



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 IInd Quarter (13.01.2017) of the F.Y 2073/74

Rs. In '000

S. No.	Particulars	This Quarter Ending (13.01.2017)	Previous Quarter Ending (16.10.2016)	Corresponding Previous Year Quarter Ending (14.01.2016)
1	Total Capital and Liabilities (1.1 to 1.7)	65,938,963	35,853,531	31,751,893
1.1	Paid up Capital	4,679,058	2,353,176	2,028,600
1.2	Reserve and Surplus	2,303,938	1,533,049	1,179,347
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	2,500	2,500	-
1.5	Deposits(a+b)	55,468,025	30,633,049	26,635,646
	a.Domestic Currency	54,532,905	29,934,971	26,017,901
	b.Foreign Currency	935,120	698,078	617,745
1.6	Income Tax Liability	33,266	38,288	17,462
1.7	Other Liabilities	3,452,176	1,293,469	1,890,838
2	Total Assets (2.1 to 2.7)	65,938,963	35,853,531	31,751,893
2.1	Cash and Bank Balance	7,478,968	3,665,816	3,110,093
2.2	Money at Call and Short Notice	2,500,518	1,160,157	833,733
2.3	Investments	4,923,016	3,939,424	3,925,205
2.4	Loans and Advances (a+b+c+d+e+f)	48,422,669	25,347,254	21,726,507
	a. Real Estate Loan	1,673,788	461,343	640,253
	1. Residential Real Estate Loan (Except Personal Home Loan Up to Rs. 1crore)	185,574	88,632	117,018
	2. Business Complex & Residential Apartment Construction Loan	70,867	40,497	164,127
	3. Income Generating Commercial Complex Loan	19,475	4,074	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,397,872	328,140	359,108
	b. Personal Home Loan of Rs. 1 crore or Less	4,262,331	1,824,687	1,562,079
	c. Margin Type Loan	924,767	59,097	8,000
	d. Term Loan	4,946,937	3,120,079	2,944,052
	e. Overdraft Loan/TR Loan/WC Loan	20,283,104	12,155,280	9,903,920
	f. Others	16,331,742	7,726,768	6,668,203
2.5	Fixed Assets	796,284	507,304	511,402
2.6	Non Banking Assets	626,576	569,609	560,898
2.7	Other Assets	1,190,932	663,967	1,084,055
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	2,411,027	557,172	1,090,454
3.2	Interest Expense	1,379,843	314,764	585,118
	A. Net Interest Income (3.1 - 3.2)	1,031,184	242,408	505,336
3.3	Fees, Commission and Discount	76,585	35,294	69,559
3.4	Other Operating Income	108,436	27,249	35,558
3.5	Foreign Exchange Gain/Loss (Net)	21,465	12,091	21,500
	B. Total Operating Income (A+3.3+3.4+3.5)	1,237,670	317,042	631,953
3.6	Staff Expenses	251,269	66,361	153,139
3.7	Other Operating Expenses	255,903	49,834	107,071
	C. Operating Profit Before Provision (B-3.6-3.7)	730,498	200,847	371,743
3.8	Provision for Possible Losses	653,756	30,411	137,363
	D. Operating Profit (C-3.8)	76,742	170,436	234,380
3.9	Non Operating Income/Expenses (Net)	11,906	(6)	1,124
3.10	Write Back of Provision for Possible Loss	41,752	32,327	134,704
	E. Profit From Regular Activities (D+3.9+3.10)	130,400	202,757	370,208
3.11	Extraordinary Income/Expenses (Net)	(8,427)	-	2,119
	F. Profit Before Bonus and Taxes (E.+3.11)	121,973	202,757	372,327
3.12	Provision for Staff Bonus	11,088	18,432	33,848
3.13	Provision for Tax	33,266	55,298	91,598
	G. Net Profit/Loss (F-3.12-3.13)	77,619	129,027	246,881
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	12.05%	11.87%	11.75%
4.2	Non Performing Loan (NPL) to Total Loan	4.84%	0.96%	1.30%
4.3	Total Loan Loss Provision to Total NPL	99.71%	188.76%	177.97%
4.4	Cost of Funds	5.28%	4.24%	4.54%
4.5	Credit to Deposit Ratio (As per NRB directives)	78.68%	75.18%	74.58%
4.6	Base Rate	8.27%	6.98%	7.81%
5	Additional Information			
5.1	Average Yield	8.60%	7.44%	8.46%
5.2	Net Interest Spread	3.32%	3.20%	3.92%
5.3	Return on Equity (ROE)	9.93%	12.98%	15.52%
5.4	Return on Assets (ROA)	1.10%	1.41%	1.55%

Notes :

- Figures have been regrouped/ rearranged wherever necessary.
- Above figures may change subject to any instruction of statutory auditor and/or supervisory body.
- The financial results of this quarter indicate the intergrated results after the merger of Infrastructure Development Bank Ltd., Bank Ltd., Apex Development Bank Ltd, Supreme Development Bank Ltd and International Development Bank Ltd.