



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 (13.04.2009) of the F.Y 2065/66(2008/09)

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S.N	Particulars	This Quarter Ending 13.04.2009	Previous Quarter Ending 13.01.2009	Corresponding Previous Year Quarter Ending 12.04.2008
1	Total Capital and Liabilities (1.1 to 1.7)	11,160,221	10,747,360	9,640,059
1.1	Paid up Capital	1,399,558	1,399,558	1,275,835
1.2	Reserve and Surplus	(422,942)	(515,772)	(899,201)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits(a+b)	8,504,110	8,027,286	6,657,179
	<i>a.Domestic Currency</i>	8,427,341	7,904,395	6,510,431
	<i>b.Foreign Currency</i>	76,769	122,891	146,748
1.6	Income Tax Liability	1,760	2,939	(6,941)
1.7	Other Liabilities	1,677,735	1,833,349	2,613,187
2	Total Assets (2.1 to 2.7)	11,160,221	10,747,360	9,640,059
2.1	Cash and Bank Balance	1,192,356	1,272,691	1,266,927
2.2	Money at call and Short Notice	217,196	115,320	115,882
2.3	Investments	1,786,077	1,898,413	1,622,354
2.4	Loans and Advances	6,717,897	6,312,583	5,199,244
2.5	Fixed Assets	336,136	268,663	218,774
2.6	Non Banking Assets	71,746	91,828	101,957
2.7	Other Assets	838,813	787,862	1,114,921
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	554,229	354,218	390,660
3.2	Interest Expense	245,937	159,900	202,827
	A. Net Interest Income (3.1 - 3.2)	308,292	194,318	187,833
3.3	Fees, Commission and Discount	41,166	28,611	23,624
3.4	Other Operating Income	62,560	48,993	52,107
3.5	Foreign Exchange Gain/Loss(Net)	16,101	12,372	11,522
	B. Total Operating Income (A+3.3+3.4+3.5)	428,119	284,294	275,086
3.6	Staff Expenses	64,382	44,483	55,699
3.7	Other Operating Expenses	64,555	42,133	64,590
	C. Operating Profit Before Provision (B-3.6-3.7)	299,182	197,678	154,797
3.8	Provision for Possible Losses	45,714	37,317	(200,139)
	D. Operating Profit (C-3.8)	253,468	160,361	354,936
3.9	Non Operating Income/Expenses(Net)	2,920	1,652	35,224
3.10	Write Back of Provision for Possible Loss	206,325	159,184	-
	E. Profit from Regular Activities (D+3.9+3.10)	462,713	321,197	390,160
3.11	Extraordinary Income/ Expenses(Net)	(54,577)	(45,127)	-
	F. Profit before Bonus and Taxes (E.+3.11)	408,136	276,070	390,160
3.12	Provision for Staff Bonus	37,103	25,097	35,469
3.13	Provision for Tax	79,500	52,270	48,684
	G. Net Profit/ Loss (F-3.12-3.13)	291,533	198,703	306,007
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	12.51%	12.11%	6.56%
4.2	Non Performing Loan (NPL) to total loan	9.14%	10.32%	26.83%
4.3	Total Loan Loss Provision to Total NPL	117.78%	115.48%	88.74%