



# 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 1st Quarter (17.10.2009) of the F.Y 2066/67(2009/10)

Rs in '000

S.N	Particulars	This Quarter Ending 17.10.2009 ( Un-Audited )	Previous Quarter Ending 15.07.2009 ( Audited )	Corresponding Previous Year Quarter Ending 16.10.2008 ( Un-Audited )
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>12,074,623</b>	<b>11,407,661</b>	<b>10,859,978</b>
1.1	Paid up Capital	1,399,558	1,399,558	1,399,558
1.2	Reserve and Surplus	(248,836)	(300,637)	(655,323)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits(a+b)	<b>9,568,938</b>	<b>9,127,749</b>	<b>7,814,822</b>
	a.Domestic Currency	9,448,845	9,043,493	7,698,201
	b.Foreign Currency	120,093	84,256	116,621
1.6	Income Tax Liability	1,673	-	25,704
1.7	Other Liabilities	1,353,290	1,180,991	2,275,217
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>12,074,623</b>	<b>11,407,661</b>	<b>10,859,978</b>
2.1	Cash and Bank Balance	1,085,482	1,124,241	1,437,840
2.2	Money at call and Short Notice	229,414	186,402	272,775
2.3	Investments	1,797,470	1,672,124	1,826,623
2.4	Loans and Advances	7,786,176	7,183,680	5,820,182
2.5	Fixed Assets	273,723	216,858	262,037
2.6	Non Banking Assets	614,349	637,880	124,619
2.7	Other Assets	288,009	386,476	1,115,902
		<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest Income	192,859	758,363	161,274
3.2	Interest Expense	122,285	352,060	80,228
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>70,574</b>	<b>406,303</b>	<b>81,046</b>
3.3	Fees, Commission and Discount	10,324	55,455	14,163
3.4	Other Operating Income	18,786	76,173	25,601
3.5	Foreign Exchange Gain/Loss(Net)	8,270	20,312	6,586
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>107,954</b>	<b>558,243</b>	<b>127,396</b>
3.6	Staff Expenses	31,211	93,390	22,496
3.7	Other Operating Expenses	23,468	96,089	19,810
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>53,275</b>	<b>368,764</b>	<b>85,090</b>
3.8	Provision for Possible Losses	1,769	74,557	4,014
	<b>D. Operating Profit (C-3.8)</b>	<b>51,506</b>	<b>294,207</b>	<b>81,076</b>
3.9	Non Operating Income/Expenses( Net)	30,855	6,295	(552)
3.10	Write Back of Provision for Possible Loss	-	300,767	9,910
	<b>E. Profit from Regular Activities ( D+3.9+3.10)</b>	<b>82,361</b>	<b>601,269</b>	<b>90,434</b>
3.11	Extraordinary Income/ Expenses(Net)	(125)	(36,202)	-
	<b>F. Profit before Bonus and Taxes ( E.+3.11)</b>	<b>82,236</b>	<b>565,067</b>	<b>90,434</b>
3.12	Provision for Staff Bonus	7,476	51,370	8,221
3.13	Provision for Tax	22,959	98,236	23,061
	<b>G. Net Profit/ Loss (F-3.12-3.13)</b>	<b>51,801</b>	<b>415,461</b>	<b>59,152</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*	10.91%	11.07%	10.95%
4.2	Non Performing Loan ( NPL) to total loan	2.80%	2.74%	13.56%
4.3	Total Loan Loss Provision to Total NPL	155.39%	165.20%	108.44%

\* The Capital Fund and RWA for Current period is calculated under BASEL II framework.