



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 4th Quarter (15.07.2009) of the F.Y 2065/66(2008/09)

Amount ' 000

S.N	Particulars	This Quarter Ending 15.07.2009	Previous Quarter Ending 13.04.2009	Corresponding Previous Year Quarter Ending 15.07.2008
1	Total Capital and Liabilities (1.1 to 1.7)	11,757,355	11,160,221	9,987,333
1.1	Paid up Capital	1,399,558	1,399,558	1,399,558
1.2	Reserve and Surplus	(304,300)	(422,942)	(714,475)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits(a+b)	9,136,916	8,504,110	7,320,236
	a.Domestic Currency	9,052,660	8,427,341	7,215,462
	b.Foreign Currency	84,256	76,769	104,774
1.6	Income Tax Liability	(9,731)	1,760	2,643
1.7	Other Liabilities	1,534,912	1,677,735	1,979,371
2	Total Assets (2.1 to 2.7)	11,757,355	11,160,221	9,987,333
2.1	Cash and Bank Balance	1,187,005	1,192,356	1,477,833
2.2	Money at call and Short Notice	186,402	217,196	154,406
2.3	Investments	1,672,124	1,786,077	1,989,780
2.4	Loans and Advances	7,183,681	6,717,897	5,281,051
2.5	Fixed Assets	344,294	336,136	221,290
2.6	Non Banking Assets	637,880	71,746	124,832
2.7	Other Assets	545,969	838,813	738,141
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	758,363	554,229	576,609
3.2	Interest Expense	352,060	245,937	278,724
	A. Net Interest Income (3.1 - 3.2)	406,303	308,292	297,885
3.3	Fees, Commission and Discount	55,455	41,166	34,235
3.4	Other Operating Income	76,173	62,560	75,763
3.5	Foreign Exchange Gain/Loss(Net)	20,314	16,101	18,467
	B. Total Operating Income (A+3.3+3.4+3.5)	558,245	428,119	426,350
3.6	Staff Expenses	90,044	64,382	76,072
3.7	Other Operating Expenses	94,011	64,555	95,931
	C. Operating Profit Before Provision (B-3.6-3.7)	374,190	299,182	254,347
3.8	Provision for Possible Losses	74,568	45,714	163,875
	D. Operating Profit (C-3.8)	299,622	253,468	90,472
3.9	Non Operating Income/Expenses(Net)	6,295	2,920	29,563
3.10	Write Back of Provision for Possible Loss	300,778	206,325	733,489
	E. Profit from Regular Activities (D+3.9+3.10)	606,695	462,713	853,524
3.11	Extraordinary Income/ Expenses(Net)	(36,202)	(54,577)	(222,019)
	F. Profit before Bonus and Taxes (E.+3.11)	570,493	408,136	631,505
3.12	Provision for Staff Bonus	51,863	37,103	57,410
3.13	Provision for Tax	108,009	79,500	75,340
	G. Net Profit/ Loss (F-3.12-3.13)	410,621	291,533	498,755
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	10.93%	12.51%	11.09%
4.2	Non Performing Loan (NPL) to total loan	2.74%	9.14%	16.42%
4.3	Total Loan Loss Provision to Total NPL	165.20%	117.78%	99.52%