



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 (13.04.2010) of the F.Y 2066/67 (2009/10)

Rs. In '000

S. No.	Particulars	This Quarter Ending (13.04.2010)	Previous Quarter Ending (14.01.2010)	Corresponding Previous Year Quarter Ending (13.04.2009)
1	Total Capital and Liabilities (1.1 to 1.7)	12,809,077	12,637,094	11,160,221
1.1	Paid up Capital	1,399,672	1,399,558	1,399,558
1.2	Reserve and Surplus	45,819	(6,006)	(422,942)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	380,000	320,000	-
1.5	Deposits(a+b)	9,784,169	9,715,555	8,504,110
	a.Domestic Currency	9,606,373	9,601,066	8,427,341
	b.Foreign Currency	177,796	114,489	76,769
1.6	Income Tax Liability	596	9,704	1,760
1.7	Other Liabilities	1,198,821	1,198,283	1,677,735
2	Total Assets (2.1 to 2.7)	12,809,077	12,637,094	11,160,221
2.1	Cash and Bank Balance	1,187,331	1,213,523	1,192,356
2.2	Money at Call and Short Notice	200,054	164,319	217,196
2.3	Investments	1,668,249	1,570,254	1,786,077
2.4	Loans and Advances (a+b+c+d+e+f)	8,708,148	8,639,966	6,717,897
	a. Real State Loan	1,448,900	1,206,282	-
	b. Home/Housing Loan	715,100	687,835	-
	c. Margin Type Loan	120,300	103,811	-
	d. Term Loan	689,000	694,669	-
	e. Overdraft Loan/TR Loan/WC Loan	3,996,000	4,061,229	-
	f. Others	1,738,848	1,886,140	-
2.5	Fixed Assets	279,483	273,484	336,136
2.6	Non Banking Assets	487,050	495,399	71,746
2.7	Other Assets	278,762	280,149	838,813
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	691,755	440,915	554,229
3.2	Interest Expense	394,484	251,438	245,937

	A. Net Interest Income (3.1 - 3.2)	297,271	189,477	308,292
3.3	Fees, Commission and Discount	38,061	25,791	41,166
3.4	Other Operating Income	52,813	51,653	62,560
3.5	Foreign Exchange Gain/Loss (Net)	14,985	12,747	16,101
	B. Total Operating Income (A+3.3+3.4+3.5)	403,130	279,668	428,119
3.6	Staff Expenses	76,053	53,326	64,382
3.7	Other Operating Expenses	72,955	46,789	64,555
	C. Operating Profit Before Provision (B-3.6-3.7)	254,122	179,553	299,182
3.8	Provision for Possible Losses	52,300	23,051	45,714
	D. Operating Profit (C-3.8)	201,822	156,502	253,468
3.9	Non Operating Income/Expenses (Net)	40,662	40,220	2,920
3.10	Write Back of Provision for Possible Loss	213,793	189,140	206,325
	E. Profit From Regular Activities (D+3.9+3.10)	456,277	385,862	462,713
3.11	Extraordinary Income/Expenses (Net)	12,024	(1,166)	(54,577)
	F. Profit Before Bonus and Taxes (E.+3.11)	468,301	384,696	408,136
3.12	Provision for Staff Bonus	42,573	34,972	37,103
3.13	Provision for Tax	79,271	55,091	79,500
	G. Net Profit/Loss (F-3.12-3.13)	346,457	294,633	291,533
4	Ratios	At the End of this Quarter	At the End of Previous Quarter	At the end of Corresponding Previous Year Quarter
4.1	Capital Fund to RWE	13.03%	12.41%	12.51%
4.2	Non Performing Loan (NPL) to Total Loan	2.60%	2.10%	9.14%
4.3	Total Loan Loss Provision to Total NPL	149.47%	179.37%	117.78%
4.4	Cost of Funds	5.83%	5.60%	4.42%
4.4	Credit to Deposit Ratio (As per NRB directives)	79.97%	80.12%	71.75%
5	Additional Information			
5.1	Average Yield	9.04%	8.76%	8.68%
5.2	Net Interest Spread (5.1 - 4.4)	3.21%	3.16%	4.26%
5.3	Return on Equity (ROE)	39.78%	38.90%	69.19%
5.4	Return on Assets (ROA)	3.37%	3.33%	4.32%