

S.N.	Particulars	This Quarter Ended 15.07.2017		Previous Quarter Ended 13.04.2017		Corresponding Previous Year Quarter Ended 15.07.2016 (Audited)
		Group	NICA	Group	NICA	NICA
1	Total Capital and Liabilities (1.1 to 1.7)	99,221,217	99,229,727	90,383,469	90,422,835	80,456,520
1.1	Paid Up Capital	6,692,597	6,692,597	6,357,991	6,357,991	5,776,254
1.2	Reserves and Surplus	3,491,800	3,490,236	3,065,267	3,064,953	1,606,590
1.3	Debentures and Bonds	500,000	500,000	500,000	500,000	500,000
1.4	Borrowings	500,000	500,000	-	-	1,850,000
1.5	Deposits (a+b)	86,679,130	86,697,140	78,994,431	79,061,097	69,487,997
	a. Domestic Currency	85,270,229	85,288,239	77,300,686	77,367,351	67,570,573
	b. Foreign Currency	1,408,901	1,408,901	1,693,746	1,693,746	1,917,424
1.6	Income Tax Liability	-	-	-	-	-
1.7	Other Liabilities	1,357,690	1,349,754	1,465,779	1,438,794	1,235,678
2	Total Assets (2.1 to 2.7)	99,221,217	99,229,727	90,383,469	90,422,835	80,456,520
2.1	Cash and Bank Balance	13,751,347	13,741,579	9,392,159	9,391,118	7,729,451
2.2	Money at Call and Short Notice	-	-	-	-	-
2.3	Investments	11,481,753	11,511,751	11,447,135	11,497,134	12,889,815
2.4	Loans and Advances (a+b+c+d+e+f)	71,583,360	71,583,360	67,254,521	67,254,521	58,451,376
	a. Real Estate Loan	3,708,648	3,708,648	3,381,765	3,381,765	2,927,361
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 10 Million)	2,051,257	2,051,257	1,673,398	1,673,398	1,319,085
	2. Business Complex & Residential Apartment Construction Loan	173,746	173,746	177,054	177,054	226,368
	3. Income generating Commercial Complex Loan	195,573	195,573	213,380	213,380	186,491
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,288,072	1,288,072	1,317,933	1,317,933	1,195,418
	b. Personal Home Loan of Rs.10 Million or Less	11,722,437	11,722,437	11,150,131	11,150,131	9,241,953
	c. Margin Type Loan	1,949,205	1,949,205	2,271,346	2,271,346	4,144,596
	d. Term Loan	8,545,710	8,545,710	7,334,370	7,334,370	5,642,605
	e. Overdraft Loan/TR Loan/WC Loan	29,310,190	29,310,190	28,157,681	28,157,681	26,300,474
	f. Others	16,347,170	16,347,170	14,959,229	14,959,229	10,194,388
2.5	Fixed Assets	1,048,154	1,039,709	897,148	889,211	537,404
2.6	Non Banking Assets	-	-	-	-	-
2.7	Other Assets	1,356,603	1,353,329	1,392,506	1,390,851	848,474
3	Profit and Loss Account	Up to This Quarter		Up to Previous Quarter		Up to Corresponding Previous Quarter (Audited)
3.1	Interest Income	6,905,855	6,900,711	4,665,982	4,664,766	4,401,911
3.2	Interest Expense	4,357,559	4,362,483	2,818,096	2,822,208	2,444,176
	A. Net Interest Income(3.1-3.2)	2,548,296	2,538,228	1,847,886	1,842,558	1,957,735
3.3	Fees, Commission and Discount	147,740	144,772	105,655	105,655	143,687
3.4	Other Operating Income	574,201	572,857	400,183	400,005	344,319
3.5	Foreign Exchange Gain/Loss (Net)	184,896	184,896	136,169	136,169	167,508
	B. Total Operating Income (A+ 3.3+3.4+3.5)	3,455,133	3,440,753	2,489,894	2,484,388	2,613,249
3.6	Staff Expenses	851,727	848,537	585,558	583,865	543,319
3.7	Other Operating Expenses	753,431	745,922	477,227	473,973	509,891
	C. Operating Profit Before Provision (B. - 3.6-3.7)	1,849,975	1,846,293	1,427,109	1,426,549	1,560,039
3.8	Provision for Possible Loss	151,355	151,355	105,263	105,263	190,475
	D. Operating Profit (C. - 3.8)	1,698,620	1,694,939	1,321,846	1,321,286	1,369,563
3.9	Non Operating Income/Expenses (Net)	33,489	34,778	25,455	25,455	28,201
3.10	Write Back of Provision for Possible Loss	427,938	427,938	400,795	400,795	335,331
	E. Profit from Regular Activities (D.+3.9+3.10)	2,160,048	2,157,655	1,748,096	1,747,536	1,733,095
3.11	Extraordinary Income/Expenses (Net)	151,830	151,830	41,380	41,380	(47,128)
	F. Profit before Bonus and Taxes (E.+3.11)	2,311,878	2,309,484	1,789,476	1,788,916	1,685,967
3.12	Provision for Staff Bonus	210,171	209,953	162,680	162,629	153,270
3.13	Provision for Tax	630,403	629,859	488,013	487,886	465,791
	G. Net Profit/Loss (F. -3.12-3.13)	1,471,304	1,469,672	1,138,783	1,138,401	1,066,906
4	Ratios	Up to This Quarter		Up to Previous Quarter		Up to Corresponding Previous Quarter (Audited)
4.1	Capital Adequacy	13.95%	13.95%	13.69%	13.69%	12.44%
4.2	Non Performing Loans (NPL) To Total Loans	0.36%	0.36%	0.46%	0.46%	0.76%
4.3	Total Loan Loss Provision to Total NPL	371%	371%	307%	307%	232%
4.4	Cost of Funds (Deposit + Borrowings) YTD average	6.07%	6.07%	5.29%	5.29%	4.41%
4.5	CD Ratio	76.34%	76.34%	78.26%	78.26%	78.52%
4.6	Base Rate	11.27%	11.27%	10.00%	10.00%	6.44%
4.7	Interest Spread (As per NRB Directives)	3.39%	3.39%	3.53%	3.53%	3.36%
Other Key Indicators						
1	Average Yield (Loans + Investments)	12.35%	12.35%	8.42%	8.42%	7.77%
2	Earning Per Share (EPS) (In Rs.)	22	22	26	26	28
3	Return on Equity (ROE)	17%	17%	19%	19%	17%
4	Return on Assets (ROA)	1.6%	1.6%	1.8%	1.8%	1.5%

Notes

- These figures may vary with the audited figures at the instance of external auditors and regulators
- Loan and Advances are reported net of provisions
- Earning per share has been calculated as per NAS-33
- Above financial statement are prepared in accordance with NRB Directives, and not complied with Nepal Financial Reporting Standards (NFRS)
- Group represents the Bank and its wholly owned subsidiary NIC Asia Capital Limited.

Related Party Disclosures

- The Group consist of the NIC ASIA Bank and its wholly owned subsidiary, NIC ASIA Capital Limited, which is engaged in merchant and investment banking business
- All intra group transactions are conducted at arm's length basis, the group financial statement has excluded all such transactions and outstanding balances between the Bank and the Subsidiary.
- The Bank has been reimbursed Rs.1,288,390.39 as staff expense as per the Service Level Agreement with the Subsidiary for providing necessary operational and technical supports.
- The Bank has deputed its employee as Chief Executive Officer of the Subsidiary.
- The Bank has appointed the Subsidiary as the Share Registrar of the Bank at an annual fee of Rs. 750,000.
- At reporting date, the Subsidiary has outstanding balance of Rs 18,010,157.29 with the Bank. During the reporting period, the Bank has paid interest amounting to Rs 4,923,881.36 to the Subsidiary in respect of the deposits placed with the Bank.

