



NIC ASIA BANK LIMITED

Unaudited Financial Results (Quarterly)
As at 4th Quarter ended on 31st Ashadh 2072 (16 July 2015)
of Fiscal Year 2071/2072 (2014/2015)

Rs. in 000

S.N.	Particulars	This Quarter	Previous Quarter	Corresponding
		Ended 16.07.2015	Ended 13.04.2015	Previous Year Quarter Ended 16.07.2014
1	Total Capital and Liabilities (1.1 to 1.7)	60,544,295	56,380,675	51,500,486
1.1	Paid Up Capital	2,658,285	2,658,285	2,658,285
1.2	Reserves and Surplus	2,907,222	2,789,506	2,214,747
1.3	Debentures and Bonds	500,000	500,000	500,000
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	53,477,184	49,235,425	44,984,218
	a. Domestic Currency	52,181,479	47,935,495	43,584,421
	b. Foreign Currency	1,295,705	1,299,930	1,399,797
1.6	Income Tax Liability	10,532	-	-
1.7	Other Liabilities	991,073	1,197,460	1,143,235
2	Total Assets (2.1 to 2.7)	60,544,295	56,380,675	51,500,486
2.1	Cash and Bank Balance	6,672,514	4,633,398	7,183,391
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	10,124,413	8,063,371	6,485,371
2.4	Loans and Advances (a+b+c+d+e+f)	42,166,475	41,763,516	36,325,070
	a. Real Estate Loan	2,690,052	3,098,694	2,962,691
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 10 Million)	742,811	765,200	583,531
	2. Business Complex & Residential Apartment Construction Loan	281,501	656,543	919,709
	3. Income generating Commercial Complex Loan	155,067	155,151	163,584
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,510,673	1,521,801	1,295,866
	b. Personal Home Loan of Rs.10 Million or Less	6,754,037	6,402,402	5,269,603
	c. Margin Type Loan	3,219,462	2,956,379	1,688,632
	d. Term Loan	3,317,873	3,016,774	2,721,926
	e. Overdraft Loan/TR Loan/WC Loan	18,448,320	19,320,034	16,618,117
	f. Others	7,736,731	6,969,232	7,064,102
2.5	Fixed Assets	569,291	583,295	523,320
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,011,602	1,337,095	983,334
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	3,917,792	2,901,573	3,995,005
3.2	Interest Expense	2,340,288	1,679,044	2,196,783
	A. Net Interest Income(3.1-3.2)	1,577,504	1,222,529	1,798,223
3.3	Fees, Commission and Discount	131,624	93,768	143,182
3.4	Other Operating Income	266,713	202,178	196,403
3.5	Foreign Exchange Gain/Loss (Net)	126,403	93,799	101,026
	B. Total Operating Income (A+ 3.3+3.4+3.5)	2,102,243	1,612,274	2,238,834
3.6	Staff Expenses	421,778	306,309	378,440
3.7	Other Operating Expenses	449,456	316,728	385,366
	C. Operating Profit Before Provision (B. - 3.6-3.7)	1,231,010	989,237	1,475,027
3.8	Provision for Possible Loss	337,908	227,434	259,054
	D. Operating Profit (C. - 3.8)	893,102	761,803	1,215,973
3.9	Non Operating Income/Expenses (Net)	13,413	8,142	7,934
3.10	Write Back of Provision for Possible Loss	183,073	134,927	134,893
	E. Profit from Regular Activities (D.+3.9+3.10)	1,089,588	904,871	1,358,801
3.11	Extraordinary Income/Expenses (Net)	3,039	(1,679)	(50,000)
	F. Profit before Bonus and Taxes (E.+3.11)	1,092,627	903,192	1,308,801
3.12	Provision for Staff Bonus	99,330	82,108	118,982
3.13	Provision for Tax	300,823	246,325	358,230
	G. Net Profit/Loss (F. -3.12-3.13)	692,474	574,759	831,589
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	13.16%	13.27%	14.05%
4.2	Non Performing Loans (NPL) To Total Loans	1.99%	2.14%	2.33%
4.3	Total Loan Loss Provision to Total NPL	134.88%	119.82%	112.75%
4.4	Cost of Funds (Deposit + Borrowings)	5.12%	5.03%	5.99%
4.5	CD Ratio	73.10%	78.61%	75.43%
4.6	Base Rate	7.96%	7.57%	7.88%
4.7	Interest Spread (As per NRB Directives)	3.52%	3.58%	4.06%
	Other Key Indicators			
1	Average Yield (Loans + Investments)	8.31%	8.36%	10.45%
2	Earning Per Share (EPS)	26.05	28.83	35.98
3	Return on Equity (ROE)	13.27%	14.75%	15.93%
4	Return on Assets (ROA)	1.24%	1.40%	1.71%

* These figures may vary with the audited figures at the instance of external auditors and regulators