



# NCC Bank

नेपाल क्रेडिट एण्ड कमर्स बैंक लि.

Nepal Credit & Commerce Bank Ltd.  
Head Office- Siddharthanagar

Corporate Office, Bagbazar, Kathmandu

## Unaudited Financial Results( Quarterly)

As at 1st Quarter (16.10.2008) of the F.Y 2065/66(2008/09)

Rs in'000

S.N	Particulars	This Quarter Ending 16.10.2008 ( Un-Audited )	Previous Quarter Ending 15.07.2008 ( Audited )	Corresponding Previous Year Quarter Ending 17.10.2007 ( Un-Audited )
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>10,859,978</b>	<b>9,987,333</b>	<b>8,700,207</b>
1.1	Paid up Capital	1,399,558	1,399,558	699,350
1.2	Reserve and Surplus	(655,323)	(714,475)	(865,099)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits(a+b)	<b>7,814,822</b>	<b>7,320,236</b>	<b>6,303,661</b>
	a.Domestic Currency	7,698,201	7,215,462	6,262,239
	b.Foreign Currency	116,621	104,774	41,422
1.6	Income Tax Liability	25,704	2,643	(105,201)
1.7	Other Liabilities	2,275,217	1,979,371	2,667,496
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>10,859,978</b>	<b>9,987,333</b>	<b>8,700,207</b>
2.1	Cash and Bank Balance	1,437,840	1,477,833	975,082
2.2	Money at call and Short Notice	272,775	154,406	51,898
2.3	Investments	1,826,623	1,989,780	1,205,572
2.4	Loans and Advances	5,820,182	5,281,051	5,124,009
2.5	Fixed Assets	262,037	221,290	214,439
2.6	Non Banking Assets	124,619	124,832	104,678
2.7	Other Assets	1,115,902	738,141	1,024,529
		<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest Income	161,274	576,609	140,777
3.2	Interest Expense	80,228	278,724	71,169
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>81,046</b>	<b>297,885</b>	<b>69,608</b>
3.3	Fees, Commission and Discount	14,163	34,235	9,393
3.4	Other Operating Income	25,601	75,763	17,647
3.5	Foreign Exchange Gain/Loss(Net)	6,586	18,467	3,547
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>127,396</b>	<b>426,350</b>	<b>100,195</b>
3.6	Staff Expenses	22,496	76,072	20,284
3.7	Other Operating Expenses	19,810	95,931	18,627
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>85,090</b>	<b>254,347</b>	<b>61,284</b>
3.8	Provision for Possible Losses	4,014	163,875	(200,956)
	<b>D. Operating Profit (C-3.8)</b>	<b>81,076</b>	<b>90,472</b>	<b>262,240</b>
3.9	Non Operating Income/Expenses( Net)	(552)	29,563	(4,572)
3.10	Write Back of Provision for Possible Loss	9,910	733,489	-
	<b>E. Profit from Regular Activities ( D+3.9+3.10)</b>	<b>90,434</b>	<b>853,524</b>	<b>257,668</b>
3.11	Extraordinary Income/ Expenses(Net)	-	(222,019)	-
	<b>F. Profit before Bonus and Taxes ( E.+3.11)</b>	<b>90,434</b>	<b>631,505</b>	<b>257,668</b>
3.12	Provision for Staff Bonus	8,221	57,410	-
3.13	Provision for Tax	23,061	75,340	-
	<b>G. Net Profit/ Loss (F-3.12-3.13)</b>	<b>59,152</b>	<b>498,755</b>	<b>257,668</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>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA*	10.95%	11.09%	-1.94%
4.2	Non Performing Loan ( NPL) to total loan	13.56%	16.42%	27.53%
4.3	Total Loan Loss Provision to Total NPL	108.44%	99.52%	87.04%

\* The Capital Fund and RWA for Current period is calculated under BASEL II framework.