

NIC ASIA Bank Limited
Unaudited Financial Results (Quarterly)
As at 1st Quarter ended on 31st Ashwin 2070 (17 Oct 2013)
of Fiscal Year 2070/2071 (2013/2014)

Rs. in 000

S.N.	Particulars	This Quarter	Previous Quarter	Corresponding Previous
		Ended 17.10.2013	Ended 15.07.2013 (Unaudited)	Year Quarter Ended 16.10.2012
1	Total Capital and Liabilities (1.1 to 1.7)	45,624,131	46,535,225	24,772,277
1.1	Paid Up Capital	2,311,552	2,311,552	1,311,552
1.2	Reserves and Surplus	3,043,898	2,538,934	873,254
1.3	Debentures and Bonds	-	-	200,000
1.4	Borrowings	196,100	204,017	127,350
1.5	Deposits (a+b)	37,855,785	39,908,774	20,606,928
	a. Domestic Currency	36,452,121	38,791,852	19,482,598
	b. Foreign Currency	1,403,664	1,116,923	1,124,330
1.6	Income Tax Liability	-	-	36,267
1.7	Other Liabilities	2,216,796	1,571,947	1,616,926
2	Total Assets (2.1 to 2.7)	45,624,131	46,535,225	24,772,277
2.1	Cash and Bank Balance	4,229,400	5,682,876	3,267,311
2.2	Money at Call and Short Notice	98,050	9,580	350,010
2.3	Investments	6,075,290	6,811,871	4,275,477
2.4	Loans and Advances (a+b+c+d+e+f)	31,803,134	31,559,518	15,449,722
	a. Real Estate Loan	2,758,935	3,627,212	2,168,803
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 10 Million)	256,320	863,073	571,979
	2. Business Complex & Residential Apartment Construction Loan	481,088	1,089,416	361,612
	3. Income generating Commercial Complex Loan	137,101	16,606	19,732
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,884,425	1,658,117	1,215,481
	b. Personal Home Loan of Rs.10 Million or Less	4,780,115	3,008,717	1,492,324
	c. Margin Type Loan	159,571	172,314	19,413
	d. Term Loan	2,472,721	2,856,737	874,912
	e. Overdraft Loan/TR Loan/WC Loan	15,088,000	14,430,873	5,533,908
	f. Others	6,543,792	7,463,666	5,360,360
2.5	Fixed Assets	449,042	465,190	397,934
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	2,969,214	2,006,190	1,031,824
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	999,763	2,663,452	583,452
3.2	Interest Expense	598,901	1,420,129	347,958
	A. Net Interest Income(3.1-3.2)	400,862	1,243,323	235,494
3.3	Fees, Commission and Discount	46,030	81,953	25,605
3.4	Other Operating Income	14,590	98,326	15,511
3.5	Foreign Exchange Gain/Loss (Net)	17,457	109,938	26,351
	B. Total Operating Income (A+ 3.3+3.4+3.5)	478,938	1,533,540	302,960
3.6	Staff Expenses	92,055	224,467	49,813
3.7	Other Operating Expenses	87,080	242,449	54,593
	C. Operating Profit Before Provision (B. - 3.6-3.7)	299,803	1,066,624	198,554
3.8	Provision for Possible Loss	72,021	88,599	5,873
	D. Operating Profit (C. - 3.8)	227,782	978,025	192,681
3.9	Non Operating Income/Expenses (Net)	(7)	4,051	(72)
3.10	Write Back of Provision for Possible Loss	-	1,306	-
	E. Profit from Regular Activities (D.+3.9+3.10)	227,776	983,382	192,609
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	227,776	983,382	192,609
3.12	Provision for Staff Bonus	20,707	89,398	17,510
3.13	Provision for Tax	62,121	251,847	52,530
	G. Net Profit/Loss (F. -3.12-3.13)	144,948	642,136	122,569
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	14.29%	14.50%	12.10%
4.2	Non Performing Loans (NPL) To Total Loans	2.90%	2.32%	1.19%
4.3	Total Loan Loss Provision to Total NPL	97.93%	113.86%	152.56%
4.4	Cost of Funds (Deposit + Borrowings)	6.54%	6.88%	6.99%
4.5	CD Ratio	77.57%	72.35%	72.68%
4.6	Base Rate	9.36%	9.59%	-
	Other Key Indicators			
1	Average Yield (Loans + Investments)	10.22%	10.69%	11.07%
2	Net Interest Spread	3.68%	3.81%	4.08%
3	Return on Equity (ROE)	10.83%	13.24%	22.78%
4	Return on Assets (ROA)	1.27%	1.78%	1.95%
5	Home Loans & Real Estate Loans to Total Loans	23.71%	21.03%	23.70%
6	Real Estate Loans to Total Loans	7.87%	8.76%	10.34%

* Figures have been regrouped / rearranged wherever necessary.

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

* The figures of corresponding previous year quarter relates to NIC Bank only

