

NIC ASIA Bank Limited
Unaudited Financial Result (Quarterly)
As at 2nd Quarter of the Fiscal Year 2071/2072

Rs. in 000

S.N.	Particulars	This Quarter	Previous Quarter	Corresponding
		Ended 14-Jan-15	Ended 17-Oct-14	Year Quarter Ended 14-Jan-14
1	Total Capital and Liabilities (1.1 to 1.7)	54,990,884	56,103,500	44,928,508
1.1	Paid up Capital	2,658,285	2,658,285	2,311,552
1.2	Reserve and Surplus	2,575,362	2,369,010	3,280,583
1.3	Debenture and bond	500,000	500,000	-
1.4	Borrowing	-	2,450,000	196,800
1.5	Deposits (a+b)	48,092,210	46,884,946	38,441,092
a	Domestic Currency	46,697,708	45,366,217	36,714,094
b	Foreign Currency	1,394,502	1,518,729	1,726,998
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	1,165,027	1,241,260	698,481
2	Total Assets (2.1 to 2.7)	54,990,884	56,103,500	44,928,508
2.1	Cash and Bank balance	6,179,134	4,724,222	6,125,768
2.2	Money at call and short Notice	298,200	-	196,800
2.3	Investment	7,450,350	12,302,238	4,959,438
2.4	Loan and Advances (a+b+c+d+e+f)	39,405,371	37,464,735	31,838,531
a	Real Estate Loan	2,715,033	2,828,808	2,448,390
1. Residential Real Estate Loan (Except Personal Home Loan up to NPR 10 million)		591,834	537,308	455,978
2. Business Complex & Residential Apartment Construction Loan		660,788	852,262	904,883
3. Income generating Commercial Complex Loan		153,880	164,359	203,502
4. Other Real Estate Loan (Including Land purchase & Plotting)		1,308,531	1,274,878	884,027
b. Personal Home Loan up to NPR 10 million		5,945,449	5,680,632	4,594,330
c. Margin Type Loan		2,216,628	2,008,165	246,875
d. Term Loan		2,974,992	2,685,481	2,474,151
e. Overdraft Loan/TR Loan/WC Loan		18,274,190	17,766,058	15,032,763
f. Others		7,279,079	6,495,591	7,042,022
2.5	Fixed Assets	594,042	592,945	428,826
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,063,787	1,019,360	1,379,145
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,938,501	972,242	2,004,802
3.2	Interest Expenses	1,123,473	564,454	1,148,077
A	Net Interest Income (3.1-3.2)	815,028	407,788	856,725
3.3	Fees, Commission and Discount	60,878	27,622	54,193
3.4	Other Operating Income	131,543	65,075	99,753
3.5	Foreign Exchange Gain \ Loss (Net)	56,190	28,335	39,130
B	Total Operating Income (A+3.3+3.4+3.5)	1,063,639	528,820	1,049,801
3.6	Staff Expenses	204,559	111,186	167,753
3.7	Other Operating Expenses	203,822	97,863	172,403
C	Operating Profit Before provision (B-3.6-3.7)	655,258	319,771	709,645
3.8	Provision for Possible Losses	176,883	98,973	186,170
D	Operating Profit (C-3.8)	478,375	220,798	523,475
3.9	Non- Operating Income	2,568	1,858	3,100
3.10	Write Back Provision for Possible loss	85,737	19,757	78,983
E	Profit from Regular Activities (D+3.9+3.10)	566,680	242,413	605,557
3.1	Extra-Ordinary Income\ Expenses (net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	566,680	242,413	605,557
3.1	Provision for Staff Bonus	51,516	22,038	55,051
3.1	Provision for Tax	154,549	66,113	165,152
G	Net Profit/Loss (F-3.12-3.13)	360,615	154,263	385,355
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	13.91%	13.88%	13.77%
4.2	Non Performing Loan (NPL) to Total Loan	2.41%	2.62%	2.96%
4.3	Total Loan Loss Provision to Total NPL	109.96%	97.25%	99.33%
4.4	Cost of Fund (Deposit + Borrowings)	5.06%	5.03%	6.40%
4.5	CD Ratio	76.72%	75.71%	77.39%
4.6	Base Rate	7.78%	7.35%	8.69%
4.7	Interest Spread (As per NRB Directives)	3.63%	3.09%	5.79%
Other Key Indicators				
1	Average Yield (Loans + Investment)	8.43%	8.31%	10.60%
2	Earning Per Share (in Rs.)	27.13	26.69	33.34
3	Return on Equity(ROE)	13.78%	12.27%	13.78%
4	Return on Assets(ROA)	1.33%	1.15%	1.66%

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

* Figures have been regrouped / rearranged wherever necessary.