,669 3,235,120,746 8,796,216,478 6,989,807 Total Assets 9,335,555,633 7,107,929,446 8,796,216,478 6,989,807 Due to Bank and Financial Institutions 18,384,854,842 22,582,318,666 3,489,240,311 6,754,201 Due to Nepal Rastra Bank 659,920,000 19,727,764,978 659,920,000 19,727,764,978 659,920,000 Deforsite financial Institutions 1,822,800,000 - <t< td=""><td>•</td><td></td><td></td><td></td><td></td></t<>	•							
Derivative financial instruments 1,853,593,200 - 1,853,593,200 Other trading assets 1,920,000 163,830,492 1,920,000 162,822 Loan and advances to B/Fis 7,269,096,697 10,849,444,435 256,860,843,070 252,448,483 Investment securities 39,413,551,151 39,447,911,599 38,822,459,358 39,0443,655 Investment securities 39,413,551,151 39,447,911,599 38,822,459,358 39,048,156 Investment in subsidiaries - 135,460,759 - 140,555 Investment property 2,755,205,121 722,531,322 2,755,205,121 722,531 Property and equipment 3,257,251,669 3,235,120,746 31,306,683,382 3,099,077 Goodwill and Intangible assets 168,045,284 138,184,862 133,397,411 132,654 Labilities - - - - - Due to Bank and Financial Institutions 18,384,854,842 2,582,318,866 3,489,240,311 6,754,201 Due to Bank and Financial Institutions 18,384,854,842 2,2582,318,666 3,489,240,3	•	10,274,042,349	12,034,400,029	10,274,042,349	12,034,400,029			
Other trading assets 1,920,000 163,830,492 1,920,000 162,822 Loan and advances to B/Fls 7,269,096,697 10,849,444,435 9,819,096,697 14,099,444 Loans and advances to customers 277,304,964,134 274,295,834,155 256,860,843,070 252,448,485 Investment securities 39,413,551,151 39,487,911,599 38,882,459,358 39,048,165 Current tax assets - 13,640,759 - 140,555 Investment in subsidiaries - 1,225,505,121 722,531,322 2,755,205,121 722,551 Property and equipment 3,257,251,669 3,235,120,746 3,160,638,382 3,093,072 Godwill and Intangible assets 168,045,284 138,148,482 133,397,411 132,656 Deferred tax assets - - - - Other assets 9,335,555,633 7,107,929,446 8,796,216,478 6,998,800 Due to Bank and Financial Institutions 18,384,854,842 22,582,318,666 3,489,240,311 6,754,201 Due to Nepal Rastra Bank 659,920,000 19,727,764,978		1 853 593 200		1 853 593 200				
Loan and advances to B/Fis 7,269,096,697 10,849,444,435 9,819,096,697 14,099,444 Loans and advances to customers 277,304,964,134 274,295,834,155 256,860,843,070 252,448,853 39,048,155 Investment securities 39,413,551,151 39,487,911,599 38,882,459,358 39,048,156 Current tax assets - - 1,404,500,000 1,264,500 Investment in associates - - - - - Investment property 2,755,205,121 722,531,322 2,755,205,121 722,531 Other assets - - - - - - Other assets 9,335,555,633 7,107,929,446 8,796,216,772,381 355,569,832 Liabilities - <		, , ,	163 830 492		162,822,000			
Loans and advances to customers 277,304,964,134 274,295,834,155 256,860,843,070 252,448,483 Investment securities 39,413,551,151 39,479,11599 38,82,459,358 39,048,155 Investment in subsidiaries - 135,660,759 - 1404,550 Investment in associates -			, ,		14,099,444,435			
Investment securities 39,413,551,151 39,487,911,599 38,882,459,358 39,048,156 Current tax assets - 135,460,759 - 140,550 Investment in subsidiaries - 1,404,500,000 1,264,500 Investment property 2,755,205,121 722,531,322 2,755,205,121 722,531 Property and equipment 3,257,251,669 3,235,120,746 3,160,638,382 3,030,377 Goodwill and Intangible assets 168,045,284 138,184,862 133,397,411 132,654 Other assets - - - - - Total Assets 379,269,317,169 381,051,784,485 358,276,772,381 358,569,832 Liabilities - - - - - - Due to Bank and Financial Institutions 18,384,854,842 22,582,318,666 3,489,240,311 6,754,201 Deroxist framcustomers 308,613,448,922 292,756,561,319 305,857,732,747 289,903,955 Borrowing - - - - - - <				, , ,	252,448,483,250			
Current tax assets - 135,460,759 - 140,559 Investment in subsidiaries - - 1,404,500,000 1,264,500 Investment in associates - - - 1,404,500,000 1,264,500 Investment property 2,755,205,121 722,531,322 2,755,205,121 722,531 Goodwill and Intangible assets 168,045,284 138,184,862 133,397,411 132,654 Deferred tax assets - - - - - Other assets 9,335,555,633 7,107,929,446 8,796,216,478 6,998,807 Due to Bank and Financial Institutions 18,384,854,842 22,582,318,666 3,489,240,311 6,754,201 Due to Nepal Rastra Bank 659,920,000 19,727,764,978 659,920,000 19,727,764 Derovative financial Institutions 1,822,800,000 - 1,822,800,000 - Current Tax liabilities 417,711,313 - 455,358,579 - Provisions - - - - - Other liabilities		, , ,	, , ,	, , ,	39,048,156,820			
Investment in subsidiaries - 1,404,500,000 1,264,500 Investment in associates - <t< td=""><td></td><td>-</td><td>, , ,</td><td>-</td><td>140,559,743</td></t<>		-	, , ,	-	140,559,743			
Investment in associates - - Investment property 2,755,205,121 722,531,322 2,755,205,121 722,531,322 Property and equipment 3,257,251,669 3,235,120,746 3,160,638,382 3,093,077 Godwill and Intangible assets 168,045,284 138,184,862 133,397,411 132,654 Deferred tax assets - - - - Other assets 9,335,555,633 7,107,929,446 8,796,216,478 6,989,807 Total Assets 379,269,317,169 381,051,784,485 358,276,772,381 358,569,832 Liabilities 9,335,555,633 7,107,929,446 3,489,240,311 6,754,201 Due to Bank and Financial Institutions 18,384,854,842 22,582,318,666 3,489,240,311 6,754,201 Due to Vapal Rastra Bank 659,920,000 19,727,764,978 659,920,000 19,727,764,978 659,920,000 19,727,764 Derivative financial instruments 1,822,800,000 - 1,822,800,000 - 1,822,800,000 - - - - - - -		-	-	1 404 500 000	1,264,500,000			
Investment property 2,755,205,121 722,531,322 2,755,205,121 722,531 Property and equipment 3,257,251,669 3,235,120,746 3,160,638,382 3,093,072 Goodwill and Intangible assets 168,045,284 138,184,862 133,397,411 132,654 Deferred tax assets - - - - Other assets 9,335,555,633 7,107,929,446 8,796,216,478 6,989,807 Total Assets 9,335,555,633 7,107,929,446 8,796,216,478 6,989,807 Liabilities 379,269,317,169 381,051,784,485 358,276,772,381 358,569,832 Liabilities 18,384,854,842 22,582,318,666 3,489,240,311 6,754,201 Due to Nepal Rastra Bank 659,920,000 19,727,764,978 659,920,000 19,727,764 Derovisin from customers 308,613,448,922 292,756,561,319 305,857,32,747 289,903,955 Borrowing - - - - - Current Tax liabilities 302,591,656 258,050,209 303,175,149 267,765 <		-	-	-	-			
Property and equipment 3,257,251,669 3,235,120,746 3,160,638,382 3,093,072 Goodwill and Intangible assets 168,045,284 138,184,862 133,397,411 132,654 Deferred tax assets 9,335,555,633 7,107,929,446 8,796,216,478 6,989,807 Total Assets 9,335,555,633 7,107,929,446 8,796,216,478 6,989,807 Due to Bank and Financial Institutions 18,384,854,842 22,582,318,666 3,489,240,311 6,754,201 Due to Bank and Financial Institutions 18,384,854,842 22,582,318,666 3,489,240,311 6,754,201 Due to Papal Rastra Bank 659,920,000 19,727,764,978 659,920,000 19,727,764 Derivative financial instruments 1,822,800,000 - 1,822,800,000 - Current Tax liabilities 417,711,313 - 455,358,579 - Provisions - - - - - Deferred tax liabilities 7,765,355,439 7,866,737,706 6,746,471,596 6,346,642 Det securities issued 10,728,862,536 10,728,862,536		2,755,205,121	722.531.322	2.755.205.121	722,531,322			
Goodwill and Intangible assets 168,045,284 138,184,862 133,397,411 132,654 Deferred tax assets 9,335,555,633 7,107,929,446 8,796,216,478 6,989,807 Other assets 9,335,555,633 7,107,929,446 8,796,216,478 6,989,807 Total Assets 379,269,317,169 381,051,784,485 358,276,772,381 358,569,832 Liabilities 379,269,317,169 381,051,784,485 358,276,772,381 358,569,832 Due to Bank and Financial Institutions 18,384,854,842 22,582,318,666 3,489,240,311 6,754,201 Due to Nepal Rastra Bank 659,920,000 19,727,764,978 659,920,000 19,727,764,978 Deposits from customers 308,613,448,922 292,756,561,319 305,857,732,747 289,903,956 Borrowing - - - - - Current Tax liabilities 302,591,656 258,050,209 303,175,149 267,766 Debt securities issued 10,728,862,536 10,726,356,675 10,728,862,536 10,726,356,675 10,728,862,536 10,726,356,675 10,726,356,675 1					3,093,072,139			
Deferred tax assets - - - Other assets 9,335,555,633 7,107,929,446 8,796,216,478 6,989,807 Total Assets 379,269,317,169 381,051,784,485 358,276,772,381 358,669,836 Liabilities 381,051,784,485 358,276,772,381 358,669,836 Due to Bank and Financial Institutions 18,384,854,842 22,582,318,666 3,489,240,311 6,754,201 Due to Nepal Rastra Bank 659,920,000 19,727,764,978 659,920,000 19,727,764 Derivative financial instruments 1,822,800,000 - 1,822,800,000 - 1,822,800,000 Deposits from customers 308,613,448,922 292,756,561,319 305,857,732,747 289,903,958 Borrowing - - - - - Current Tax liabilities 302,591,656 258,050,209 303,175,149 267,765 Other liabilities 302,591,656 258,050,209 303,175,149 267,765 Subordinated liabilities - - - - Total Liabilities -			, , ,		132,654,932			
Total Assets 379,269,317,169 381,051,784,485 358,276,772,381 358,569,836 Liabilities Due to Bank and Financial Institutions 18,384,854,842 22,582,318,666 3,489,240,311 6,754,201 Due to Nepal Rastra Bank 059,920,000 19,727,764,978 659,920,000 19,727,764,978 659,920,000 Derivative financial instruments 1,822,800,000 - 1,822,800,000 - 1,822,800,000 Deposits from customers 308,613,448,922 292,756,561,319 305,857,732,747 289,903,959 Borrowing - - - - - - Current Tax liabilities 417,711,313 - 455,358,579 - - Provisions -	-	-	-	-	- , ,			
Total Assets 379,269,317,169 381,051,784,485 358,276,772,381 358,569,836 Liabilities Due to Bank and Financial Institutions 18,384,854,842 22,582,318,666 3,489,240,311 6,754,201 Due to Nepal Rastra Bank 059,920,000 19,727,764,978 659,920,000 19,727,764,978 659,920,000 Derivative financial instruments 1,822,800,000 - 1,822,800,000 - 1,822,800,000 Deposits from customers 308,613,448,922 292,756,561,319 305,857,732,747 289,903,959 Borrowing - - - - - - Current Tax liabilities 417,711,313 - 455,358,579 - - Provisions -	Other assets	9,335,555,633	7,107,929,446	8,796,216,478	6,989,807,914			
Liabilities 18,384,854,842 22,582,318,666 3,489,240,311 6,754,201 Due to Bank and Financial Institutions 18,384,854,842 22,582,318,666 3,489,240,311 6,754,201 Due to Nepal Rastra Bank 659,920,000 19,727,764,978 659,920,000 19,727,764,978 Derivative financial instruments 1,822,800,000 - 1,822,800,000 19,727,764 Derovisits from customers 308,613,448,922 292,756,561,319 305,857,732,747 289,903,956 Borrowing - - - - - Current Tax liabilities 417,711,313 - 455,358,579 Provisions - - - - Deferred tax liabilities 7,765,355,439 7,866,737,706 6,746,471,596 6,346,643 Debt securities issued 10,728,862,536 10,728,862,536 10,728,862,536 10,726,356 Subordinated liabilities - - - - Total Liabilities 11,564,005,366 11,564,005,366 11,564,005,366 11,564,005,366 11,564,005,366 11,564,0	Total Assets				358,569,838,348			
Due to Nepal Rastra Bank 659,920,000 19,727,764,978 659,920,000 19,727,764 Derivative financial instruments 1,822,800,000 - 1,822,800,000 - 1,822,800,000 Deposits from customers 308,613,448,922 292,756,561,319 305,857,732,747 289,903,959 Borrowing - - - - - - Current Tax liabilities 417,711,313 - 455,358,579 -	Liabilities		i <u> </u>		· · ·			
Derivative financial instruments 1,822,800,000 - 1,822,800,000 Deposits from customers 308,613,448,922 292,756,561,319 305,857,732,747 289,903,959 Borrowing - - - - - - - - 289,903,959 Borrowing -	Due to Bank and Financial Institutions	18,384,854,842	22,582,318,666	3,489,240,311	6,754,201,873			
Deposits from customers 308,613,448,922 292,756,561,319 305,857,732,747 289,903,956 Borrowing - </td <td>Due to Nepal Rastra Bank</td> <td>659,920,000</td> <td>19,727,764,978</td> <td>659,920,000</td> <td>19,727,764,978</td>	Due to Nepal Rastra Bank	659,920,000	19,727,764,978	659,920,000	19,727,764,978			
Borrowing -	Derivative financial instruments	1,822,800,000	-	1,822,800,000	-			
Current Tax liabilities 417,711,313 - 455,358,579 Provisions - - - Deferred tax liabilities 302,591,656 258,050,209 303,175,149 267,765 Other liabilities 7,765,355,439 7,866,737,706 6,746,471,596 6,346,643 Debt securities issued 10,728,862,536 10,726,356,675 10,728,862,536 10,726,356 Subordinated liabilities - - - - Total Liabilities 348,695,544,708 353,917,789,553 330,063,560,919 333,726,691 Share capital 11,564,005,366 11,564,005,366 11,564,005,366 11,564,005,366 11,564,005,366 Share premium - - - - - - Retained earnings 4,467,020,276 4,122,569,563 3,752,455,662 3,427,074 Reserves 13,161,879,500 10,117,196,393 12,896,750,435 9,852,067 Total equity attributable to equity holders 29,192,905,142 25,803,771,322 28,213,211,462 24,843,146 Non-controlling interest 1,380,867,319 1,330,223,610 - -	Deposits from customers	308,613,448,922	292,756,561,319	305,857,732,747	289,903,959,721			
Provisions - - - Deferred tax liabilities 302,591,656 258,050,209 303,175,149 267,765 Other liabilities 7,765,355,439 7,866,737,706 6,746,471,596 6,346,643 Debt securities issued 10,728,862,536 10,726,356,675 10,728,862,536 10,726,356 Subordinated liabilities - - - - Total Liabilities 348,695,544,708 353,917,789,553 330,063,560,919 333,726,691 Equity - - - - - - Share capital 11,564,005,366 <td>Borrowing</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>	Borrowing	-	-	-	-			
Deferred tax liabilities 302,591,656 258,050,209 303,175,149 267,765 Other liabilities 7,765,355,439 7,866,737,706 6,746,471,596 6,346,643 Debt securities issued 10,728,862,536 10,726,356,675 10,728,862,536 10,726,356 Subordinated liabilities - - - - Total Liabilities 348,695,544,708 353,917,789,553 330,063,560,919 333,726,691 Equity - - - - - - - Share capital 11,564,005,366 13,161,879,500 10,117,196,393 12,896,750,435 9,852,0	Current Tax liabilities	417,711,313	-	455,358,579	-			
Other liabilities 7,765,355,439 7,866,737,706 6,746,471,596 6,346,643 Debt securities issued 10,728,862,536 10,726,356,675 10,728,862,536 10,726,356 Subordinated liabilities - - - - - Total Liabilities 348,695,544,708 353,917,789,553 330,063,560,919 333,726,691 Equity - - - - - - Share capital 11,564,005,366 3,427,074 Reserv	Provisions	-	-	-	-			
Debt securities issued 10,728,862,536 10,726,356,675 10,728,862,536 10,726,356 Subordinated liabilities -	Deferred tax liabilities	302,591,656	258,050,209	303,175,149	267,765,003			
Subordinated liabilities - <td>Other liabilities</td> <td>7,765,355,439</td> <td>7,866,737,706</td> <td>6,746,471,596</td> <td>6,346,643,319</td>	Other liabilities	7,765,355,439	7,866,737,706	6,746,471,596	6,346,643,319			
Total Liabilities 348,695,544,708 353,917,789,553 330,063,560,919 333,726,691 Equity -	Debt securities issued	10,728,862,536	10,726,356,675	10,728,862,536	10,726,356,675			
Equity 11,564,005,366 3,752,455,662 3,427,074 20,512,50,50,333 12,896,750,435 9,852,067 30,523,610 20,512,22,51,21,462 24,843,146 24,843,146 24,843,146 24,843,146 24,843,146 24,843,146 24,843,146 24,843,146 24,843,146 24,843,146 24,843,146 24,843,146 24,843,	Subordinated liabilities	-		-				
Share capital 11,564,005,366 11,564,005,366 11,564,005,366 11,564,005,366 Share premium - - - - Retained earnings 4,467,020,276 4,122,569,563 3,752,455,662 3,427,074 Reserves 13,161,879,500 10,117,196,393 12,896,750,435 9,852,067 Total equity attributable to equity holders 1,380,867,319 1,330,223,610 - Total equity 30,573,772,461 27,133,994,932 28,213,211,462 24,843,146	Total Liabilities	348,695,544,708	353,917,789,553	330,063,560,919	333,726,691,569			
Share premium - <								
Retained earnings 4,467,020,276 4,122,569,563 3,752,455,662 3,427,074 Reserves 13,161,879,500 10,117,196,393 12,896,750,435 9,852,067 Total equity attributable to equity holders 29,192,905,142 25,803,771,322 28,213,211,462 24,843,146 Non-controlling interest 1,380,867,319 1,330,223,610 - - - Total equity 30,573,772,461 27,133,994,932 28,213,211,462 24,843,146	•	11,564,005,366	11,564,005,366	11,564,005,366	11,564,005,366			
Reserves 13,161,879,500 10,117,196,393 12,896,750,435 9,852,067 Total equity attributable to equity holders 29,192,905,142 25,803,771,322 28,213,211,462 24,843,146 Non-controlling interest 1,380,867,319 1,330,223,610 - - - Total equity 30,573,772,461 27,133,994,932 28,213,211,462 24,843,146	•	-	-	-	-			
Total equity attributable to equity holders Non-controlling interest 29,192,905,142 25,803,771,322 28,213,211,462 24,843,146 Total equity 1,380,867,319 1,330,223,610 -	5				3,427,074,085			
Non-controlling interest 1,380,867,319 1,330,223,610 - Total equity 30,573,772,461 27,133,994,932 28,213,211,462 24,843,146					9,852,067,328			
Total equity 30,573,772,461 27,133,994,932 28,213,211,462 24,843,146				28,213,211,462	24,843,146,779			
				-	-			
Total Liabilities and equity 379 269 317 169 381 051 784 485 358 276 772 381 358 569 838					24,843,146,779			
	Total Liabilities and equity	379,269,317,169	381,051,784,485	358,276,772,381	358,569,838,348			



NIC ASIA Bank Ltd. Condensed Consolidated Statement of Profit or Loss For the Quarter Ended 30th Poush 2079 (14th January 2023)

				(14th January 2023)					
NIC ASIA								Amount in NPR	
		Group				Bank			
	Curren	nt Year	Previo Corresp	us Year oonding	Curre	nt Year	Previous Year Corresponding		
-	This	Upto this Quarter	This	Upto this Quarter	This	Upto this Quarter	This	Upto this Quarter	
Particulars	Quarter	(YTD)	Quarter	· (YTD)	Quarter	· (YTD)	Quarter	· (YTD)	
Interest income	10,145,149,845	20,811,801,333	8,601,469,331	16,547,834,229	9,418,447,464	19,373,903,527	7,728,491,485	15,030,492,952	
Interest expense	6,977,331,156	13,938,122,833	5,690,320,737	10,489,448,357	6,533,229,990	13,078,189,936	5,269,310,570	9,788,820,656	
Net interest income	3,167,818,689	6,873,678,500	2,911,148,594	6,058,385,872	2,885,217,474	6,295,713,590	2,459,180,915	5,241,672,296	
Fee and commission income	627,358,069	1,353,596,966	534,294,329	1,282,779,347	560,333,670	1,185,819,890	430,089,628	987,790,853	
Fee and commission expense	94,114,920	146,633,215	34,174,512	133,859,644	94,094,599	146,591,519	34,174,512	131,436,331	
Net fee and commission income	533,243,149	1,206,963,751	500,119,817	1,148,919,703	466,239,071	1,039,228,371	395,915,117	856,354,522	
Net interest, fee and commission income	3,701,061,838	8,080,642,251	3,411,268,411	7,207,305,575	3,351,456,545	7,334,941,961	2,855,096,031	6,098,026,818	
Net trading income	45,416,137	74,805,093	76,163,262	149,823,410	44,045,842	73,411,990	75,282,031	147,586,479	
Other operating income	67,321,851	225,782,534	31,553,933	235,367,477	59,146,476	217,588,498	32,178,973	233,281,116	
Total operating income	3,813,799,826	8,381,229,878	3,518,985,607	7,592,496,462	3,454,648,863	7,625,942,449	2,962,557,035	6,478,894,414	
Impairment charge/ (reversal) for loans and other losses	(373,801,400)	(501,010,163)	(37,795,684)	406,463,391	(351,742,167)	(479,620,122)	(54,950,625)	342,062,885	
Net operating income	4,187,601,226	8,882,240,041	3,556,781,291	7,186,033,071	3,806,391,030	8,105,562,570	3,017,507,660	6,136,831,528	
Operating expense									
Personnel expenses	1,131,858,426	2,514,839,692	1,067,741,748	2,186,969,493	997,368,064	2,227,988,583	907,750,378	1,866,985,770	
Other operating expenses	597,826,335	1,120,406,035	343,753,089	780,250,194	538,238,452	973,879,967	271,626,506	655,065,576	
Depreciation & Amortization	122,967,296	253,144,027	85,366,855	210,322,785	104,283,249	210,230,086	93,309,854	194,225,158	
Operating Profit	2,334,949,169	4,993,850,287	2,059,919,599	4,008,490,599	2,166,501,265	4,693,463,934	1,744,820,922	3,420,555,024	
Non operating income	25,275	37,376	-	11,070,272	-	-	-	10,968,272	
Non operating expense	-	17,277,845	-	-	-	17,277,845	-	-	
Profit before income tax	2,334,974,444	4,976,609,818	2,059,919,599	4,019,560,871	2,166,501,265	4,676,186,089	1,744,820,922	3,431,523,296	
Income tax expense									
Current Tax	700,446,249	1,492,936,861	617,975,880	1,205,868,261	649,950,379	1,402,855,827	523,446,277	1,029,456,989	
Deferred Tax	-	-	-	-	-	-	-	-	
Profit/(loss) for the period	1,634,528,196	3,483,672,957	1,441,943,719	2,813,692,610	1,516,550,885	3,273,330,262	1,221,374,645	2,402,066,307	

Condensed Consolidated Statement

-		Group			Bank					
-	Curren	t Year	Previo	us Year	Currei	nt Year	Previ	ous Year		
_	This	Upto this Quarter								
Particulars	Quarter	(YTD)	Quarter	(YTD)	Quarter	(YTD)	Quarter	(YTD)		
Profit or loss for the period	1,634,528,196	3,483,672,957	1,441,943,719	2,813,692,610	1,516,550,885	3,273,330,262	1,221,374,645	2,402,066,307		
Other comprehensive income										
 a) Items that will not be reclassified to profit or loss 										
-Gains/(losses) from investments in equity instruments										
measured at fair value	316,201,310	138,476,237	(86,113,563)	(262,121,630)	316,201,310	138,476,237	(86,113,563)	(262,121,630)		
-Gain/(loss) on revaluation	-	-	-	-	-	-	-	-		
 Actuarial Gain/loss on defined benefit plans 	-	-	-	-	-	-	-	-		
 Income tax relating to above items 	(94,860,393)	(41,542,871)	25,834,069	78,636,489	(94,860,393)	(41,542,871)	25,834,069	78,636,489		
Net other compressive income that will not be										
reclassified to profit or loss	221,340,917	96,933,366	(60,279,494)	(183,485,141)	221,340,917	96,933,366	(60,279,494)	(183,485,141)		
b) Items that are or may be reclassified to profit or loss										
-Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-		
-Exchange Gains/(losses) (arising from translating										
financial assets of foreign operation)	-	-	-	-	-	-	-	-		
 -Income tax relating to above items Net other compressive income that are or may be 	-	-	-	-	-	-	-	-		
reclassified to profit or loss										
c) Share of other comprehensive income of	-	-	-	-	-	-	-	-		
associate accounted as per equity method										
associate accounted as per equity method	-	-	-	-	-	-	-	-		

Other comprehensive income for the period, net of income tax	221,340,917	96,933,366	(60,279,494)	(183,485,141)	221,340,917	96,933,366	(60,279,494)	(183,485,141)
Total Comprehensive Income for the period	1,855,869,113	3,580,606,323	1,381,664,225	2,630,207,469	1,737,891,803	3,370,263,628	1,161,095,151	2,218,581,166
Profit attributable to:								
Equity holders of the Bank	1,597,061,853	3,420,592,941	1,360,740,568	2,663,756,765	1,516,550,885	3,273,330,262	1,221,374,645	2,402,066,307
Non-controlling interest	37,466,343	63,080,016	81,203,151	149,935,845	-	-	-	-
Total	1,634,528,196	3,483,672,957	1,441,943,719	2,813,692,610	1,516,550,885	3,273,330,262	1,221,374,645	2,402,066,307
Earnings per share								
Basic earnings per share		60.42		48.53		56.77		41.43
Annualized Basic Earnings Per Share		60.42		48.53	-	56.77		41.43
Diluted earnings per share		60.42		48.53	-	56.77		41.43

		Group				Bank		
Ratios as per NRB Directive	Curi	rent Year	Prev	ious Year	Cur	rent Year	Pre	vious Year
Railos as per NRB Directive	This	Upto this Quarter						
	Quarter	(YTD)	Quarter	(YTD)	Quarter	(YTD)	Quarter	(YTD)
Capital fund to RWA		13.31%		12.51%		13.18%		12.43%
Non-performing loan (NPL) to total loan		0.84%		0.50%		0.61%		0.47%
Total loan loss provision to Total NPL		227.04%		351.20%		284.19%		358.40%
Cost of Funds		8.55%		7.16%		8.38%		7.06%
Credit to Deposit Ratio		85.12%		92.75%		83.44%		86.68%
Base Rate		11.19%		9.54%		11.02%		9.44%
Interest Rate Spread		4.38%		3.93%		4.39%		3.61%

*	
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Group Statement of Changes in Equity For the quarter ended Poush end, 2079 (January 14, 2023)

			For the	quarter ended Pou	sh end, 2079 (Janua	ary 14, 2023)						
er sef et enha iko (k. Particulars	Share Capital	Share Premium	General Reserve	Exchange Equalisation	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Total	Non-controlling Interest	Amount in NPR Total Equity
Balance as at Shrawan 1, 2078	11,564,005,366	-	3,922,995,264	47,931,771	1,225,883,020	791,180,239		1,935,127,957	1,979,794,261	21,466,917,878	1,088,107,313	22,555,025,191
Adjustment/Restatement	-	-	-	-	-	-	-	(7,275,827)	37,405,985	30,130,158	(5,323,341)	24,806,817
Adjusted Restated Balance at Shrawan 1, 2078	11,564,005,366	-	3,922,995,264	47,931,771	1,225,883,020	791.180.239	-	1,927,852,130	2,017,200,246	21,497,048,036	1,082,783,972	22,579,832,008
Comprehensive Income for the year	,			,	.,220,000,020			.,02.,002,100			.,	
Profit for the year								4,678,122,917		4,678,122,917	247,439,638	4,925,562,555
Other Comprehensive income, net of tax	_	_	_	_	_	_	_	4,070,122,011	_	4,010,122,011	241,400,000	4,020,002,000
Gains/(losses) from investments in equity instruments												
measured at fair value		-	32,702,418	-	-	(397,955,455)		130,809,670	-	(234,443,367)		(234,443,367)
Gains/(losses) on revalution	-	-		-	-		-		-			(,,,,,,, , _
Actuarial gains/(loses) on defined benefit plans	-	-	-	-	-	-	-	-	(21,506,323)	(21,506,323)		(21,506,323)
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-			
Exchange gains/(losses) (arising from translating												
financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-		-
Total comprehensive income for the year	-	-	32,702,418	-	-	(397,955,455)	-	4,808,932,587	(21,506,323)		247,439,638	4,669,612,864
Transfer to reserve during the year	-	-	842,985,390	154,254	168,101,908	-	-	-	1,506,973,603	2,518,215,154		2,518,215,154
Transfer from the reserve during the year	-	-	-	-	-	-	-	(2,518,215,154)	(19,449,941)	(2,537,665,095)		(2,537,665,095)
Transactions with owners, directly recognized in equity	-	-	-	-	-	-	-	-	-	-		-
Share issued	-	-	-	-	-	-	-	-	-	-		-
Share based payments	-	-	-	-	-	-	-	-	-	-		•
Dividends to equity holders:	-	-	-	-	-	-	-	-	-	-		-
Bonus Shares issued	-	-	-	-	-	-	-		-	-		-
Cash Dividend Paid	-	-	-	-	-	-	-	(96,000,000)	-	(96,000,000)		(96,000,000)
Other	-	-	-	-	-	-	-	-	-	-		•
Total contributions by and distributions:											<u> </u>	(96,000,000)
Balance as at Ashadh End, 2079	11,564,005,366	-	4,798,683,072	48,086,024	1,393,984,928	393,224,784	-	4,122,569,563	3,483,217,585	25,803,771,322	1,330,223,610	27,133,994,932
Balance as at Shrawan 1, 2079	11,564,005,366	-	4,798,683,072	48,086,024	1,393,984,928	393,224,784	-	4,122,569,563	3,483,217,585	25,803,771,322	1,330,223,610	27,133,994,932
Adjustment/Restatement	-	-	-	-	-	-	-	(16,571,926)		(16,571,926)	(12,436,307)	(29,008,233)
Adjusted/Restated Balance at Shrawan 1, 2079	11,564,005,366	-	4,798,683,072	48,086,024	1,393,984,928	393,224,784	-	4,105,997,637	3,483,217,585	25,787,199,396	1,317,787,303	27,104,986,699
Comprehensive Income for the year	-	-	-	-	-	-	-	-	-	-		-
Profit for the year	-	-	-	-	-	-	-	3,420,592,941	-	3,420,592,941	63,080,016	3,483,672,957
Other Comprehensive income, net of tax Gains/(losses) from investments in equity instruments	-	-	-	-	-	-	-	-	-	-		-
measured at fair value	-	-	2,861,938	-	-	82.623.674	-	11.447.753	-	96.933.366		96,933,366
Gains/(losses) on revalution	-	-	2,001,000	-	-	-	-	-	-	-		-
Actuarial gains/(loses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-		-
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-		-
Exchange gains/(losses) (arising from translating financial assets of												
foreign operation)	-	-	-	-	-	-	-	-	-	-		-
Total comprehensive income for the year	-	-	2,861,938	-	-	82,623,674	-	3,432,040,694	-	3,517,526,307	63,080,016	3,580,606,323
Transfer to reserve during the year	-	-	654,666,052	455,894	1,539,629,024	-	-	-	764,645,469	2,959,396,439		2,959,396,439
Transfer from the reserve during the year	-	-	-	-	-	-	-	(2,959,396,439)	(198,945)	(2,959,595,384)		(2,959,595,384)
Transactions with owners, directly recognized in equity	-	-	-	-	-	-	-	-				-
Share issued	-	-	-	-	-	-	-	-	-	-		-
Share based payments	-	-	-	-	-	-	-	-	-	-		-
Dividends to equity holders:	-	-	-	-	-	-	-	-	-	-		-
Bonus Shares issued	-	-	-	-	-	-	-	-	-	-		-
Cash Dividend Paid	-	-	-	-	-	-	-	(111,621,617)	-	(111,621,617)		(111,621,617)
Other	-					-						
Total contributions by and distributions: Balance as at Poush End, 2079	11,564,005,366		5,456,211,063	48,541,918	2,933,613,951	475,848,459			4,247,664,109	29,192,905,142	- 1,380,867,319	(111,621,617) 30,573,772,461



NIC ASIA Bank Limited Statement of Changes in Equity For the quarter ended Poush end, 2079 (January 14, 2023)

NICASIA			For the	quarter ended Pou	sh end, 2079 (Janu	ary 14, 2023)						
er sel di effera las fe	Share Capital	Share Premium	General Reserve	Exchange Equalisation	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Total	Non-controlling Interest	Amount in NPR Total Equity
Balance as at Shrawan 1, 2078	11,564,005,366	-	3,701,303,770	47,931,771	1,225,883,020	791,180,239	-	1,599,552,618	1,973,762,674	20,903,619,458		20,903,619,458
Adjustment/Restatement										-		-
Adjusted Restated Balance at Shrawan 1, 2078	11,564,005,366	-	3,701,303,770	47,931,771	1,225,883,020	791,180,239	-	1,599,552,618	1,973,762,674	20,903,619,458		20,903,619,458
Comprehensive Income for the year										-		-
Profit for the year								4,214,926,951		4,214,926,951		4,214,926,951
Other Comprehensive income, net of tax										-		-
Gains/(losses) from investments in equity instruments measured at fair value			32,702,418			(007.055.455)		400 000 070		(004 440 007)		(004 440 007)
Gains/(losses) on revalution			32,702,418			(397,955,455)		130,809,670		(234,443,367)		(234,443,367)
Actuarial gains/(loses) on defined benefit plans									(21,506,323)	(21,506,323)		(21,506,323)
Gains/(losses) on cash flow hedge									(21,500,525)	(21,000,020)		(21,000,020)
Exchange gains/(losses) (arising from translating financial assets of foreign operation)												
Total comprehensive income for the year	-		32,702,418		-	(397,955,455)		4.345.736.622	(21,506,323)	3,958,977,261		3.958.977.261
Transfer to reserve during the year			842,985,390	154,254	168,101,908	()		.,,	1,506,973,603	2,518,215,154		2,518,215,154
Transfer from the reserve during the year								(2,518,215,154)		(2,537,665,095)		(2,537,665,095)
Fransactions with owners, directly recognized in equity												
Share issued										-		-
Share based payments										-		-
Dividends to equity holders:										-		-
Bonus Shares issued										-		-
Cash Dividend Paid										-		-
Other										-		-
Fotal contributions by and distributions: Balance as at Ashadh End. 2079	11,564,005,366	-	4,576,991,578	48,086,024	1,393,984,928	393,224,784		3,427,074,085	3,439,780,013	24,843,146,779		24,843,146,779
Salalice as at Ashauli Ellu, 2075	11,304,003,300	-	4,570,331,570	40,000,024	1,535,304,320	333,224,704	-	3,427,074,003	3,433,700,013	24,040,140,110		24,040,140,110
Balance as at Shrawan 1, 2079	11,564,005,366	-	4,576,991,578	48,086,024	1,393,984,928	393,224,784	-	3,427,074,085	3,439,780,013	24,843,146,779		24,843,146,779
Adjustment/Restatement										-		-
Adjusted/Restated Balance at Shrawan 1, 2079	11,564,005,366	-	4,576,991,578	48,086,024	1,393,984,928	393,224,784	-	3,427,074,085	3,439,780,013	24,843,146,779		24,843,146,779
Comprehensive Income for the year										-		-
Profit for the year								3,273,330,262		3,273,330,262		3,273,330,262
Other Comprehensive income, net of tax										-		-
Gains/(losses) from investments in equity instruments measured at fair value			2,861,938			82,623,674		11,447,753		96,933,366		96,933,366
Gains/(losses) on revalution			2,001,930			02,023,074		11,447,755		90,933,300		90,933,300
Actuarial gains/(loses) on defined benefit plans									-	-		-
Gains/(losses) on cash flow hedge										_		_
Exchange gains/(losses) (arising from translating												
financial assets of foreign operation)										-		-
Total comprehensive income for the year	-	-	2,861,938	-	-	82,623,674	-	3,284,778,016	-	3,370,263,628		3,370,263,628
Transfer to reserve during the year			654,666,052	455,894	1,539,629,024				764,645,469	2,959,396,439		2,959,396,439
Transfer from the reserve during the year								(2,959,396,439)	(198,945)	(2,959,595,384)		(2,959,595,384)
Transactions with owners, directly recognized in equity										-		-
Share issued										-		-
										-		-
Share based payments												
Dividends to equity holders:										-		-
Dividends to equity holders: Bonus Shares issued										-		-
Dividends to equity holders: Bonus Shares issued Cash Dividend Paid										-		-
Dividends to equity holders: Bonus Shares issued										-		-

NIC ASIA Bank Limited Consolidated Statement of Cash Flow Statement For the quarter ended Poush end, 2079 (January 14, 2023)

NICASIA		oush end, 2079 (Janua	, , ,		Amount in NPR
एल उतर्ह सी पशिया बैक लिंग		Group		Bank	
	Note	Current Year	Previous Year	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES					
Interest received		18,054,331,508	15,220,854,579	16,470,192,864	13,560,647,859
Fees and other income received		1,353,596,966	1,282,779,347	1,185,819,890	987,790,853
Dividend received		-	-	-	-
Receipts from other operating activities		101,486,472	143,447,862	91,861,956	141,108,931
Interest paid		(13,676,391,262)	(10,232,951,417)	(12,816,458,365)	(9,532,323,716)
Commission and fees paid		(146,633,215)	(133,859,644)	(146,591,519)	(131,436,331)
Cash Payment to Employees		(2,514,839,692)	(2,186,969,493)	(2,227,988,583)	(1,866,985,770)
Other expense paid		(1,261,234,829)	(846,302,261)	(974,078,911)	(662,376,662)
Operating cash flows before changes in operating assets an liabilities	d	1,910,315,948	3,246,998,972	1,582,757,331	2,496,425,163
(Increase)/Decrease in Operating Assets		(3,687,785,875)	(15,360,919,892)	(3,852,045,815)	(6,845,345,733)
Due from Nepal Rastra Bank		(3,620,355,920)	817,181,604	(3,620,355,920)	817,181,604
Placement with bank and financial institutions		-	-	-	-
Other trading assets		161,910,492	4,963,370	160,902,000	4,960,000
Loan and advances to bank and financial institutions		3,580,347,738	1,314,090,129	4,280,347,738	3,703,090,129
Loans and advances to customers		(5,492,597,951)	(21,544,664,905)	(6,917,217,833)	(15,640,565,945)
Other assets		1,682,909,765	4,047,509,911	2,244,278,199	4,269,988,479
Increase/(Decrease) in operating liabilities		(7,495,376,652)	7,456,737,583	(5,974,757,201)	(7,429,480)
Due to bank and financial institutions		(4,197,463,824)	(2,235,782,699)	(3,264,961,562)	(8,756,662,019)
Due to Nepal Rastra Bank		(19,067,844,978)	2,149,631,412	(19,067,844,978)	2,149,631,412
Deposit from customers		15,856,887,604	8,254,791,785	15,953,773,026	7,916,074,005
Borrowings		-	-	-	-
Other liabilities		(86,955,453)	(711,902,915)	404,276,314	(1,316,472,878)
Net cash flow from operating activities before tax paid		(9,272,846,579)	(4,657,183,336)	(8,244,045,685)	(4,356,350,051)
Income taxes paid		(939,764,789)	(732,302,576)	(800,000,000)	(520,000,000)
Net cash flow from operating activities		(10,212,611,368)	(5,389,485,913)	(9,044,045,685)	(4,876,350,051)
CASH FLOWS FROM INVESTING ACTIVITIES					
Purchase of investment securities		212,836,685	(590,057,281)	164,173,699	(481,460,411)
Receipts from sale of investment securities		-	-	-	-
Purchase of property and equipment		(275,274,950)	(131,936,335)	(277,796,329)	(98,932,883)
Receipt from the sale of property and equipment		-	-	-	-
Purchase of intangible assets		(29,860,422)	(14,832,635)	(742,478)	(13,881,621)
Receipt from the sale of intangible assets Purchase of investment properties		-	-	-	2 007 005
Receipt from the sale of investment properties		(2,032,673,799)	2,097,005 32,234,272	(2,032,673,799)	2,097,005 32,234,272
Interest received		- 1,774,418,584	526,259,635	- 1,774,418,584	526,259,635
Dividend received		199,138,532	252,813,297	199,138,532	250,726,937
Net cash used in investing activities		(151,415,370)	76,577,958	(173,481,791)	217,042,934
CASH FLOWS FROM FINANCING ACTIVITIES					
Receipt from issue of debt securities		-	-	-	-
Repayment of debt securities		-	-	-	-
Receipt from issue of subordinated liabilities		-	-	-	-
Repayment of subordinated liabilities		-	-	-	-
Receipt from issue of shares		-	-	-	-
Dividends paid		-	-	-	-
Interest paid		(261,731,571)	(256,496,940)	(261,731,571)	(256,496,940)
Other receipt/payment Net cash from financing activities		- (261,731,571)	_ (256,496,940)	- (261,731,571)	- (256,496,940)
Net increase (decrease) in cash and cash equivalents					
Cash and cash equivalents at Shrawan 1, 2079		(10,625,758,308) 32,261,050,040	(5,569,404,894) 28 266 984 006	(9,479,259,047.23) 27 813 319 163 29	(4,915,804,057) 23,902,662,784
Effect of exchange rate fluctuations on cash and cash equivalent	S	32,261,050,040	28,266,984,006	27,813,319,163.29	23,902,002,104
held Cash and cash equivalents at Poush end 2079		21,635,291,732	22,697,579,112	18,334,060,116	- 18,986,858,727



NIC ASIA Bank Limited Statement of distributable profit or loss Notes forming part of the financial statements

pening Retained Earning	3,427,074,085
dd: Net profit or (loss) as per statement of profit or loss	3,273,330,262
Appropriations:	
a. General reserve	654,666,052
b. Foreign exchange fluctuation fund	455,894
c. Capital redemption reserve	732,412,167
d. Corporate social responsibility fund	32,733,303
e. Employees' training fund	-
f. Other	-
- Deferred Tax reserve	-
- Investment Adjustment Reserve	(500,000)
-Sale of investment	(11,447,753)
rofit or (loss) before regulatory adjustment	1,865,010,600
Regulatory adjustment :	(1,539,629,024)
a. Interest receivable (-)/previous accrued interest received (+)	(259,044,530)
b. Short loan loss provision in accounts (-)/reversal (+)	
c. Short provision for possible losses on investment (-)/reversal (+)	-
d. Short loan loss provision on Non Banking Assets (-)/resersal (+)	(1,280,584,493)
e. Deferred tax assets recognised (-)/ reversal (+)	
f. Goodwill recognised (-)/ impairment of Goodwill (+)	
g. Bargain purchase gain recognised (-)/resersal (+)	
h. Acturial loss recognised (-)/reversal (+)	-
i. Other (+/-)	
-Debt securities recognised at amortised cost	
-Defined benefit obligation	
-Fair value reserve	
otal Distributable profit or (loss)	3,752,455,662