



# 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 2nd Quarter (14.01.2008) of the F.Y 2064/65(2007/08)

Rs in'000

S.N	Particulars	This Quarter Ending 14.01.2008	Previous Quarter Ending 17.10.2007	Corresponding Previous Year Quarter Ending 14.01.2007
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>8,995,639</b>	<b>8,699,978</b>	<b>8,383,633</b>
1.1	Paid up Capital *	1,195,744	699,350	698,663
1.2	Reserve and Surplus	(910,198)	(951,785)	(507,834)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits(a+b)	6,313,295	6,303,661	6,146,579
	a.Domestic Currency	6,270,567	6,262,239	6,114,281
	b.Foreign Currency	42,728	41,422	32,298
1.6	Income Tax Liability	(4,500)	(20,629)	(59,075)
1.7	Other Liabilities	2,401,297	2,669,381	2,105,300
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>8,995,639</b>	<b>8,699,978</b>	<b>8,383,633</b>
2.1	Cash and Bank Balance	872,985	975,082	599,964
2.2	Money at call and Short Notice	138,571	51,898	253,367
2.3	Investments	1,330,113	1,205,572	285,342
2.4	Loans and Advances	5,274,223	5,124,009	5,836,863
2.5	Fixed Assets	217,291	214,439	203,473
2.6	Non Banking Assets	107,670	104,678	143,012
2.7	Other Assets	1,054,786	1,024,300	1,061,612
		<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	264,338	140,777	204,321
3.2	Interest Expense	137,226	71,169	141,657
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>127,112</b>	<b>69,608</b>	<b>62,664</b>
3.3	Fees, Commission and Discount	17,816	9,393	14,966
3.4	Other Operating Income	33,659	17,647	17,274
3.5	Foreign Exchange Gain/Loss(Net)	6,882	3,547	4,882
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>185,469</b>	<b>100,195</b>	<b>99,786</b>
3.6	Staff Expenses	39,295	20,284	27,532
3.7	Other Operating Expenses	44,526	18,627	34,309
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>101,648</b>	<b>61,284</b>	<b>37,945</b>
3.8	Provision for Possible Losses	(228,886)	(200,956)	152,427
	<b>D. Operating Profit (C-3.8)</b>	<b>330,534</b>	<b>262,240</b>	<b>(114,482)</b>
3.9	Non Operating Income/Expenses( Net)	34,242	(4,572)	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities ( D+3.9+3.10)</b>	<b>364,776</b>	<b>257,668</b>	<b>(114,482)</b>
3.11	Extraordinary Income/ Expenses(Net)	-	-	-
	<b>F. Profit before Bonus and Taxes ( E.+3.11)</b>	<b>364,776</b>	<b>257,668</b>	<b>(114,482)</b>
3.12	Provision for Staff Bonus	33,161	-	-
3.13	Provision for Tax	32,359	-	-
	<b>G. Net Profit/ Loss (F-3.12-3.13)</b>	<b>299,255</b>	<b>257,668</b>	<b>(114,482)</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	5.26%	-1.94%	4.30%
4.2	Non Performing Loan ( NPL) to total loan	25.82%	27.53%	17.21%
4.3	Total Loan Loss Provision to Total NPL	88.45%	87.04%	83.26%

\* Paid up Capital includes the Right Share Application Money Rs.496,219 thousand.