



# 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
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>11,160,221</b>	<b>10,747,360</b>	<b>9,640,059</b>
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)	<b>8,504,110</b>	<b>8,027,286</b>	<b>6,657,179</b>
	<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
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>11,160,221</b>	<b>10,747,360</b>	<b>9,640,059</b>
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
<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	554,229	354,218	390,660
3.2	Interest Expense	245,937	159,900	202,827
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>308,292</b>	<b>194,318</b>	<b>187,833</b>
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>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>428,119</b>	<b>284,294</b>	<b>275,086</b>
3.6	Staff Expenses	64,382	44,483	55,699
3.7	Other Operating Expenses	64,555	42,133	64,590
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>299,182</b>	<b>197,678</b>	<b>154,797</b>
3.8	Provision for Possible Losses	45,714	37,317	(200,139)
	<b>D. Operating Profit (C-3.8)</b>	<b>253,468</b>	<b>160,361</b>	<b>354,936</b>
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	-
	<b>E. Profit from Regular Activities ( D+3.9+3.10)</b>	<b>462,713</b>	<b>321,197</b>	<b>390,160</b>
3.11	Extraordinary Income/ Expenses(Net)	(54,577)	(45,127)	-
	<b>F. Profit before Bonus and Taxes ( E.+3.11)</b>	<b>408,136</b>	<b>276,070</b>	<b>390,160</b>
3.12	Provision for Staff Bonus	37,103	25,097	35,469
3.13	Provision for Tax	79,500	52,270	48,684
	<b>G. Net Profit/ Loss (F-3.12-3.13)</b>	<b>291,533</b>	<b>198,703</b>	<b>306,007</b>
<b>4</b>	<b>Ratios</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>
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%