

**NIC ASIA BANK LIMITED**  
**Unaudited Financial Results (Quarterly)**  
**As at 1st Quarter ended on 30th Ashwin 2072 (17 October 2015 )**  
**of Fiscal Year 2072/2073 (2015/2016)**

Rs. in 000

S.N.	Particulars	This Quarter	Previous Quarter	Corresponding
		Ended 17.10.2015	Ended 16.07.2015	Previous Year Quarter Ended 17.10.2014
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>61,392,139</b>	<b>60,554,517</b>	<b>56,103,500</b>
1.1	Paid Up Capital	2,658,285	2,658,285	2,658,285
1.2	Reserves and Surplus	3,074,690	2,917,293	2,369,010
1.3	Debentures and Bonds	500,000	500,000	500,000
1.4	Borrowings	-	-	2,450,000
1.5	Deposits (a+b)	53,848,168	53,477,184	46,884,946
	a. Domestic Currency	52,334,710	52,181,479	45,366,217
	b. Foreign Currency	1,513,458	1,295,705	1,518,729
1.6	Income Tax Liability	79,910	9,678	-
1.7	Other Liabilities	1,231,086	992,077	1,241,260
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>61,392,139</b>	<b>60,554,517</b>	<b>56,103,500</b>
2.1	Cash and Bank Balance	6,810,820	6,672,514	4,724,222
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	8,965,993	10,124,081	12,302,238
2.4	Loans and Advances (a+b+c+d+e+f)	44,244,089	42,179,455	37,464,735
	a. Real Estate Loan	2,601,291	2,690,151	2,828,808
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 10 Million)	788,064	742,910	537,308
	2. Business Complex & Residential Apartment Construction Loan	341,090	281,501	852,262
	3. Income generating Commercial Complex Loan	154,205	155,067	164,359
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,317,931	1,510,673	1,274,878
	b. Personal Home Loan of Rs.10 Million or Less	6,840,435	6,754,037	5,680,632
	c. Margin Type Loan	3,346,160	3,219,462	2,008,165
	d. Term Loan	3,579,570	3,317,873	2,685,481
	e. Overdraft Loan/TR Loan/WC Loan	19,576,618	18,461,596	17,766,058
	f. Others	8,300,017	7,736,337	6,495,591
2.5	Fixed Assets	552,540	566,866	592,945
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	818,696	1,011,602	1,019,360
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	1,025,608	3,917,759	972,242
3.2	Interest Expense	652,456	2,340,288	564,454
	<b>A. Net Interest Income(3.1-3.2)</b>	<b>373,152</b>	<b>1,577,472</b>	<b>407,788</b>
3.3	Fees, Commission and Discount	33,305	131,624	27,622
3.4	Other Operating Income	60,147	266,713	65,075
3.5	Foreign Exchange Gain/Loss (Net)	46,126	126,403	28,335
	<b>B. Total Operating Income (A+ 3.3+3.4+3.5)</b>	<b>512,730</b>	<b>2,102,211</b>	<b>528,820</b>
3.6	Staff Expenses	125,493	421,778	111,186
3.7	Other Operating Expenses	111,978	451,932	97,863
	<b>C. Operating Profit Before Provision (B. - 3.6-3.7)</b>	<b>275,259</b>	<b>1,228,502</b>	<b>319,771</b>
3.8	Provision for Possible Loss **	92,615	325,261	98,973
	<b>D. Operating Profit (C. - 3.8)</b>	<b>182,644</b>	<b>903,241</b>	<b>220,798</b>
3.9	Non Operating Income/Expenses (Net)	3	13,413	1,858
3.10	Write Back of Provision for Possible Loss	71,377	183,073	19,757
	<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>	<b>254,024</b>	<b>1,099,728</b>	<b>242,413</b>
3.11	Extraordinary Income/Expenses (Net)	(6,696)	3,039	-
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>247,329</b>	<b>1,102,766</b>	<b>242,413</b>
3.12	Provision for Staff Bonus	22,484	100,251	22,038
3.13	Provision for Tax	67,453	299,969	66,113
	<b>G. Net Profit/Loss (F. -3.12-3.13)</b>	<b>157,391</b>	<b>702,546</b>	<b>154,263</b>
<b>4</b>	<b>Ratios</b>	<b>At the end of This Quarter</b>	<b>At the end of Previous Quarter</b>	<b>At the end of Corresponding Previous Year Quarter</b>
4.1	Capital Adequacy	12.54%	12.81%	13.88%
4.2	Non Performing Loans (NPL) To Total Loans	1.83%	1.99%	2.62%
4.3	Total Loan Loss Provision to Total NPL	139.18%	133.33%	97.25%
4.4	Cost of Funds (Deposit + Borrowings)	5.11%	5.12%	5.03%
4.5	CD Ratio	76.46%	73.28%	75.71%
4.6	Base Rate	7.30%	7.96%	7.35%
4.7	Interest Spread (As per NRB Directives)	3.01%	3.52%	3.09%
	<b>Other Key Indicators</b>			
1	Average Yield (Loans + Investments)	7.76%	8.31%	8.31%
2	Earning Per Share (EPS)	23.68	26.43	26.69
3	Return on Equity (ROE)	11.13%	13.45%	12.27%
4	Return on Assets (ROA)	1.03%	1.25%	1.15%

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



