



# NIDC CAPITAL MARKETS LTD.

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## Unaudited Financial Results (Quarterly)

As at Third Quarter (2066/12/31) of the Fiscal Year 2066/067

Rs. In '000

S/N	Particulars		This Quarter Ending	Previous Quarter Ending	Corresponding Quarter Previous Year
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>		<b>1,790,338</b>	<b>3,006,214</b>	<b>1,944,645</b>
1.1	Paid Up Capital	1	170,978	131,522	101,171
1.2	Reserve and Surplus	2	119,322	142,717	138,840
1.3	Debenture and Bond		-		
1.4	Borrowings	3	12,500	360,000	-
1.5	Deposits (a+b)		<b>1,271,640</b>	<b>1,166,159</b>	<b>988,671</b>
	(a) Domestic Currency	4	1,271,640	1,166,159	988,671
	(b) Foreign Currency		-		
1.6	Income Tax Liabilities	5	1,496	1,496	-
1.7	Other Liabilities	6	214,402	1,204,321	715,963
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>		<b>1,790,338</b>	<b>3,006,214</b>	<b>1,944,645</b>
2.1	Cash and Bank Balance	7	54,365	375,219	85,165
2.2	Money at call and short notice	8	482,114	1,519,887	566,735
2.3	Investments	9	224,901	52,401	261,938
2.4	Loan and Advances	10	960,550	994,052	911,975
2.5	Fixed Assets	24	47,204	47,833	49,270
2.6	Non Banking Assets (net of provision)	11	-	-	6,551
2.7	Other Assets	12	21,202	16,821	63,011
<b>3</b>	<b>Profit &amp; Loss Account</b>		<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Quarter Previous Year</b>
3.1	Interest Income	13	148,482	96,417	106,605
3.2	Interest Expenses	17	71,085	46,001	53,067
	<b>A. Net Interest Income (3.1 - 3.2)</b>		<b>77,396</b>	<b>50,416</b>	<b>53,538</b>
3.3	Fees, Commission and Discount	14	716	710	2,180
3.4	Other Operating Income	15	8,023	4,449	13,845
3.5	Foreign Exchange Gain/ Loss (Net)		-	-	
	<b>B. Total Operating Income (A + 3.3 + 3.4 + 3.5)</b>		<b>86,136</b>	<b>55,575</b>	<b>69,563</b>
3.6	Staff Expenses	18	8,179	5,352	7,396
3.7	Other Operating Expenses	19	13,431	9,594	10,205
	<b>C. Operating Profit Before Provision (B - 3.6 - 3.7)</b>		<b>64,526</b>	<b>40,629</b>	<b>51,962</b>
3.8	Provision for Possible Losses/ NBA	20	10,587	14,032	1,721
	<b>D. Operating Profit (C - 3.8)</b>		<b>53,939</b>	<b>26,598</b>	<b>50,241</b>
3.9	Non Operating Income/ Expenses (net)	16	7,287	5,414	6,870
3.10	Write back of provision for possible loss	21	4,566	4,566	13,300
	<b>E. Profit from regular activities (D + 3.9 + 3.10)</b>		<b>65,792</b>	<b>36,578</b>	<b>70,411</b>
3.11	Extraordinary Income/ Expenses (net)	23	4,034	4,034	1,500
	<b>F. Profit before Bonus and Taxes (E + 3.11)</b>		<b>69,827</b>	<b>40,612</b>	<b>71,911</b>
3.12	Provision for staff bonus		6,348	3,692	6,537
3.13	Provision for tax		19,044	11,076	20,593
	<b>G. Net Profit/ Loss (F - 3.12 - 3.13)</b>		<b>44,435</b>	<b>25,844</b>	<b>44,781</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 End of Corresponding Quarter Previous Year</b>
4.1	Capital Fund to RWA		25.37%	18.83%	17.58%
4.2	Non Performing Loan ( NPL) to Total Loan		4.65%	4.79%	3.99%
4.3	Total Loan Loss Provision to Total NPL		120.52%	119.90%	124.05%
4.4	Cost of Fund		9.25%	8.53%	