NIC ASIA BANK LIMITED
Unaudited Financial Results (Quarterly)
As at 2nd Quarter ended on 30th Poush 2072 (14 January 2016)
of Fiscal Year 2072/2073 (2015/2016)

Rs. in 000

S.N.	Particulars	This Quarter Ended 14.01.2016	Previous Quarter Ended 17.10.2015	Corresponding Previous Year Quarter Ended 14.01.2015
1	**Total Capital and Liabilities (1.1 to 1.7)**	**67,698,690**	**61,392,139**	**54,990,884**
1.1	Paid Up Capital	3,695,016	2,658,285	2,658,285
1.2	Reserves and Surplus	2,305,830	3,074,690	2,575,362
1.3	Debentures and Bonds	500,000	500,000	500,000
1.4	Borrowings	1,400,000	-	-
1.5	Deposits (a+b)	58,318,343	53,848,168	48,092,210
	a. Domestic Currency	55,663,424	52,334,710	46,697,708
	b. Foreign Currency	2,654,919	1,513,458	1,394,502
1.6	Income Tax Liability	73,541	79,910	-
1.7	Other Liabilities	1,405,960	1,231,086	1,165,027
2	**Total Assets (2.1 to 2.7)**	**67,698,690**	**61,392,139**	**54,990,884**
2.1	Cash and Bank Balance	7,670,404	6,810,820	6,179,134
2.2	Money at Call and Short Notice	-	-	298,200
2.3	Investments	11,993,705	8,965,993	7,450,350
2.4	Loans and Advances (a+b+c+d+e+f)	46,271,552	44,244,089	39,405,371
	a. Real Estate Loan	2,550,367	2,601,291	2,715,033
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 10 Million)	*833,454*	*788,064*	*591,834*
	2. Business Complex & Residential Apartment Construction Loan	*212,994*	*341,090*	*660,788*
	3. Income generating Commercial Complex Loan	*174,921*	*154,205*	*153,880*
	4. Other Real Estate Loan (Including Land purchase & Plotting)	*1,328,998*	*1,317,931*	*1,308,531*
	b. Personal Home Loan of Rs.10 Million or Less	7,070,402	6,840,435	5,945,449
	c. Margin Type Loan	3,881,557	3,346,160	2,216,628
	d. Term Loan	3,727,563	3,579,570	2,974,992
	e. Overdraft Loan/TR Loan/WC Loan	21,176,917	19,576,618	18,274,190
	f. Others	7,864,745	8,300,017	7,279,079
2.5	Fixed Assets	537,520	552,540	594,042
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,225,509	818,696	1,063,787

3	**Profit and Loss Account**	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	2,073,755	1,025,608	1,938,501
3.2	Interest Expense	1,232,626	652,456	1,123,473
	A. Net Interest Income(3.1-3.2)	**841,129**	**373,152**	**815,028**
3.3	Fees, Commission and Discount	70,874	33,305	60,878
3.4	Other Operating Income	129,433	60,147	131,543
3.5	Foreign Exchange Gain/Loss (Net)	78,802	46,126	56,190
	B. Total Operating Income (A+ 3.3+3.4+3.5)	**1,120,238**	**512,730**	**1,063,639**
3.6	Staff Expenses	232,585	125,493	204,559
3.7	Other Operating Expenses	218,385	111,978	203,822
	C. Operating Profit Before Provision (B. - 3.6-3.7)	**669,268**	**275,259**	**655,258**
3.8	Provision for Possible Loss	53,272	92,615	176,883
	D. Operating Profit (C. - 3.8)	**615,997**	**182,644**	**478,375**
3.9	Non Operating Income/Expenses (Net)	4,891	3	2,568
3.10	Write Back of Provision for Possible Loss	174,761	71,377	85,737
	E. Profit from Regular Activities (D.+3.9+3.10)	**795,649**	**254,024**	**566,680**
3.11	Extraordinary Income/Expenses (Net)	(6,696)	(6,696)	-
	F. Profit before Bonus and Taxes (E.+3.11)	**788,953**	**247,329**	**566,680**
3.12	Provision for Staff Bonus	71,723	22,484	51,516
3.13	Provision for Tax	215,169	67,453	154,549
	G. Net Profit/Loss (F. -3.12-3.13)	**502,061**	**157,391**	**360,615**

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	12.44%	12.54%	13.91%
4.2	Non Performing Loans (NPL) To Total Loans	1.40%	1.83%	2.41%
4.3	Total Loan Loss Provision to Total NPL	157.36%	139.18%	109.96%
4.4	Cost of Funds (Deposit + Borrowings) (Year to date average)	4.85%	5.11%	5.06%
4.5	CD Ratio	75.93%	76.46%	76.72%
4.6	Base Rate	6.69%	7.30%	7.78%
4.7	Interest Spread (As per NRB Directives)	3.21%	3.01%	3.63%
	Other Key Indicators			
1	Average Yield (Loans + Investments)	7.91%	7.76%	8.43%
2	Earning Per Share (EPS)	27.18	23.68	27.13
3	Return on Equity (ROE)	17.40%	11.13%	13.78%
4	Return on Assets (ROA)	1.59%	1.03%	1.33%

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