



# 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 (13.01.2013) of the F.Y 2069/70

Rs. In '000

S. No.	Particulars	This Quarter Ending (13.01.2013)	Previous Quarter Ending (16.10.2012)	Corresponding Previous Year Quarter Ending (14.01.2012)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>21,760,527</b>	<b>20,742,470</b>	<b>15,814,025</b>
1.1	Paid up Capital	1,400,000	1,400,000	1,400,000
1.2	Reserve and Surplus	682,030	589,710	418,645
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	200,004	-
1.5	Deposits(a+b)	18,585,832	17,699,411	13,017,264
	a.Domestic Currency	18,483,230	17,468,392	12,769,603
	b.Foreign Currency	102,602	231,019	247,661
1.6	Income Tax Liability	14,398	9,908	19,985
1.7	Other Liabilities	1,078,267	843,437	958,131
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>21,760,527</b>	<b>20,742,470</b>	<b>15,814,025</b>
2.1	Cash and Bank Balance	1,651,056	1,792,723	1,692,650
2.2	Money at Call and Short Notice	241,094	114,891	90,281
2.3	Investments	3,055,007	2,990,934	3,086,105
2.4	Loans and Advances (a+b+c+d+e+f)	15,621,776	14,652,815	9,821,228
	a. Real Estate Loan	1,526,520	1,561,810	1,477,350
	1. Residential Real Estate Loan (Except Personal Home Loan Upto Rs. 1crore)	101,670	56,240	25,490
	2. Business Complex & Residential Apartment Construction Loan	348,190	364,780	378,480
	3. Income Generating Commercial Complex Loan	72,460	64,890	38,690
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,004,200	1,075,900	1,034,690
	b. Personal Home Loan of Rs. 1 crore or Less	759,600	748,220	587,480
	c. Margin Type Loan	124,390	138,810	117,920
	d. Term Loan	2,188,660	2,111,600	903,670
	e. Overdraft Loan/TR Loan/WC Loan	7,914,480	7,465,500	4,760,140
	f. Others	3,108,126	2,626,875	1,974,668
2.5	Fixed Assets	349,377	347,766	335,284
2.6	Non Banking Assets	461,536	463,659	469,904
2.7	Other Assets	380,681	379,682	318,573
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>

3.1	Interest Income	934,640	451,372	693,595
3.2	Interest Expense	539,936	279,281	493,319
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>394,704</b>	<b>172,091</b>	<b>200,276</b>
3.3	Fees, Commission and Discount	35,633	15,188	24,659
3.4	Other Operating Income	58,140	24,662	23,935
3.5	Foreign Exchange Gain/Loss (Net)	2,428	3,257	12,030
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>490,905</b>	<b>215,198</b>	<b>260,900</b>
3.6	Staff Expenses	67,387	34,456	57,642
3.7	Other Operating Expenses	84,979	36,075	67,573
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>338,539</b>	<b>144,667</b>	<b>135,685</b>
3.8	Provision for Possible Losses	183,270	135,730	54,561
	<b>D. Operating Profit (C-3.8)</b>	<b>155,269</b>	<b>8,937</b>	<b>81,124</b>
3.9	Non Operating Income/Expenses (Net)	2,312	208	7,761
3.10	Write Back of Provision for Possible Loss	64,257	43,289	94,451
	<b>E. Profit From Regular Activities ( D+3.9+3.10)</b>	<b>221,838</b>	<b>52,434</b>	<b>183,336</b>
3.1	Extraordinary Income/Expenses (Net)	14,625	14,518	(75,397)
	<b>F. Profit Before Bonus and Taxes ( E.+3.11)</b>	<b>236,463</b>	<b>66,952</b>	<b>107,939</b>
3.1	Provision for Staff Bonus	21,497	6,087	9,813
3.1	Provision for Tax	59,466	13,904	23,722
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>155,500</b>	<b>46,961</b>	<b>74,404</b>

<b>4</b>	<b>Ratios</b>	<b>At the End of this Quarter</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
4.1	Capital Fund to RWA	11.08%	11.06%	13.39%
4.2	Non Performing Loan (NPL) to Total Loan <sup>1</sup>	2.98%	3.13%	4.39%
4.3	Total Loan Loss Provision to Total NPL <sup>1</sup>	124.36%	119.74%	82.66%
4.4	Cost of Funds	6.48%	6.84%	8.66%
4.5	Credit to Deposit Ratio (As per NRB directives)	76.49%	75.95%	68.11%

## **5 Additional Information**

5.1	Average Yield	10.44%	10.56%	11.44%
5.2	Net Interest Spread	3.96%	3.72%	2.78%
5.3	Return on Equity (ROE)	21.33%	23.72%	8.46%
5.4	Return on Assets (ROA)	1.97%	2.20%	0.97%
5.5	Base Rate	9.81%	-	-

### **Notes :**

1. Figures may change subject to any instruction of statutory auditor and/or supervisory body.



