As at Fourth Quarter of the Financial Year 2074/75 (16/07/2018)

D- 1- 10

	1					Corresp	Rs. In '00
S.N.	Particulars	This Quarter Ended 16,07,2018		Previous Qua		Previous Year Ended	
						15.07.	
		NICA	GROUP	NICA	GROUP	NICA	GROUP
1	Total Capital and Liabilities (1.1 to 1.7)	171,921,113	172,087,310	151,977,299	151,972,021	100,251,804	100,243,294
1.1	Paid Up Capital	8,031,117	8,031,117	8,031,117	8,031,117	8,031,117	8,031,117
1.2	Reserves and Surplus	3,234,188	3,246,333	3,018,207	3,023,532	2,085,062	2,086,626
1.3	Debentures and Bonds	3,500,000	3,500,000	3,500,000	3,500,000	500,000	500,000
1.4	Borrowings	742,269	842,269	12,500	12,500	500,000	500,000
1.5	Deposits (a+b)	151,199,986	151,189,378	133,726,590	133,703,712	86,697,140	86,679,130
	a. Domestic Currency	146,637,412	146,626,804	128,801,202	128,778,324	85,288,239	85,270,229
	b. Foreign Currency	4,562,574	4,562,574	4,925,388	4,925,388	1,408,901	1,408,901
1.6	Income Tax Liability	9,998	10,065	-	-		
1.7	Other Liabilities	5,203,555	5,268,147	3,688,885	3,701,160	2,438,484	2,446,420
2	Total Assets (2.1 to 2.7)	171,921,113	172,087,310	151,977,299	151,972,021	100,251,804	100,243,294
2.1	Cash and Bank Balance	22,901,255	22,943,587	13,118,092	13,125,934	13,741,579	13,751,347
2.2	Money at Call and Short Notice		- 5	500,000	501,665	-	
2.3	Investments	16,049,392	15,301,438	15,368,120	15,263,156	11,523,741	11,493,743
2.4	Loans and Advances (a+b+c+d+e+f)	120,666,391	121,494,648	108,963,614	109,031,406	72,561,818	72,561,818
	a. Real Estate Loan	8,370,705	8,370,705	8,205,498	8,205,498	3,754,830	3,754,830
	Residential Real Estate Loan (Except Personal Home Loan upto Rs. 15 Million)	2,115,029	2,115,029	1,631,761	1,631,761	2,072,224	2,072,224
	Business Complex & Residential Apartment Construction Loan	492,892	492,892	270,315	270,315	175,501	175,501
	3. Income generating Commercial Complex Loan	294,793	294,793	442.504	442,504	197.548	197,548
	Other Real Estate Loan (Including Land purchase & Plotting)	5,467,991	5,467,991	5,880,918	5,860,918	1,309,556	1,309,556
	b. Personal Home Loan of Rs.15 Million or Less	16.969.398	16.969.398	14.945.750	14,945,750	11,867,857	11,867,857
	c. Margin Type Loan	1,931,429	1,931,429	1,992,796	1,992,796	1,968,918	1,968,918
	d. Term Loan	18,446,387	18,446,387	15,256,131	15,256,131	8,659,960	8,659,960
	e. Overdraft Loan/TR Loan/WC Loan	46,263,847	46,263,847	42,713,658	42,713,658	29,721,750	29,721,750
	f. Others	28,684,626	29,512,882	25,849,781	25,917,573	16,588,503	16,588,503
2.5	Fixed Assets	1,759,424	1,787,299	1,388,440	1,403,726	1,062,950	1,071,395
2.6	Non Banking Assets	.,	.,	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
2.7	Other Assets	10.544.650	10.560.338	12,639,033	12.646.135	1,361,716	1.364.991
		Up		Up		Up to Corre	
3	Profit and Loss Account	This Qu		Previous		Previou	
3.1	Interest Income	13,261,944	13,275,516	9,095,488	9,104,386	6,904,113	6,909,257
3.2	Interest Expense	9,335,099	9,324,043	6,440,235	6,433,992	4,362,483	4,357,559
	A. Net Interest Income(3.1-3.2)	3,926,845	3,951,473	2,655,253	2,670,394	2,541,630	2,551,698
3.3	Fees, Commission and Discount	203,519	236,826	154,733	170,529	154,513	157,481
3.4	Other Operating Income	762,632	778,143	479,861	480,650	552,497	553,841
3.5	Foreign Exchange Gain/Loss (Net)	225,641	225,641	161,895	161,895	184,896	184,896
	B. Total Operating Income (A+ 3.3+3.4+3.5)	5,118,636	5,193,308	3,451,741	3,483,469	3,433,536	3,447,916
3.6	Staff Expenses	1,413,710	1,432,858	911.437	921,880	840.238	843,428
3.7	Other Operating Expenses	1,523,227	1,549,424	822,817	834,694	744,165	751,674
4,400,4	C. Operating Profit Before Provision (B 3.6-3.7)	2,181,699	2,209,800	1,717,487	1,726,895	1,849,133	1,852,815
3.8	Provision for Possible Loss	610,992	619,441	513,318	514,016	149,301	149,301
	D. Operating Profit (C 3.8)	1,570,707	1,590,359	1,204,170	1,212,878	1,699,832	1,703,514
3.9	Non Operating Income/Expenses (Net)	53,181	53,181	41,746	40.827	34,778	33,489
3.10	Write Back of Provision for Possible Loss	276,224	276,391	180,209	180,230	454,568	454,568
	E. Profit from Regular Activities (D.+3.9+3.10)	1,900,112	1,919,931	1,426,125	1,433,935	2,189,178	2,191,571
3.11		(28,652)	(28,652)	31,589	31,589	107,764	107,764
	F. Profit before Bonus and Taxes (E.+3.11)	1,871,460	1,891,279	1,457,715	1,465,524	2,296,942	2,299,335
				1,701,110			
3.12			172 385	132 520	133 289	208 813	209 030
3,12		170,133 510,398	172,385 516,028	132,520 397,559	133,289 399,483	208,813 614,663	209,030 615,207

4	Ratios	Up to This Quarter		Up to Previous Quarter		Up to Corresponding Previous Year	
4.1	Capital Fund to RWA	12.54%	12.63%	13.03%	13.18%	13.95%	13.95%
4.2	Non Performing Loans (NPL) To Total Loans	0.06%	0.06%	0.22%	0.22%	0.36%	0.36%
4.3	Total Loan Loss Provision to Total NPL	1550.48%	1550.48%	525.00%	525.00%	371.00%	371.00%
4.4	Cost of funds (Deposits + Borrowings) (YTD average)	7.67%	7.67%	7.84%	7.84%	6.07%	6.07%
4.5	Credit to Deposit Ratio (As per NRB Directives)	74.12%	74.12%	76.16%	76.16%	76.34%	76.34%
4.6	Base Rate	11.16%	11.16%	11.50%	11.50%	11.27%	11.27%
4.7	Interest Spread (Last month of each quarter)	5.10%	5.10%	4.27%	4.27%	3.27%	3.27%

Notes to Financial Statements as per NRB Directives:

- 1. These figures may vary with the audited figures at the instance of external auditors and regulator.
- 2. Loan and Advances are reported on gross basis and Loan Loss Provision has been shown under Other Liabilities.
- 3. Above Financial Statements are prepared in accordance with NRB Directives and not complied with Nepal Financial Reporting Standard. 4. Group represents the Bank and its wholly owned subsidiaries NIC ASIA Capital Limited and NIC ASIA Laghubitta Bittiya Sanstha Limited.
- 5. Figures have been regrouped and rearranged wherever necessary.

धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को अनुसूची १४ नियम २६ को उपनियम ९ सँग सम्बन्धित आ.व. २०७४/०७५ को चौथो त्रैमासिक प्रतिवेदन

वितीस विवरण

क) त्रैमासिक अवधिको वासनात तथा नाफा नोवसान सम्वन्धी विवस्ण

यस बैंकको त्रेमासिक अवधिको वासलात तथा नाफा नोक्सान सम्वन्धी विवरण यसैसाथ प्रकाशित जरिएको छ ।

स) प्रमुख विद्यीच अनुपातहरू

प्रति शेखर आक्दानी	₹5. 9C.Q8	मुल्य आम्दानी अनुपात	96.60
प्रति शेखर नेटवर्श	35. 949.94	प्रति शेचर बजार मुल्य	ক. ३৭৪
तरलता अनुपात	Q3.C8	कुल सम्पतिमा प्रतिफल	0.00

क) देशको न्यून आर्थिक जतिबिधि, तरलताको कमि, प्रतिषयीं वातावरण र चुनौतीका बाबजुद पांज बैकको लिक्षेप संकलन तथा कर्जा विस्तारमा सस त्रैमासमा वृद्धि उत्साहजनक रहेको छ ।

अ) मिल्लेप : बैंकक) दिर्घकालिन रणनीति अनुरुप ने बस बैंकले बचत खाताना विशेष जोड दिदै बस्ता खाता मार्फत ग्राहक वर्जलाई उच्च ग्रागरतथैब सेवा तथा अधिकतन सुविधा प्रदान गर्दै आधको छ । बस अवधिना बैंकले सरमाञ्जति प्लस र प्रिमियम समञ्जति जस्ता आर्कषक ब्याजदर तथा सविधा भएका वचत योजनाहरू बाद ग्राहक वर्जलाई सविधा प्रदान गर्दै आएको छ ।

अ**ा) कर्जा तथा सापटी** : बैंक कृषि, उर्जा, पर्यटन जरता उत्पादनशिल क्षेत्रहरूमा लगानी वृद्धि गर्न करिबद्ध रहेको तथा बस नीतिको सफल कार्योन्वबनको निमत बैंकले आफूनो च्यान सामा तथा मन्त्रीला व्यवसाय तथा विपन्न वर्ज कर्जा तर्फ केन्द्रित अरेको छ र उक्त कर्जा समुहमा उत्साहजनक वृद्धि हासिल अरेको छ ।

इ) सारमा संज्ञाल विस्तार : अस त्रैंकासला बैंकले पकडी, तीलहबा, लवनी, सतुन्जल, लांकजांवा, जल्डी, बरबहबा, धुलिसेल, बैक्कुले, बाजली सलीहि, तक्यास, सुरुद्दा, सिमरा कवानीपुर, विस्वा, पिरिहवा चौक, लिलन चोक, सरभकता चोक, जंज्ञावा राजपुर, सुनवल, चन्द्रोटा, वालकोट, विराठनार मेन रोड, घारपाने, जोरिजन्ज, लुनिबनी, सिसहनिबा, दिङ्ग, विरहट, महादेवा, संजाहरा, व्यवि आधिरनोला, इल्लीवजार, चक्छा, अजरनाथपुर, लेवाङ्, वेलवारी, वलिब्य,जोलवजार र राजविराजं जारि ३५ व्या नव्याँ शास्त्राहरू सञ्चालनमा ल्याप्रको छ । बैकले आपको शास्ता विस्तार जार्ने रणमीतिलाई अजाही बढाउँदी वस सैमारको अन्तसन्ममा बैंकको कुल शासा संख्या २३१ रहेको छ साथै बैंकले यस त्रैमासमा २३ वटा नयी छ. टि. एम. थए गरि कुल छ. टि. एम. संख्या २२० पु-याएको छ ।

3) काननी काउनाही अन्तन्त्री विवरण

क) यस अवधिमा बैंकले वा बैंकको विरुद्ध कुनै मुद्दा दायर भए नमाको

यन अवधिमा बैकको व्यवसायमा तात्विक असर पर्ने जरी बैकने वा बैकको विरुद्ध कुनै नृद्ध दायर नभएको ।

स) बैंकको संस्थापक वा संपालकले वा संस्थापक वा संपालकको तिरुद्धना प्रपलित नियमको अवशा वा प्रौजदारी अपराय गरेको सम्बन्धमा कुनै किसिनको मुद्दा वासर नए नमास्को : यस सम्बन्धी कुनै जानकारी प्राप्त नमएको ।

ज्वै संस्थापक वा संचालक विरुद्ध आर्थिक अपराय गरेको सम्बन्धमा कुनै नुद्ध दाचर भए नमध्के

यस सम्बन्धी कुनै जानकारी प्राप्त नभएको । बैंकको शेजर कारोवार सम्वन्धी विश्लेषण

क) वितोपत्र बजारमा भएको बैकको शेखरको कारोवार सम्बन्धमा व्यवस्थापनको धारणा : दोसो बजारमा हुने शेखर कारोबारको मूल्य खुल्ला बजारले निर्धारण भए अनुरूप हुने व्यवस्थापनको धारणा रहेको छ ।

S. OCA अन्तिम मुन्य ₹. 396 कारोबार दिव

प्रमुख चुनौतीहरू तल उल्लेख সাरिष्ठ अनुसार रहेको छ ।

क) टक्ष जनशक्तिको उपलब्धता । अ) बढतो अञ्चलन लागत ।

क) प्रतिष्पर्यी द्यवहारमा ओड ।

स) ऋणात्मक शोधानान्तर तथा उदय दखापार घाटा ।

- क) नविनतम् प्रविधिको प्रयोग गरी उल्कृष्ट सेवा प्रदान गर्ने । नयाँ क्षेत्रहरूमा सेवा विस्तार, लगानी प्रवं अवसरहरूको निरन्तर सोजी गर्दे जाने ।
- रः) कर्मचारीहरूको निरन्तर वृद्दि विकासमा जोडदिने ।
- प्रतिष्पर्धी क्षमताको विकाश गर्दै जाने ।
- विवेकशिल जोखिन व्यवस्थापनको नीतिलाई अंशिकार गार्दै जाने ।
- इ) उटपादनशिल क्षेत्र कर्जा लगानी वृद्धिको लागि सन्भाव्य अवसरहरूको सोजी गर्ने ।
- य) उपमोक्ता कर्जा र साना तथा मकौला कर्जा प्रवाहमा जोड दिने । छ) चलती तथा बचत निक्षेपमा जोड दिने ।

६) चेरबागत गुशासन

संस्थाञात सुशासनालाई सदैव उदच प्राथनिकता दिने नीति अनुसार श्री नेपाल राष्ट्र बैंकद्वारा जारी संस्थाञत सुशासना सम्बन्धि ब्यवस्था अनुरुप बैंकका संवालक समिति तथा व्यवस्थापना कार्यरत सम्पूण कर्जवारीहरू, आपना शेखरथनीहरू, सर्वसाधारण विश्वेपकर्ताहरू लागायत सम्पूर्ण सरोकारवालाहरूको हितलाई सदैव उदद प्राथमिकतामा रासी संस्थाजत सुशासनको बुल्य मान्यता प्रति सदैव सजा रही कार्य जाँदै

संस्थाञत सुशासन परिपालनाको प्रत्यासुतिका लागि प्रभावकारी संस्थाञत सुशासन नीति तर्जुना गरी लागु गरिसाकिप्रको छ ।

अल्ब, तथ्बता सम्वन्धमा प्रमुख कार्बकारी अधिकृतको उद्घोषण

आजको मितिस्मम यस प्रतिदेवनमा उल्लेपिक जानकारी तथा विवरणाहरूको शद्धता सम्ववन्धमा तैले जानेबक्तेसम्मन वा व्यक्तिरात रुपमा उत्तरदायित लिन्छ । साथै मा यो उद्योष रादेछ की नैले जाने बक्तेसम्मन यस प्रतिवेदगमा उल्लेखित विवरणहरू सत्य. तथ्य र पूर्ण छन र लगानीकर्ताहरूलाई संसचित निर्णय लिन आवश्यक कनै विवरण, सवना तथा जानकारीहरू लकाइप्रको छैन ।

As at Fourth Quarter of the Financial Year 2074/75 (16/07/2018) As per NRB Circular No. Bai.Bi.Ni.Bi/Niti/Paripatra/KaKhaGa/010/74/75 and Bai.Bi.Ni.Bi/Niti/Paripatra/KaKhaGa/23/074/75 (NFRS Complaint Financial Statem

Statement of Financial Position Statement of Financial Position This Quarter Ending Ending Courter Previous Courter Ending Previous Quarter Ending Courter Previous Quarter Previous Quarter Ending Courter Previous Quarter Ending Ending Courter Previous Quarter Previous Quarter Ending		Asadh ei	nd, 2075	Chaitra	end, 2074	Asadh e	dh end, 2074	
Statement of Financial Position This Quarter Ending						NICA	Group	
Committee Comm	Statement of Financial Position	This Quarter	This Quarter	Previous	Previous	Corresonding	Corresponding Previous Quarter	
Cash and Cash Equivalent		1,400 00000	5000000000	Ending		Ending	Ending	
11,769,577 17,941,577 9,446,258 9,813,258 11,755,135 11,750,000 and ad Advances 121,355,917 11,954,937 11,926,406 119,996,762 72,876,778 72,8	Assets							
121 356 pt 121	Cash and Cash Equivalent	7,088,542	7,130,874	3,969,834	3,979,341	3,479,828	3,507,63	
1,984,863 1,984,863 1,984,863 1,534,901 1,534,901 1,0019,615 1,007,9616 1,007,96							11,775,13	
mestment in Subsidiaries and Associates	oan and Advances						72,876,74	
Social and Inflampible Assets	nvestments Securities	13,984,863	13,984,863		15,354,901		10,019,61	
The Assets 14,413,820 14,451,286 13,586,149 13,606,230 5,846,514 5,86 12,861,286 13,861,287 13,861,289 70 104,112,688 10,86 1	nvestment in Subsidiaries and Associates					100,000		
Table Tabl							40,60	
Capital and Liabilities Succession Suc				13,588,149	13,606,230	5,846,514	5,849,17	
Received and Surplus 8,002,813 8,008,813 8,003,117 6,002,607 6,66	Total Assets	174,932,551	175,098,748	153,812,923	153,809,570	104,112,658	104,068,90	
Reservers and Surplus	Capital and Liabilities	24.20	1 25 12			22.52	32: 52	
Deposits 151,00,984 151,190,376 133,726,590 133,703,712 86,867,140 86,86 100 100 12,500 1	Paid up Capital	8,026,813	8,026,813	8,031,117	8,031,117	6,692,597	6,692,59	
Demonings -	Reserves and Surplus	4,192,832	4,204,978	4,456,273	4,461,598	4,176,764	4,179,07	
Statement of Profit or Loss 174,932,951 175,098,748 153,812,924 153,809,970 104,112,658 104,000 104,	Deposits	151,200,984	151,190,376	133,726,590	133,703,712	86,697,140	86,697,14	
Statement of Profit or Loss		-			-	-	-	
Bank Group Bank Group Bank Group Bank Group Bank Group Bank Group Previous Corresponding Gresponding Grespondi	Bond and Debenture	3,488,299	3,488,299		3,574,724	501,468	501,46	
Statement of Profit or Loss							5,998,61	
This Quarter Previous Previous Quarter Previous Previous Quarter Previous Previ	otal Capital and Liabilities	174,932,551	175,098,748	153,812,924	153,809,570	104,112,658	104,068,90	
This Quarter Previous Previous Quarter Previous Previous Quarter Previous Previ		Rank	Group	Rank	Group	Bank	Group	
Ending Ending Ending Cuarter Ending Previous Quarter Ending End								
Interest Expense 9,335,099 9,319,790 6,440,235 6,433,992 4,362,483 4,36 4,36 4,36 4,36 4,36 4,36 4,36 4,3	Statement of Profit or Loss			Quarter		Previous Quarter	Previous Quarte	
Interest Expense 9,335,099 9,319,790 6,440,235 6,433,992 4,362,483	nterest Income	13 206 176	13 319 444		0 161 917		6,905,97	
Vector V							4,356,83	
See and Commission Income							2,549,14	
Fee and Commission Expense 96,498 107,145 58,597 57,847 49,919 57,847 58,697 584,772 549,628 54,6153 584,214 575,997 584,772 549,628 54,6153 546,628 54,638 54,628							701,94	
Net fee and Commission Income 881,553 884,214 575,997 594,772 649,628 64 64,672 64,672 64,672 64,672 64,672 64,672 64,672 64,672 64,672 64,672 64,672 64,672 64,672 64,673 64,6								
286,919 302,906 161,895 162,684 227,136 227,1061 227							52,34	
Total Operating Income							649,60	
Margaerreversal for loans and other losses (45,343) (45,343) (60,903) (60,903) (155,527) (115,527)							228,14	
Net Operating Income							3,426,89	
Personnel Expenses							(155,52	
Detection Comparison Comp							3,582,41	
2,286,763 2,296,514 1,707,239 1,721,630 1,948,446 1,948,046 1,94							914,16	
Vicin Operating Income/Expense (76,640) (64,822) 73,336 74,055 123,715 127-07fit before Tax 2,180,224 2,211,691 1,780,675 1,795,684 2,073,161 2,01 2,							714,41	
Profit before Tax							1,953,84	
1,520,560 1,546,398 1,383,016 1,396,202 1,439,027 1,440,027 1,522,510 1,328,003 1,341,389 1,288,065 1,280,065 1,28							123,65	
Profit /(Loss) for the period							2,077,49	
23,888 (23,888 (23,888 (24,813 (54,813 (150,962 (150							634,71	
1,496,672 1,522,510 1,328,203 1,341,389 1,288,065 1,285	Profit /(Loss) for the period	1,520,560	1,546,398	1,383,016	1,396,202	1,439,027	1,442,77	
1,496,672 1,522,510 1,328,203 1,341,389 1,288,065 1,285	Other Comprehensive Income	(23,888)	(23,888)	(54,813)	(54,813)	(150,962)	(150,96	
Net Profit/(Loss) as per Profit or Loss							1,291,81	
Net Profit/(Loss) as per Profit or Loss	Distributable Profit	over a superior of the superio					N CONSISTENCY	
Add/Less: Regulatory adjustment as per NRB Directive (672,014) (662,014) (668,544) (668,544) (196,188) (19	Net Profit/(Loss) as per Profit or Loss	1,496,672	1,522,510	1,328,203	1,341,389	1,288,065	1,291,81	
Ratios							(196,18	
12.54 12.63 13.03% 13.18% 13.95%							1,095,62	
12.54 12.63 13.03% 13.18% 13.95%	Ratios							
Non-Performing Loan (NPL) to Total Loan (As per NRB Directive) 0.06% 0.06% 0.22% 0.22% 0.36% Total Loan Loss Provision to Total NPL (As per NRB Directive) 1550.48% 1550.48% 5.25% 5.25% 371.00% 371.00% Total Coan Loss Provision to Total NPL (As per NRB Directive) 7.67 7.67 7.84% 7.84% 6.07% Tredit to Deposit Ratio (As per NRB Directive) 74.12% 74.12% 76.16% 76.16% 76.34% 76.34% Total Lost month of each Quarter) 11.16% 11.50% 11.50% 11.27% Total Lost month of each Quarter) 5.10% 5.10% 4.27% 4.27% 3.27% Sasic Earning Per Share (in Rs.) 18.94 19.27 17.22 17.38 21.50		12.54	12.63	13.03%	13.18%	13.95%	13.95	
Total Loan Loss Provision to Total NPL (As per NRB Directive) 1550.48% 1550.48% 525% 525% 371.00% 37 Cost of Funds 7.67 7.67 7.84% 7.84% 6.07% Total To Deposit Ratio (As per NRB Directive) 74.12% 74.12% 76.16% 76.16% 76.34% 7 Sase Rate (Last month of each Quarter) 11.16% 11.16% 11.50% 11.50% 11.27% Total Tota							0.36	
2cst of Funds 7.67 7.67 7.84% 7.84% 6.07% 2ceff to Deposit Ratio (As per NRB Directive) 74.12% 74.12% 76.16% 76.16% 76.34% 7.84%							371.00	
Credit to Deposit Ratio (As per NRB Directive) 74.12% 74.12% 76.16% 76.16% 76.34% Asse Rate (Last month of each Quarter) 11.16% 11.50% 11.50% 11.27% Herest Spread (Last month of each Quarter) 5.10% 5.10% 4.27% 4.27% Assic Earning Per Share (in Rs.) 18.94 19.27 17.22 17.38 21.50							6.07	
Base Rate (Last month of each Quarter) 11.16% 11.6% 11.50% 11.50% 11.27% Iterest Spread (Last month of each Quarter) 5.10% 5.10% 4.27% 4.27% 3.27% Isasic Earning Per Share (in Rs.) 18.94 19.27 17.22 17.38 21.50							76.34	
Interest Spread (Last month of each Quarter) 5.10% 5.10% 4.27% 4.27% 3.27% Lasic Earning Per Share (in Rs.) 18.94 19.27 17.22 17.38 21.50							11,27	
tasic Earning Per Share (in Rs.) 18.94 19.27 17.22 17.38 21.50							3.2	
				17.22	17.38		21.5	
Diluted Earning Per Share (in Rs.) 18.94 19.27 17.22 17.38 21.50 1	Diluted Earning Per Share (in Rs.)	18.94	19.27	17.22	17.38	21.50	21.5	

- 1. These figures may vary with the audited figures at the instance of external auditors and regulator.
- Above financial statements are prepared in accordance Nepal Financial Reporting Standards (NFRS) and as per NRB circular no. Bai. Bi. Ni.Bi/Niti/Paripatra.KaKhaGa/10/74/75 and Bai. Bi. Ni.Bi/Niti/Paripatra.KaKhaGa/23/74/75
- Loan and Advances include interest receivables and are presented net of impairment charges
- Group represents the Bank and its wholly owned subsidiaries NIC ASIA Capital Limited and NIC ASIA Laghubitta Bittiya Sanstha Limited. On implementation of NFRS, the previous period's figures have been revised, wherever necessary in accordance with the NFRS compliant
- Financial Statement format provided by NRB and the principles and policies adopted by the Bank in accordance with NFRS. **Related Party Disclosures**

General

- 1. Group consists of NIC ASIA Bank (the Bank) and its wholly owned subsidiary NIC ASIA Capital Limited (the Capital) and NIC ASIA Laghubitta Bittiya Sanstha Limited (the Laghubitta).
- 2. All intragroup transactions are conducted at arm's length basis. The group financial statements has excluded all such transactions and outstanding balances between the bank and the subsidiaries.

With NIC ASIA Capital Limited

Segment Reporting

- 1. The Bank has appointed the Capital as the share registrar of the bank at an annual fee of Rs. 0.75 Million.
- 2. There is an Inter Service Agreement between Bank and Capital for the service provided by the bank amounting to Rs. 0.47 million.
- 3. At reporting date, the Capital has placed deposit of Rs. 57.53 Million with Bank. During the reporting period, the Bank has paid interest amounting to Rs. 10.60 Million to the Capital in respect of the deposit placed with the Bank.

With NIC Laghubitta Bittiya Sanstha Limited

- 1. The Bank has deputed its employee as Chief Executive Officer of the Laghubitta.
- 2. At reporting date, the Laghubitta has outstanding balance of Rs. 21.68 Million with Bank. During the reporting period, the Bank has paid interest amounting to Rs. 1.43 Million to the Laghubitta in respect of the deposit placed with the bank.
- 3. As on Ashad end 2075, the Bank has outstanding balance of Rs. 650 million with the Laghubitta. During the reporting period, the Laghubitta has paid interest amounting to NPR. 8.69 million to the Bank in respect of the borrowing.

 Others
 Total

 1,937,149
 174,932,551

 10,156
 162,712,364

 3,861
 12,220,186
 67,656,338 55,475,473 69,898,922 51,060,086 5,144,192 3,824,043 Segment Assets Segment Liabilities Capital Employed 842,252 449,690 25,905 1,930,244 4,111,260 2,840,913 1,793,970 5,680,914 868,063 621,766 604,334 46,931 237,634 13,296,176 8,793,078 Interest Expenses
Inter Segment Expenses/(Revenue)
Net Interest Income
Total Fees And Commission
Net Interest, Fee And Commission Income 1,776,787 1,262,678 237,634 2,011,958 1,583,192 300,264 184,876 let Trading Income other Operating Income Impairment Charge/(Reversal) For Loans And Other Losses Net Operating Income (8,441) (20,144) (14,113 526,744 2,034,001 1,610,041 (2,646) (45,343 5,154,892 256,374 239,580 185,021 182,396 642,438 491,760 32,179 541,051 405,476 33,733 49,030 8,594 152,715 56,065 44,685 42,035 939,270 218,003 1,238,404 42,961 205,936 104,944 148,612 795.597 670,771 154,520 33,644 2,256,763

Profit/Loss For The Year Notes on Segmental Results:

- 1. The disclosure on segmental reporting has been prepared in accordance with requirements of Nepal Financial Reporting Standards (NFRS) as issued by Accounting Standards Board of Nepal, however, interim segment results of fiscal year 2074-75 has not been prepared.
- 2. Corporate Banking includes loans provided to corporate customers valuing more than NPR 10 Crores, SME Banking includes the loans provided to corporate customers valuing up to NPR 10 Crores, Retail Banking includes the loans provided to individuals customers and DSL Banking includes loans provided to deprived sectors as per Nepal Rastra Bank unified directives.
- 3. The investment in government bonds, treasury bills, placements, trading gain and shares of other Organizations come under Treasury.
- 4. Transaction Banking includes the card sales, mobile and SMS Banking, customer services fees, agency remittance commissions, locker fees,
- 5. All other items which cannot be classified to the above-mentioned segments fall under Others.

Reconciliation of Net Profit of Financial Statement as per NRB Directive No. 4 and NFRS complaint Financial Statement

Particulars	Year ended 16 July 2018	Year ended 16 July 2017
Profit after Tax as per NRB Directive no. 4	1,190,929	1,473,466
Reversal of difference in interest income on loans to customers due to accounting for as per accrual basis of accounting in accordance with NFRS	95,138	61,061
Write Back of Loan loss provision as per Impairment Test In accordance with NFRS	379,712	85,992
Reversal of provision on Non Banking Assets provided for as per NRB directive no. 2	26,129	(235,732
Amortization of Prepaid employee benefits on staff loan as per NFRS	(50,723)	(63,618
Difference in gratuity provision as per Staff Service Bylaws of the bank and actuarial valuation	(12,122)	32,574
Difference in Leave provision as per Staff Service Bylaws of the bank and actuarial valuation	64,386	41,137
Adjustment made in personeel Expenses for the Prepaid employee benefits on staff loan as per NFRS	50,723	63,618
NFRS Remeasurement Adjustments	(42,243)	-
Net NFRS adjustments for the year	511,000	(14,968
Deferred Tax booked as part of NFRS Adjustments	(181,369)	(19,471
Total Adjustments	329,631	(34,439
Profit after Tax as per NFRS	1,520,560	1,439,027