



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 (13.01.2009) of the F.Y 2065/66(2008/09)

S.N	Particulars	This Quarter Ending 13.01.2009	Previous Quarter Ending 16.10.2008	Corresponding Previous Year Quarter Ending 14.01.2008
1	Total Capital and Liabilities (1.1 to 1.7)	10,747,360	10,859,978	8,995,639
1.1	Paid up Capital	1,399,558	1,399,558	1,195,744
1.2	Reserve and Surplus	(515,772)	(655,323)	(910,197)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits(a+b)	8,027,286	7,814,822	6,313,295
	<i>a.Domestic Currency</i>	7,904,395	7,698,201	6,270,567
	<i>b.Foreign Currency</i>	122,891	116,621	42,728
1.6	Income Tax Liability	2,939	25,704	(4,500)
1.7	Other Liabilities	1,833,349	2,275,217	2,401,297
2	Total Assets (2.1 to 2.7)	10,747,360	10,859,978	8,995,639
2.1	Cash and Bank Balance	1,272,691	1,437,840	872,985
2.2	Money at call and Short Notice	115,320	272,775	138,571
2.3	Investments	1,898,413	1,826,623	1,330,113
2.4	Loans and Advances	6,312,583	5,820,182	5,274,223
2.5	Fixed Assets	268,663	262,037	217,291
2.6	Non Banking Assets	91,828	124,619	107,670
2.7	Other Assets	787,862	1,115,902	1,054,786
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	354,218	161,274	264,338
3.2	Interest Expense	159,900	80,228	137,226
	A. Net Interest Income (3.1 - 3.2)	194,318	81,046	127,112
3.3	Fees, Commission and Discount	28,611	14,163	17,816
3.4	Other Operating Income	48,993	25,601	33,659
3.5	Foreign Exchange Gain/Loss(Net)	12,372	6,586	6,882
	B. Total Operating Income (A+3.3+3.4+3.5)	284,294	127,396	185,469
3.6	Staff Expenses	44,483	22,496	39,295
3.7	Other Operating Expenses	42,133	19,810	44,526
	C. Operating Profit Before Provision (B-3.6-3.7)	197,678	85,090	101,648
3.8	Provision for Possible Losses	37,317	4,014	(228,886)
	D. Operating Profit (C-3.8)	160,361	81,076	330,534
3.9	Non Operating Income/Expenses(Net)	1,652	(552)	34,242
3.10	Write Back of Provision for Possible Loss	159,184	9,910	-
	E. Profit from Regular Activities (D+3.9+3.10)	321,197	90,434	364,776
3.11	Extraordinary Income/ Expenses(Net)	(45,127)	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	276,070	90,434	364,776
3.12	Provision for Staff Bonus	25,097	8,221	33,161
3.13	Provision for Tax	52,270	23,061	32,359
	G. Net Profit/ Loss (F-3.12-3.13)	198,703	59,152	299,255
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 RWA	11.90%	10.95%	5.26%
4.2	Non Performing Loan (NPL) to total loan	10.32%	13.56%	25.82%
4.3	Total Loan Loss Provision to Total NPL	115.48%	108.44%	88.45%