

**NIC Asia Laghubitta Bittiya Sanstha Ltd**

Quarterly Financial Statement  
At the quarter ended Chaitra, 2075

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>5087327.03</b>	<b>4571407.37</b>	<b>75286.93</b>
1.1	Paid-up Capital	490000.00	490000.00	70000.00
1.2	Reserves and Surplus	72866.93	52126.13	-655.95
1.3	Debenture and Bond			
1.4	Borrowings	3939592.54	3648054.97	
1.5	Deposits (a+b)	<b>452549.69</b>	<b>279392.51</b>	<b>3438.67</b>
	a. Domestic Currency	452549.69	279392.51	3438.67
	b. Foreign Currency			
1.6	Income Tax Liabilities	220.18	220.18	
1.7	Other Liabilities	132097.69	101613.58	2504.21
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>5087327.03</b>	<b>4571407.37</b>	<b>75286.93</b>
2.1	Cash & Bank Balance	679860.02	779613.81	1769.16
2.2	Money at call and short Notice			
2.3	Investments	150000.00	590000.00	
2.4	Loans & Advances (a+b+c+d+e+f)	<b>4178412.79</b>	<b>3133494.45</b>	<b>67792.37</b>
	a. Real Estate Loan			
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
	b. Personal Home Loan of Rs. 10 million or less			
	c. Margin Type Loan			
	d. Term Loan			
	e. Overdraft Loan / TR Loan / WC Loan			
	f. Others	4178412.79	3133494.45	67792.37
2.5	Fixed Assets	28816.57	27312.01	4841.13
2.6	Non Banking Assets			
2.7	Other Assets	50237.65	40987.10	884.28
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	354677.90	186524.97	2744.62
3.2	Interest Expense	137747.02	56238.74	45.70
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>216930.88</b>	<b>130286.23</b>	<b>2698.92</b>
3.3	Fees Commission and Discount	80026.39	52390.22	753.92
3.4	Other Operating Income			
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>296957.28</b>	<b>182676.45</b>	<b>3452.84</b>
3.6	Staff Expenses	29761.19	17257.94	1603.25
3.7	Other Operating Expenses	104572.26	47105.92	1827.63
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>162623.83</b>	<b>118312.59</b>	<b>21.96</b>
3.8	Provision for Possible Loss	39343.72	27625.18	677.92
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>123280.11</b>	<b>90687.41</b>	<b>-655.96</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>123280.11</b>	<b>90687.41</b>	<b>-655.96</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>123280.11</b>	<b>90687.41</b>	<b>-655.96</b>
3.12	Provision For Staff Bonus	11207.28	8244.31	
3.13	Provision For Tax	33621.85	24732.93	
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>78450.98</b>	<b>57710.17</b>	<b>-655.96</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	13.45%	21.21%	194.20%
4.2	Non Performing Loan (NPL) to Total Loan			
4.3	Total Loan Loss Provision to total NPL			

4.4	Cost of Funds	10.28%	8.96%	8.00%
4.5	CD Ratio (Calculated as per NRB Directives)	923.30%	1344.04%	2547.10%
	<b>Additional Information (Optional)</b>			
	Average Yield (Local Currency)	20.01%		
	Net Interest Spread (Local Currency)	9.73%		
	Return on Equity	27.88%		
	Return on Assets	3.08%		