

# **NIC ASIA Bank Limited Unaudited Financial Results (Quarterly)**

As at 1st Quarter ended on 31 Ashwin, 2074 (17 Oct 2017)

एन आई सी एशिया बैंक लि.

of Fiscal Year 2074/75 (2017/2018)

Rs. in '000

Corresponding Previous Year Quarter Ended 16.10.2016 This Quarter Ended 17.10.2017 Previous Quarter Ended 15.07.2017 (Audited) Particulars S.N. Group NICA Group NICA NICA Total Capital and Liabilities (1.1 to 1.7) 120,470,168 120,468,658 99,265,724 99,274,037 84,701,623 8 031 117 8 031 117 1.1 Paid Up Capital 8.031.117 8.031.117 5.819.650 2,187,598 2,087,376 Reserves and Surplus 2,362,061 2,362,616 2,085,062 500.000 500,000 500,000 1.3 Debentures and Bonds 500,000 500,000 Borrowings 1.4 4,416,130 4,416,130 500,000 500,000 2,400,000 86,697,140 Deposits (a+b) 1.5 103,647,682 103,653,534 86,679,103 72,478,708 102,006,689 102,012,542 85,270,202 85,288,239 70,835,152 a. Domestic Currency 1,643,556 b. Foreign Currency 1,640,992 1,640,992 1,408,901 1,408,901 Income Tax Liability 185,800 97,068 1.6 185,800 1.460.718 1.7 Other Liabilities 1,325,869 1,320,971 1,468,128 1,218,598 2 Total Assets (2.1 to 2.7) 120,468,658 120,470,168 99,265,724 99,274,037 84,701,623 8,552,334 15,859,782 2.1 Cash and Bank Bala 15,872,485 13,751,346 13,741,579 2.2 Money at Call and Short Notice 453,767 13,811,541 Investments 13,841,538 11,493,789 11,523,741 12,953,534 2.3 Loans and Advances (a+b+c+d+e+f) 86,741,927 86,741,927 71,584,615 71,584,052 61,014,317 2.4 a. Real Estate Loan 4,185,492 4,185,492 3,708,648 3,708,648 3,089,875 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 15 Million)
2. Business Complex & Residential Apartment Construction Loan
3. Income generating Commercial Complex Loan 2.274.595 2.274.595 2.051.257 2.051.257 1.462.299 274.391 173.746 173.746 227.069 274,391 329.984 195.573 183,650 329,984 195,573 Other Real Estate Loan (Including Land purchase & Plotting) 1,306,523 1,306,523 1,288,072 1,288,072 1,216,857 **b**. Personal Home Loan of Rs.15 Million 12,589,053 12,589,053 11,722,437 11,722,437 9,944,739 c. Margin Type Loan 2,247,090 2,247,090 1,949,205 1,949,205 3,550,483 d. Term Loar 10.916.324 10.916.324 8.545.710 8.545.710 6.308.952 35,981,455 35,981,455 29,310,190 26,339,390 e. Overdraft Loan/TR Loan/WC Loan 29,310,190 f. Others 20,822,511 20,822,511 16,348,425 16,347,862 11,780,879 1,138,797 2.5 Fixed Assets 1,128,883 1,066,317 1,062,950 558,393 Non Banking Assets 2.6 2,903,909 2,898,038 1,369,658 1,361,716 1,169,277 Other Assets Up to reponding vious Year **Profit and Loss Account** 3 3.1 Interest Income 2,508,854 2,506,559 6,908,531 6,904,113 1,266,366 1,909,638 4,356,831 706,292 3.2 Interest Expense 1,909,469 4,362,483 A. Net Interest Income(3.1-3.2) 599,385 596,921 2,551,700 2,541,630 560,074 154 513 3.3 Fees, Commission and Discount 52.152 48.878 154.513 31,192 3.4 179,020 178,952 555,598 552,497 105,436 Other Operating Income Foreign Exchange Gain/Loss (Net) 71,286 71,286 184,896 184,896 48,579 B. Total Operating Income (A+ 3.3+3.4+3.5) 896,038 901,844 3,446,707 3,433,536 745,281 Staff Expenses 220,381 223,201 843,655 840,238 197,449 3.6 137,018 751,522 744,165 131,377 3.7 Other Operating Expenses 140,768 538.639 C. Operating Profit Before Provision (B. - 3.6-3.7) 537,875 1,851,529 1,849,133 416,455 3.8 Provision for Possible Loss 181,441 181,441 149,301 149,301 90,300 D. Operating Profit (C. - 3.8) 356,434 357.198 1.702.228 1.699.832 326.155 Non Operating Income/Expenses (Net) 19 895 3.9 19.895 35.839 34,778 32.397 Write Back of Provision for Possible Lo 60,845 60,845 454,568 454,568 50,863 3.10 E. Profit from Regular Activities (D.+3.9+3.10) 409,415 437,174 437,938 2,192,635 2,189,178 3.11 Extraordinary Income/Expenses (Net) 107,764 2,296,942 437,174 437,938 2,300,399 410,215 F. Profit before Bor us and Taxes (E.+3.11) Provision for Staff Bonus 209,127 39,813 3.12 39,813 208,813 37,292 119,438 615,424 614.663 Provision for Tax 119,438 111,877 3.13 G. Net Profit/Loss (F. -3.12-3.13) 277,923 278,688 1,475,848 1,473,466 261,046 At the end of Up to This Quarter Up to Previous Quarter Corresponding Previous Year 4.1 Capital Adequacy 12.18% 12.08% 13.83% 13.83% 12.55% 4.2 Non Performing Loans (NPL) To Total Loans 0.29% 0.29% 0.36% 0.36% 0.90% 4.3 Total Loan Loss Provision to Total NPI 438% 438% 372% 372% Cost of Funds (Deposit + Borrowings) YTD 8.03% 8.03% 6.07% 6.07% 4.4 4.15% average 4.5 CD Ratio 77.51% 77.58% 74.68% 74.68% 78.13% 4.6 Base Rate 10.78% 10.78% 11.27% 11.27% 6.50% 4.7 Interest Spread (As per NRB Directives) 3.47% 3.47% 3.39% 3.39% 3.36% Other Key Indicators Average Yield (Loans + Investments) 11.02% 11.02% 12.35% 12.35% 7.06% Earning Per Share (EPS) (In Rs.) 13.51 23.06 23.06 17.94 13.47 10.41% 16.84% 16.84% 13.57% 3 Return on Equity (ROE) 10.44% 4 Return on Assets (ROA) 0.90% 0.90% 1.64% 1.64% 1.26%

- Intese figures may vary with the audited figures at the instance of external auditors and regulators.

  Loan and Advances are reported net of provisions.

  Laming per share has been calculated as per NAS-33.

  Above financial statement are prepared in accordance with NRB Directives, and not complied with Nepal Financial Reporting Standards (NFRS).

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  Group represents the Bank and its wholly owned subsidiary NIC ASIA Capital Limited.

  Depreciation method has been changed from Written Down Valuation Method to Straight Line Method w.e.f from 16th July 2017.

  Beated Party Disclosures

  The Group consist of the NIC ASIA Bank and its wholly owned subsidiary, NIC ASIA Capital Limited, which is engaged in merchant and investment banking business.
- iii.
- The Group' consist of the NIC ASIA Bank and its wholly owned subsidiary, NIC ASIA Capital utilities, which is engaged in including investment banking business.

  All intra group transactions are conducted at arm's length basis, the group financial statement has excluded all such transactions and outstanding balances between the Bank and the Subsidiary.

  The Bank has been reimbursed Rs.977.054.05 as staff expense as per the Service Level Agreement with the Subsidiary for providing necessary operational and technical supports.

  The Bank has deputed its employee as Chief Executive Officer of the Subsidiary till 7th October 2017 and subsequent to that date new CEO has been appointed by the Subsidiary in contract for a period of two years.

  The Bank has appointed the Subsidiary as the Share Registrar of the Bank at an annual fee of Rs. 750,000.

  At reporting date, the Subsidiary has outstanding balance of Rs 5,852,911.29 with the Bank. During the reporting period, the Bank has paid interest amounting to Rs 168,780.56 to the Subsidiary in respect of the deposits placed with the Bank.

## धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को अनुसूची 9ु४ नियम २६ को उपनियम १ सँग सम्बन्धित आ.व. २०७४/०७५ को पहिलो त्रेमासिक प्रतिवेदन

क) शैलाभिक अवधिको वाजलात तथा लाघ्डा लोक्साल जनवनची विवरण : ज्ञास बैकको शैलाभिक अवधिको वाजलात तथा लाघ्डा लोक्साल जनवनची विवरण ज्ञेसाथ संलाज गरिष्ठको छ स्त्र प्रा प्रकार विविध अध्याधनारण

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	प्रति शेखर आम्दानी	₹. 93.¥9	मुल्य आम्दानी अनुपात	96.64
	प्रति शेखर नेठवर्थ	ক. ৭২৭.৪২	प्रति शेखर बजार मुल्य	ফ. ३७५
	तरलता अनुपात	२२.३८ प्रतिशत	कुल सम्पतिमा प्रतिफल	०.९० प्रतिशत

- २) ठ्यावन्यापायतीचा विश्लेषण क) देशला विद्यलाल राजनीतिक अस्वीरता,देशको न्यूल आर्थीक गतिबिधि, लिरासाजलक आर्थीक परिसुचक बैकको तिल्लेष परिकलल तथा कर्जा सापटी तार्थको जस जैलासला वृद्धि इत्सात्जलक रहेको छ ।
- के देवाची किया पर्याणां प्रस्तावार प्रस्तावा प्रस्तावार प्रस्तावार प्रस्तावार प्रस्तावार प्रस्तावार प्रस्तावा

रु.४७४ व्युवतम मुल्य रु.३७५ कारोवार संख्या अन्तिम मुल्य ଞ୍ଛଦ୍ଦ

श) समस्या र पुनौती
 प्रमुख पुनौतीहरू तल उल्लेख गरिए अनुसार रहेको छ।
 आन्तरीक

क) दक्ष जनशक्तिको उपलब्धता । स) बहुदो सञ्चालन लागत तथा बहुदो कोषको लागत ।

य) तरलतामा कमी तथा विप्रेषणमा देखिएको कमी । ङ) ऋणात्मक शोधानान्तर तथा उच्च व्यापार घाटा।

...... क) बाविबतन्त्र प्रविधिको प्रयोग गरी उत्कृष्ट नेवा प्रयान गर्ने । नयी क्षेत्रहरूमा लगानी धर्व अवसरहरूको निरन्तर खोगी गर्दै जाने । स्म कर्ननार्थहरूको निरन्तर सुवि विकासमा जोबदिने । ग) प्रतिष्पर्यी सन्तान्त्रो विकास गर्दै जाने ।

्रा) प्रतिषयचा सनातका तकाश उद्गान । गृ) विदेकिशन जोरिसन व्यवस्थापनको नीतिलाई अधिकार गर्दै जाने । ङ ) डप्पादमाशल क्षेत्र कर्जा लगानी चुद्धिको लागिः सनभाव्य अदसरहरूको खोजी गर्ने । च) उपभोक्ता कर्जा र साना तथा मभजैला कर्जा प्रवाहमा जोड दिने ।

उपभाका कजा र साना तथा मकी वल्ती तथा बचत निक्षेपमा जोड ।

फरबाजात पुराजना उत्तर अन्य प्राथमिकत दिने नीति अनुसार श्री नेपाल गालु बैकद्वारा जारी अंखाजात सुशासनाई सदेव उद्य प्राथमिकत विने नेपाल कार्यस्य अनुस्य बैकका संयालक समिति तथा व्यवस्थापना। कार्यस्य स्वयु कर्जवारीहरू, आपना शेवस्थानीहरू, सर्वसाधारण विश्लेषकर्ताहरू लाजावत सनुर्ण करोकारवालाहरूको हितलाई सदेव उद्य प्राथमिकतामा राशी संस्थाजत सुशासनको मुल्य मान्यता प्रति सदेव सजा रही व गरि आसको छ ।

गर्ने आवशों के । अरत, तब्बाज सरावात्त्व प्रत्याब्रातिका लागे प्रभावकारी अरबागत सृगानन नीति तर्जुना गरी लागू गरिसकिकको छ । ९) सदर, तब्बाज सरावात्रका प्रमुख्य कार्यकारी अर्थाव्यक्वको युग्नेषण अपने तिरावाद्य ने प्रमुख्य कार्यकारी प्रमुख्य कार्यकारी अर्थाव्यक्वको युग्नेषण अर्था मार्थ्य के नीते जाने बुरुकेस्वन चर्चा आवशे तिरावाद्य तिराव्य । साथै व चो उद्योष गर्थ्य को नीते जाने बुरुकेस्वन चर्चा प्रमुख्य कार्यकारी स्थाव्यक्वको वित्याद्य अर्था त्वा प्रमुख्य कार्यकारी वित्याद्य अर्था अर्था अर्था अर्था अर्था अर्था अर्था अर्था अर्था के । प्रमुख कार्यकारी अर्थायत्व





