

NIC Asia Bank Limited
Unaudited Financial Results (Quarterly)
As at 4th Quarter ended on 31st Ashadh 2070 (15 July 2013)
of Fiscal Year 2069/2070 (2012/2013)

Rs. in 000

S.N.	Particulars	This Quarter Ended 15.07.2013	Previous Quarter Ended 13.04.2013	Corresponding Previous Year Qtr. Ended 15.07.2012
1	Total Capital and Liabilities (1.1 to 1.7)	46,536,111	28,196,424	25,579,529
1.1	Paid Up Capital	2,311,552	1,311,552	1,311,552
1.2	Reserves and Surplus	2,544,713	1,148,275	750,685
1.3	Debentures and Bonds	-	200,000	200,000
1.4	Borrowings	184,897	-	132,376
1.5	Deposits (a+b)	39,908,774	23,362,271	22,111,851
	a. Domestic Currency	38,791,852	22,829,266	21,402,127
	b. Foreign Currency	1,116,923	533,005	709,724
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,586,173	2,174,326	1,073,065
2	Total Assets (2.1 to 2.7)	46,536,111	28,196,424	25,579,529
2.1	Cash and Bank Balance	5,682,876	2,310,945	2,755,390
2.2	Money at Call and Short Notice	410,773	550,000	-
2.3	Investments	6,410,679	4,431,879	3,992,730
2.4	Loans and Advances (a+b+c+d+e+f)	31,559,547	18,818,437	17,242,307
	a. Real Estate Loan	3,627,212	2,247,982	2,037,811
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 10 Million)	863,073	758,631	523,585
	2. Business Complex & Residential Apartment Construction Loan	1,089,416	374,350	352,158
	3. Income generating Commercial Complex Loan	16,606	20,585	23,043
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,658,117	1,094,417	1,139,026
	b. Personal Home Loan of Rs.10 Million or Less	3,008,717	1,698,857	1,458,287
	c. Margin Type Loan	172,314	24,522	45,107
	d. Term Loan	2,856,737	1,074,440	958,756
	e. Overdraft Loan/TR Loan/WC Loan	14,430,873	8,708,861	7,338,810
	f. Others	7,463,695	5,063,776	5,403,535
2.5	Fixed Assets	465,188	373,183	405,611
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	2,007,048	1,711,980	1,183,491
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	4,205,190	1,763,119	2,431,538
3.2	Interest Expense	2,435,916	1,000,679	1,621,809
	A. Net Interest Income(3.1-3.2)	1,769,274	762,440	809,729
3.3	Fees, Commission and Discount	170,726	75,507	84,009
3.4	Other Operating Income	119,735	55,415	70,455
3.5	Foreign Exchange Gain/Loss (Net)	128,012	83,558	91,506
	B. Total Operating Income (A+ 3.3+3.4+3.5)	2,187,747	976,920	1,055,699
3.6	Staff Expenses	356,442	135,856	179,788
3.7	Other Operating Expenses	423,412	163,826	211,293
	C. Operating Profit Before Provision (B. - 3.6-3.7)	1,407,892	677,238	664,618
3.8	Provision for Possible Loss	470,818	49,565	49,309
	D. Operating Profit (C. - 3.8)	937,075	627,673	615,308
3.9	Non Operating Income/Expenses (Net)	9,133	469	2,070
3.10	Write Back of Provision for Possible Loss	28,056	1,306	-
	E. Profit from Regular Activities (D.+3.9+3.10)	974,263	629,449	617,379
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	974,263	629,449	617,379
3.12	Provision for Staff Bonus	88,569	57,223	56,125
3.13	Provision for Tax	265,708	171,668	169,474
	G. Net Profit/Loss (F. -3.12-3.13)	619,986	400,558	391,779

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	14.18%	11.64%	11.01%
4.2 Non Performing Loans (NPL) To Total Loans	2.32%	1.10%	0.73%
4.3 Total Loan Loss Provision to Total NPL	113.89%	157.53%	218.51%
4.4 Cost of Funds (Deposit + Borrowings)	6.88%	6.78%	8.87%
4.5 CD Ratio	72.35%	75.76%	73.77%
4.6 Base Rate	9.59%	9.38%	-
Other Key Indicators			
1 Average Yield (Loans + Investments)	10.69%	10.77%	12.20%
2 Net Interest Spread	3.81%	3.99%	3.33%
3 Return on Equity (ROE)	12.77%	21.71%	19.00%
4 Return on Assets (ROA)	1.33%	1.99%	1.64%
5 Home Loans & Real Estate Loans to Total Loans	21.03%	20.97%	20.28%
6 Real Estate Loans to Total Loans	8.76%	7.91%	8.78%

* The figures of corresponding previous year quarter end is the audited figures of NIC Bank Ltd. only

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* The figures of this quarter end is the consolidated figure of NIC Asia Bank Ltd. (After the merger of NIC Bank Ltd. and Bank of Asia Nepal Ltd.)

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