



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 3rd Quarter (12.04.2008) of the F.Y 2064/65(2007/08)

Rs in'000

S.N	Particulars	This Quarter Ending 12.04.2008	Previous Quarter Ending 14.01.2008	Corresponding Previous Year Quarter Ending 13.04.2007
1	Total Capital and Liabilities (1.1 to 1.7)	9,640,059	8,995,639	8,876,179
1.1	Paid up Capital *	1,275,835	1,195,744	698,806
1.2	Reserve and Surplus	(899,201)	(910,198)	(1,233,240)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits(a+b)	6,657,179	6,313,295	6,517,064
	a.Domestic Currency	6,510,431	6,270,567	6,463,635
	b.Foreign Currency	146,748	42,728	53,429
1.6	Income Tax Liability	(6,941)	(4,500)	(66,974)
1.7	Other Liabilities	2,613,187	2,401,297	2,960,523
2	Total Assets (2.1 to 2.7)	9,640,059	8,995,639	8,876,179
2.1	Cash and Bank Balance	1,266,927	872,985	912,419
2.2	Money at call and Short Notice	115,882	138,571	62,373
2.3	Investments	1,622,354	1,330,113	829,894
2.4	Loans and Advances	5,199,244	5,274,223	5,576,832
2.5	Fixed Assets	218,774	217,291	204,789
2.6	Non Banking Assets	101,957	107,670	134,521
2.7	Other Assets	1,114,921	1,054,786	1,155,351
		Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3	Profit and Loss Account			
3.1	Interest Income	390,660	264,338	298,885
3.2	Interest Expense	202,827	137,226	208,180
	A. Net Interest Income (3.1 - 3.2)	187,833	127,112	90,705
3.3	Fees, Commission and Discount	23,624	17,816	22,440
3.4	Other Operating Income	52,107	33,659	25,039
3.5	Foreign Exchange Gain/Loss(Net)	11,522	6,882	5,017
	B. Total Operating Income (A+3.3+3.4+3.5)	275,086	185,469	143,201
3.6	Staff Expenses	55,699	39,295	39,219
3.7	Other Operating Expenses	64,590	44,526	50,427
	C. Operating Profit Before Provision (B-3.6-3.7)	154,797	101,648	53,555
3.8	Provision for Possible Losses	(200,139)	(228,886)	279,344
	D. Operating Profit (C-3.8)	354,936	330,534	(225,789)
3.9	Non Operating Income/Expenses(Net)	35,224	34,242	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	390,160	364,776	(225,789)
3.11	Extraordinary Income/ Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	390,160	364,776	(225,789)
3.12	Provision for Staff Bonus	35,469	33,161	-
3.13	Provision for Tax	48,684	32,359	-
	G. Net Profit/ Loss (F-3.12-3.13)	306,007	299,255	(225,789)
		At the End of this Quarter	At the End of Previous Quarter	At the end of Corresponding Previous Year Quarter
4	Ratios			
4.1	Capital Fund to RWA	6.56%	5.26%	-6.87%
4.2	Non Performing Loan (NPL) to total loan	26.84%	25.82%	35.29%
4.3	Total Loan Loss Provision to Total NPL	88.73%	88.45%	77.97%