



# NIC ASIA Laghubitta Bittiya Sanstha Ltd.

एन आई सी एशिया लघुवित्त वित्तीय संस्था लि.

## Quarterly Financial Statement At the quarter ended Chaitra, 2076

(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>8,161,830</b>	<b>6,905,588</b>	<b>5,087,327</b>
1.1	Paid-up Capital	1,004,500	1,004,500	490,000
1.2	Reserves and Surplus	227,509	218,857	72,867
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	5,606,005	4,715,168	3,939,593
1.5	Deposits (a+b)	1,013,883	794,945	452,550
1.6	Income Tax Liabilities	52,622	47,691	220
1.7	Other Liabilities	257,311	124,427	132,098
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>8,161,830</b>	<b>6,905,588</b>	<b>5,087,327</b>
2.1	Cash & Bank Balance	182,248	58,699	679,860
2.2	Money at call and short Notice	203,395	657,359	-
2.3	Investments	298,304	698,304	150,000
2.4	Loans & Advances (a+b+c+d+e+f)	7,228,274	5,348,084	4,178,413
2.5	Fixed Assets	43,485	28,994	28,817
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	206,124	114,148	50,238
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	627,304	423,968	354,678
3.2	Interest Expense	356,172	203,479	137,747
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>271,132</b>	<b>220,489</b>	<b>216,931</b>
3.3	Fees Commission and Discount	82,428	35,564	80,026
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>353,560</b>	<b>256,053</b>	<b>296,957</b>
3.6	Staff Expenses	57,734	33,395	29,761
3.7	Other Operating Expenses	62,790	36,574	104,572
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>233,036</b>	<b>186,084</b>	<b>162,624</b>
3.8	Provision for Possible Loss	38,140	11,218	39,344
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>194,895</b>	<b>174,866</b>	<b>123,280</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>194,895</b>	<b>174,866</b>	<b>123,280</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>194,895</b>	<b>174,866</b>	<b>123,280</b>
3.12	Provision For Staff Bonus	19,490	15,897	11,207
3.13	Provision For Tax	52,622	47,691	33,622
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>122,784</b>	<b>111,278</b>	<b>78,451</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	16.17%	20.04%	13.45%
4.2	Non Performing Loan (NPL) to Total Loan	0.32%	0.52%	-
4.3	Total Loan Loss Provision to total NPL	164.00%	18.30%	-
4.4	Cost of Funds	10.30%	9.17%	10.28%
4.5	CD Ratio (Calculated as per NRB Directives)	712.93%	672.76%	923.30%

Loans and investment are presented on gross basis, loss provisions are included on other liabilities.

Figures have been regrouped/rearranged wherever necessary.

Above figures are subject to change upon otherwise instructions of Statutory Auditors and/or Regulatory authorities.