



Schedule 35

NIC ASIA BANK LIMITED
Unaudited Financial Results (Quarterly)
As at 3rd Quarter ended on 30th Chaitra 2072 (12 April 2016)
of Fiscal Year 2072/2073 (2015/2016)

Rs. in 000

S.N.	Particulars	This Quarter	Previous Quarter	Corresponding
		mo 12.04.2016	Ended 14.01.2016	Previous Year Quarter Ended 13.04.2015
1	Total Capital and Liabilities (1.1 to 1.7)	74,385,018	67,698,690	56,380,675
1.1	Paid Up Capital	3,695,016	3,695,016	2,658,285
1.2	Reserves and Surplus	2,563,300	2,305,830	2,789,506
1.3	Debentures and Bonds	500,000	500,000	500,000
1.4	Borrowings	2,200,000	1,400,000	-
1.5	Deposits (a+b)	64,146,038	58,318,343	49,235,425
	a. Domestic Currency	62,025,046	55,663,424	47,935,495
	b. Foreign Currency	2,120,993	2,654,919	1,299,930
1.6	Income Tax Liability	23,208	73,541	-
1.7	Other Liabilities	1,257,456	1,405,960	1,197,460
2	Total Assets (2.1 to 2.7)	74,385,018	67,698,690	56,380,675
2.1	Cash and Bank Balance	7,491,673	7,670,404	4,633,398
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	12,913,963	11,993,705	8,063,371
2.4	Loans and Advances (a+b+c+d+e+f)	52,498,344	46,271,552	41,763,516
	a. Real Estate Loan	2,515,457	2,550,367	3,098,694
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 10 Million)	903,623	833,454	765,200
	2. Business Complex & Residential Apartment Construction Loan	226,287	212,994	656,543
	3. Income generating Commercial Complex Loan	174,437	174,921	155,151
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,211,109	1,328,998	1,521,801
	b. Personal Home Loan of Rs.10 Million or Less	7,749,354	7,070,402	6,402,402
	c. Margin Type Loan	4,936,744	3,881,557	2,956,379
	d. Term Loan	4,466,775	3,727,563	3,016,774
	e. Overdraft Loan/TR Loan/WC Loan	24,251,393	21,176,917	19,320,034
	f. Others	8,578,621	7,864,745	6,969,232
2.5	Fixed Assets	524,623	537,520	583,295
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	956,415	1,225,509	1,337,095
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	3,163,693	2,073,755	2,901,573
3.2	Interest Expense	1,786,999	1,232,626	1,679,044
	A. Net Interest Income(3.1-3.2)	1,376,694	841,129	1,222,529
3.3	Fees, Commission and Discount	118,631	70,874	93,768
3.4	Other Operating Income	215,246	129,433	202,178
3.5	Foreign Exchange Gain/Loss (Net)	125,655	78,802	93,799
	B. Total Operating Income (A+ 3.3+3.4+3.5)	1,836,226	1,120,238	1,612,274
3.6	Staff Expenses	366,502	232,585	306,309
3.7	Other Operating Expenses	338,922	218,385	316,728
	C. Operating Profit Before Provision (B. - 3.6-3.7)	1,130,802	669,268	989,237
3.8	Provision for Possible Loss	204,256	53,272	227,434
	D. Operating Profit (C. - 3.8)	926,546	615,997	761,803
3.9	Non Operating Income/Expenses (Net)	8,968	4,891	8,142
3.10	Write Back of Provision for Possible Loss	258,035	174,761	134,927
	E. Profit from Regular Activities (D.+3.9+3.10)	1,193,550	795,649	904,871
3.11	Extraordinary Income/Expenses (Net)	-	(6,696)	(1,679)
	F. Profit before Bonus and Taxes (E.+3.11)	1,193,550	788,953	903,192
3.12	Provision for Staff Bonus	108,505	71,723	82,108
3.13	Provision for Tax	325,514	215,169	246,325
	G. Net Profit/Loss (F. -3.12-3.13)	759,532	502,061	574,759
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	11.76%	12.44%	13.27%
4.2	Non Performing Loans (NPL) To Total Loans	1.11%	1.40%	2.14%
4.3	Total Loan Loss Provision to Total NPL	189.03%	157.36%	119.82%
4.4	Cost of Funds (Deposit + Borrowings) (year to date Avg)	4.55%	4.85%	5.03%
4.5	CD Ratio	77.71%	75.93%	78.61%
4.6	Base Rate	6.27%	6.69%	7.57%
4.7	Interest Spread (As per NRB Directives)	3.48%	3.21%	3.58%
	Other Key Indicators			
1	Average Yield (Loans + Investments)	7.93%	7.91%	8.36%
2	Earning Per Share (EPS)	27.41	27.18	28.83
3	Return on Equity (ROE)	17.19%	17.40%	14.75%
4	Return on Assets (ROA)	1.53%	1.59%	1.40%

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