

NIC ASIA Bank Limited

Unaudited Financial Results (Quarterly)

As at 4th Quarter ended on 31st Ashadh, 2074 (15 July 2017) of Fiscal Year 2073/2074 (2016/2017)

Rs. in '000

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
1.5	a. Domestic Currency	85,270,229	85,288,239	77,300,686	77,367,351	67,570,573
		1,408,901	1,408,901	1,693,746	1,693,746	1,917,424
1.6	b. Foreign Currency	1,100,501	1,100,501	1,055,740	1,055,740	1,517,124
1.7	Income Tax Liability	1,357,690	1,349,754	1,465,779	1,438,794	1,235,678
2	Other Liabilities Total Assets (2.1 to 2.7)	99,221,217	99,229,727	90,383,469	90,422,835	80,456,520
2.1		13,751,347	13,741,579	9,392,159	9,391,118	7,729,451
	Cash and Bank Balance	13,731,347	13,741,379	5,352,135	2,331,110	7,725,751
2.2	Money at Call and Short Notice	11,481,753	11,511,751	11,447,135	11 407 124	12 000 015
2.3	Investments				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
	 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
2.,	Other Assets	.,,	1,000,000	1,012,010	.,	*
3	Profit and Loss Account		p to	Up to		Up to Corresponding Previous Quarter
	Troncuria 2035/Account	This	Quarter	Previous C	uarter	(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
3.2	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	
3.5						167,508
3.6	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
	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	
	D. Operating Profit (C 3.8)					190,475
3.9		1,698,620	1,694,939	1,321,846	1,321,286	1,369,563
3.10	Non Operating Income/Expenses (Net)	33,489	34,778	1,321,846 25,455	1,321,286 25,455	1,369,563 28,201
3.10	Write Back of Provision for Possible Loss	33,489 427,938	34,778 427,938	1,321,846 25,455 400,795	1,321,286 25,455 400,795	1,369,563 28,201 335,331
	Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10)	33,489 427,938 2,160,048	34,778 427,938 2,157,655	1,321,846 25,455 400,795 1,748,096	1,321,286 25,455 400,795 1,747,536	1,369,563 28,201
3.11	Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net)	33,489 427,938 2,160,048 151,830	34,778 427,938 2,157,655 151,830	1,321,846 25,455 400,795 1,748,096 41,380	1,321,286 25,455 400,795 1,747,536 41,380	1,369,563 28,201 335,331 1,733,095 (47,128)
3.11	Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10)	33,489 427,938 2,160,048	34,778 427,938 2,157,655 151,830 2,309,484	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476	1,321,286 25,455 400,795 1,747,536	1,369,563 28,201 335,331 1,733,095
	Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net)	33,489 427,938 2,160,048 151,830	34,778 427,938 2,157,655 151,830	1,321,846 25,455 400,795 1,748,096 41,380	1,321,286 25,455 400,795 1,747,536 41,380	1,369,563 28,201 335,331 1,733,095 (47,128)
3.11	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)	33,489 427,938 2,160,048 151,830 2,311,878	34,778 427,938 2,157,655 151,830 2,309,484	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967
3.11	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	33,489 427,938 2,160,048 151,830 2,311,878 210,171	34,778 427,938 2,157,655 151,830 2,309,484 209,953	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270
3.11	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	33,489 427,938 2,160,048 151,830 2,311,878 210,171 630,403	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791
3.11 3.12 3.13	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)	33,489 427,938 2,160,048 151,830 2,311,878 210,171 630,403 1,471,304	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791 1,066,906
3.11	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	33,489 427,938 2,160,048 151,830 2,311,878 210,171 630,403 1,471,304	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791 1,066,906 Up to Corresponding Previous Quarter
3.11 3.12 3.13	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)	33,489 427,938 2,160,048 151,830 2,311,878 210,171 630,403 1,471,304	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791 1,066,906
3.11 3.12 3.13	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)	33,489 427,938 2,160,048 151,830 2,311,878 210,171 630,403 1,471,304 U	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672 p to Quarter	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783 Up tr Previous C	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791 1,066,906 Up to Corresponding Previous Quarter (Audited)
3.11 3.12 3.13 4	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	33,489 427,938 2,160,048 151,830 2,311,878 210,171 630,403 1,471,304 U This	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672 p to Quarter	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783 Up to Previous C	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791 1,066,906 Up to Corresponding Previous Quarter (Audited)
3.11 3.12 3.13 4 4.1 4.2	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 Non Performing Loans (NPL) To Total Loans	33,489 427,938 2,160,048 151,830 2,311,878 210,171 630,403 1,471,304 U This	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672 p to Quarter 13,95% 0,36%	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783 Up to Previous C	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791 1,066,906 Up to Corresponding Previous Quarter (Audited)
3.11 3.12 3.13 4 4.1 4.2 4.3	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 Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL	33,489 427,938 2,160,048 151,830 2,311,878 210,171 630,403 1,471,304 U This: 13,95% 0,36% 371%	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672 p to Quarter 13.95% 0.36% 371%	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783 Up tc Previous C 13.69% 0,46% 307%	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791 1,066,906 Up to Corresponding Previous Quarter (Audited) 12,44% 0,76% 232%
3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	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 Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings) YTD averge	33,489 427,938 2,160,048 151,830 2,311,878 210,171 630,403 1,471,304 U This 13,95% 0.36% 371% 6.07%	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672 p to Quarter 13,95% 0,36% 371% 6,07%	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783 Up to Previous C	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401 20 20 13.69% 0.46% 307% 5.29%	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791 1,066,906 Up to Corresponding Previous Quarter (Audited) 12,44% 0,76% 232% 4,41%
3.11 3.12 3.13 4 4.1 4.2 4.3	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 Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL	33,489 427,938 2,160,048 151,830 2,311,878 210,171 630,403 1,471,304 U This: 13,95% 0,36% 371%	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672 p to Quarter 13.95% 0.36% 371%	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783 Up tc Previous C 13.69% 0,46% 307%	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791 1,066,906 Up to Corresponding Previous Quarter (Audited) 12,44% 0,76% 232%
3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	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 Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings) YTD averge	33,489 427,938 2,160,048 151,830 2,311,878 210,171 630,403 1,471,304 U This 13,95% 0.36% 371% 6.07%	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672 p to Quarter 13,95% 0,36% 371% 6,07%	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783 Up to Previous C 13,69% 0,46% 30,7% 5,29%	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401 20 20 13.69% 0.46% 307% 5.29%	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791 1,066,906 Up to Corresponding Previous Quarter (Audited) 12,44% 0,76% 232% 4,41%
3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	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 Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings) YTD averge CD Ratio	33,489 427,938 2,160,048 151,830 2,311,878 210,171 630,403 1,471,304 U This 13,95% 0,36% 371% 6,07% 76,34%	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672 p to Quarter 13.95% 0.36% 371% 6.07% 76.34%	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783 Up to Previous C 13,69% 0,46% 307% 5,29% 78,26%	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401 0,46% 307% 5.29% 78,26%	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791 1,066,906 Up to Corresponding Previous Quarter (Audited) 12,44% 0,76% 232% 4,41% 78.52%
3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	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 Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings) YTD averge CD Ratio Base Rate Interest Spread (As per NRB Directives)	33,489 427,938 2,160,048 151,830 2,311,878 210,171 630,403 1,471,304 U This: 13.95% 0.36% 371% 6.07% 11.27%	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672 p to Quarter 13.95% 0.36% 371% 6.07% 6.07% 11.27%	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783 Up to Previous C 0.46% 307% 5.29% 78.26% 10.00%	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401 0 0 10 13.69% 0.46% 307% 5.29% 78.26% 10.00%	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791 1,066,906 Up to Corresponding Previous Quarter (Audited) 12,44% 0,76% 232% 4,41% 78,52% 6,44%
3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 Othe	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 Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings) YTD averge CD Ratio Base Rate Interest Spread (As per NRB Directives) r Key Indicators	33,489 427,938 2,160,048 151,830 2,311,878 210,171 630,403 1,471,304 U This: 13.95% 0.36% 371% 6.07% 76.34% 11.27% 3.39%	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672 p to Quarter 13.95% 0.36% 371% 6.07% 76.34% 11.27% 3.39%	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783 Up to Previous C 13.69% 0,46% 307% 5,29% 78,26% 10,00% 3,53%	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401 0 0 0 0,46% 307% 5,29% 78,26% 10,00% 3,53%	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791 1,066,906 Up to Corresponding Previous Quarter (Audited) 12,44% 0,76% 232% 4,41% 78.52% 6,44% 3,36%
3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 Othe	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 Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings) YTD averge CD Ratio Base Rate Interest Spread (As per NRB Directives) r Key Indicators Average Yield (Loans + Investments)	33,489 427,938 2,160,048 151,830 2,311,878 210,171 630,403 1,471,304 U This 13,95% 0.36% 371% 6.07% 76,34% 11.27% 3.39%	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672 p to Quarter 13,95% 0,36% 371% 6,07% 76,34% 11,27% 3,39%	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783 Up to Previous C 13.69% 0.46% 307% 5.29% 78.26% 10.00% 3.53%	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401 2	1,369,563 28,201 335,331 1,733,095 (47,128) 1,688,967 153,270 465,791 1,066,906 Up to Corresponding Previous Quarter (Audited) 12,44% 0,76% 232% 4,41% 78,52% 6,44% 3,36%
3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 Othe	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 Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings) YTD averge CD Ratio Base Rate Interest Spread (As per NRB Directives) r Key Indicators Average Yield (Loans + Investments) Earning Per Share (EPS) (In Rs.)	33,489 427,938 2,160,048 151,830 2,311,878 10,171 630,403 1,471,304 U This 13,95% 0,36% 371% 6.07% 6.07% 11,27% 3,39%	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672 p to Quarter 13.95% 0.36% 371% 6.07% 6.07% 11.27% 3.39%	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783 Up to Previous C 13,69% 0,46% 307% 5,29% 78,26% 10,00% 3,53%	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401 0 0uarter 13.69% 0.46% 307% 5.29% 78.26% 10.00% 3.53%	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791 1,066,906 Up to Corresponding Previous Quarter (Audited) 12,44% 0,76% 232% 4,41% 78,52% 6,44% 3,36%
3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 Othe	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 Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings) YTD averge CD Ratio Base Rate Interest Spread (As per NRB Directives) r Key Indicators Average Yield (Loans + Investments) Earning Per Share (EPS) (In Rs.) Return on Equity (ROE)	33,489 427,938 2,160,048 151,830 2,311,878 210,171 630,403 1,471,304 U This: 13.95% 0.36% 371% 6.07% 76.34% 11.27% 3.39%	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672 p to Quarter 13.95% 0.36% 371% 6.07% 6.07% 3.39%	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783 Up to Previous C 13.69% 0.46% 307% 5.29% 78.26% 10.00% 3.53%	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401 0 0 10 13.69% 0.46% 307% 5.29% 5.29% 10.00% 3.53%	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791 1,066,906 Up to Corresponding Previous Quarter (Audited) 12,44% 0,76% 232% 4,41% 78,52% 6,44% 3,36%
3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 Othe 1 2	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 Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings) YTD averge CD Ratio Base Rate Interest Spread (As per NRB Directives) r Key Indicators Average Yield (Loans + Investments) Earning Per Share (EPS) (In Rs.)	33,489 427,938 2,160,048 151,830 2,311,878 10,171 630,403 1,471,304 U This 13,95% 0,36% 371% 6.07% 6.07% 11,27% 3,39%	34,778 427,938 2,157,655 151,830 2,309,484 209,953 629,859 1,469,672 p to Quarter 13.95% 0.36% 371% 6.07% 6.07% 11.27% 3.39%	1,321,846 25,455 400,795 1,748,096 41,380 1,789,476 162,680 488,013 1,138,783 Up to Previous C 13,69% 0,46% 307% 5,29% 78,26% 10,00% 3,53%	1,321,286 25,455 400,795 1,747,536 41,380 1,788,916 162,629 487,886 1,138,401 0 0uarter 13.69% 0.46% 307% 5.29% 78.26% 10.00% 3.53%	1,369,563 28,201 335,331 1,733,095 (47,128) 1,685,967 153,270 465,791 1,066,906 Up to Corresponding Previous Quarter (Audited) 12,44% 0,76% 232% 4,41% 78,52% 6,44% 3,36%

- 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

 i 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.







