



# 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 4th Quarter (15.07.2008) of the F. Y 2064/65(2007/08)

Rs in'000

S.N	Particulars	This Quarter Ending 15.07.2008	Previous Quarter Ending 12.04.2008	Corresponding Previous Year Quarter Ending 16.07.2007
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>10,013,824</b>	<b>9,640,059</b>	<b>8,618,872</b>
1.1	Paid up Capital	1,399,558	1,275,835	699,117
1.2	Reserve and Surplus	(703,426)	(899,201)	(1,209,453)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits(a+b)	7,320,236	6,657,179	6,500,343
	<i>a.Domestic Currency</i>	7,215,462	6,510,431	6,413,648
	<i>b.Foreign Currency</i>	104,774	146,748	86,695
1.6	Income Tax Liability	(186)	(6,941)	(4,039)
1.7	Other Liabilities	1,997,642	2,613,187	2,632,904
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>10,013,824</b>	<b>9,640,059</b>	<b>8,618,872</b>
2.1	Cash and Bank Balance	1,477,833	1,266,927	758,163
2.2	Money at call and Short Notice	154,406	115,882	75,665
2.3	Investments	1,989,780	1,622,354	1,326,392
2.4	Loans and Advances	5,281,052	5,199,244	5,122,221
2.5	Fixed Assets	228,848	218,774	201,099
2.6	Non Banking Assets	124,832	101,957	128,903
2.7	Other Assets	757,073	1,114,921	1,006,429
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	583,857	390,660	474,408

3.2	Interest Expense	278,724	202,827	283,006
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>305,133</b>	<b>187,833</b>	<b>191,402</b>
3.3	Fees, Commission and Discount	34,235	23,624	31,773
3.4	Other Operating Income	75,764	52,107	36,257
3.5	Foreign Exchange Gain/Loss(Net)	18,467	11,522	5,940
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>433,599</b>	<b>275,086</b>	<b>265,372</b>
3.6	Staff Expenses	76,072	55,699	56,156
3.7	Other Operating Expenses	99,372	64,590	89,623
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>258,155</b>	<b>154,797</b>	<b>119,593</b>
3.8	Provision for Possible Losses	(337,406)	(200,139)	198,386
	<b>D. Operating Profit (C-3.8)</b>	<b>595,561</b>	<b>354,936</b>	<b>(78,793)</b>
3.9	Non Operating Income/Expenses( Net)	29,562	35,224	2,913
3.10	Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities ( D+3.9+3.10)</b>	<b>625,123</b>	<b>390,160</b>	<b>(75,880)</b>
3.11	Extraordinary Income/ Expenses(Net)	-	-	-
	<b>F. Profit before Bonus and Taxes ( E.+3.11)</b>	<b>625,123</b>	<b>390,160</b>	<b>(75,880)</b>
3.12	Provision for Staff Bonus	56,829	35,469	-
3.13	Provision for Tax	72,730	48,684	40,049
	<b>G. Net Profit/ Loss (F-3.12-3.13)</b>	<b>495,564</b>	<b>306,007</b>	<b>(115,929)</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	11.40%	6.56%	-9.14%
4.2	Non Performing Loan ( NPL) to total loan	16.36%	26.83%	31.37%
4.3	Total Loan Loss Provision to Total NPL	99.70%	88.74%	88.03%