



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 |
|----------|---|---------------------------------------|---|--|
| 1 | Total Capital and Liabilities (1.1 to 1.7) | 10,013,302 | 9,640,059 | 8,529,101 |
| 1.1 | Paid up Capital | 1,399,558 | 1,275,835 | 699,117 |
| 1.2 | Reserve and Surplus | (702,802) | (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 |
| | a.Domestic Currency | 7,215,462 | 6,510,431 | 6,413,648 |
| | b.Foreign Currency | 104,774 | 146,748 | 86,695 |
| 1.6 | Income Tax Liability | (205) | (6,941) | (4,039) |
| 1.7 | Other Liabilities | 1,996,516 | 2,613,187 | 2,543,133 |
| 2 | Total Assets (2.1 to 2.7) | 10,013,302 | 9,640,059 | 8,529,101 |
| 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 | 1,236,621 |
| 2.4 | Loans and Advances | 5,281,052 | 5,199,244 | 5,122,221 |
| 2.5 | Fixed Assets | 228,326 | 218,774 | 201,099 |
| 2.6 | Non Banking Assets | 126,499 | 101,957 | 128,903 |
| 2.7 | Other Assets | 755,406 | 1,114,921 | 1,006,429 |
| | | Up to This Quarter | Up to Previous Quarter | Up to Corresponding Previous Year Quarter |
| 3 | Profit and Loss Account | | | |
| 3.1 | Interest Income | 583,857 | 390,660 | 474,408 |
| 3.2 | Interest Expense | 278,724 | 202,827 | 283,006 |
| | A. Net Interest Income (3.1 - 3.2) | 305,133 | 187,833 | 191,402 |
| 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. Total Operating Income (A+3.3+3.4+3.5) | 433,599 | 275,086 | 265,372 |
| 3.6 | Staff Expenses | 76,072 | 55,699 | 56,156 |
| 3.7 | Other Operating Expenses | 99,372 | 64,590 | 89,623 |
| | C. Operating Profit Before Provision (B-3.6-3.7) | 258,155 | 154,797 | 119,593 |
| 3.8 | Provision for Possible Losses | (338,071) | (200,139) | 198,386 |
| | D. Operating Profit (C-3.8) | 596,226 | 354,936 | (78,793) |
| 3.9 | Non Operating Income/Expenses(Net) | 29,562 | 35,224 | 2,913 |
| 3.10 | Write Back of Provision for Possible Loss | - | - | - |
| | E. Profit from Regular Activities (D+3.9+3.10) | 625,788 | 390,160 | (75,880) |
| 3.11 | Extraordinary Income/ Expenses(Net) | - | - | - |
| | F. Profit before Bonus and Taxes (E.+3.11) | 625,788 | 390,160 | (75,880) |
| 3.12 | Provision for Staff Bonus | 56,890 | 35,469 | - |
| 3.13 | Provision for Tax | 72,711 | 48,684 | 40,049 |
| | G. Net Profit/ Loss (F-3.12-3.13) | 496,188 | 306,007 | (115,929) |
| | | 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 | 11.41% | 6.56% | -9.14% |
| 4.2 | Non Performing Loan (NPL) to total loan | 16.33% | 26.84% | 31.37% |
| 4.3 | Total Loan Loss Provision to Total NPL | 99.87% | 88.73% | 88.03% |