

# PRIME COMMERCIAL BANK LIMITED

Disclosures under BASEL II as at 31.03.2066

## 1. Capital Structure and Capital Adequacy

### ► Tier 1 capital and a breakdown of its components:

	Core Capital (Tier I)	Amount (Rs.)
a.	Paid up capital	700,000,000.00
b.	Calls in Advances	163,755,000.00
c.	Proposed Bonus Share	100,000,000.00
d.	Statutory General Reserve	34,143,817.48
e.	Retained Earnings	31,305,581.03
	<b>Sub-total</b>	<b>1,029,204,398.52</b>
	Less: Fictitious Assets	-
	<b>Total Core Capital (Tier I)</b>	<b>1,029,204,398.52</b>

### ► Tier 2 capital and a breakdown of its components:

	Supplementary Capital (Tier 2)	Amount (Rs.)
a.	General Loan Loss Provision	98,308,940.08
b.	Exchange Equalisation Reserve	-
	<b>Total Supplementary Capital (Tier II)</b>	<b>98,308,940.08</b>

### ► Detailed information about the Subordinated Term Debts with information on the outstanding amount, maturity, amount eligible to be reckoned as capital funds:

Nil

### ► Deductions from Capital

Nil

### ► Total Qualifying Capital

1,127,513,338.60

### ► Capital Adequacy Ratio

10.38%

### ► Summary of the Bank's internal approach to assess the adequacy of its capital to support current and future activities:

- Internal audit department regularly monitors the adequacy of the capital.
- The capital adequacy is also monitored by the management and Board of Directors on periodic basis.

### ► Summary of the terms, conditions and main features of all capital instruments , especially in case of subordinated term debts including hybrid capital instruments

Nil

## 2. Risk Exposures

### ► Risk weighted exposures for Credit Risk, Market Risk and Operational Risk

	Risk Weighted Exposure	Amount (Rs.)
a.	Risk weighted exposure for Credit Risk	10,383,905,643.60
b.	Risk weighted exposure for Operational Risk	448,886,820.71
c.	Risk weighted exposure for Market Risk	30,147,752.71
	<b>Total Risk Weighted Exposure</b>	<b>10,862,940,217.02</b>

### ► Risk weighted exposure under each of 11 categories of

	Credit Risk	Claim	RWE
1	Claims on Govt. and Central Bank	1,709,420,315.94	-
2	Claims on other Financial Entities	-	-
3	Claims on Banks	1,661,978,833.22	335,981,850.66
4	Claims on Corporate and Securities Firm	6,288,718,557.53	6,156,572,446.92
5	Claims on Regulatory Retail Portfolio	1,040,944,242.43	568,031,902.17
6	Claims secured by Residential Properties	840,552,572.39	504,331,543.43
7	Claims secured by Commercial Real State	-	-
8	Past due Claims	-	-
9	High Risk Claims	1,483,722,681.61	1,814,069,042.42
10	Other Assets	276,053,353.82	172,691,570.43
11	Off balance sheet items	1,969,107,048.12	832,039,787.57

► **Total risk weighted exposure calculation table:**

<b>Risk Weighted Exposure</b>	<b>Amount (Rs.)</b>
a. Risk weighted exposure for Credit Risk	10,383,905,643.60
b. Risk weighted exposure for Operational Risk	448,886,820.71
c. Risk weighted exposure for Market Risk	30,147,752.71
<b>Total Risk Weighted Exposure</b>	<b>10,862,940,217.02</b>

► **Amount of NPAs** Nil

► **NPA ratios** Nil

► **Movement of Non Performing Assets** Nil

► **Write off of Loans and Interest Suspense** Nil

► **Movements in Loan Loss Provisions and Interest Suspense**

**Loan Loss Provision**

<b>Particulars</b>	<b>Opening Balance</b>	<b>Closing Balance</b>	<b>Movement</b>
Pass Loan	51,559,710.00	98,308,940.08	90.67

**Interest Suspense**

<b>Particulars</b>	<b>Opening Balance</b>	<b>Closing Balance</b>	<b>Movement</b>
Interest Suspense	17,926.00	1,434,941.64	7,904.81

► **Details of additional Loan Loss provisions**

<b>Particulars</b>	<b>Opening Balance</b>	<b>Closing Balance</b>	<b>Additional LLP</b>
Pass Loan	51,559,710.00	98,308,940.08	46,749,230.08

► **Segregation of investment portfolio into Held for trading, Held to maturity and Available for sale category**

All investments are held to maturity.

**3. Risk Management Function**

► **Types of eligible credit risk mitigants used and the benefits availed under CRM**

<b>Eligible credit risk mitigants</b>	<b>Benefits taken under CRM (Rs.)</b>
Deposits with bank	100,516,110.61
Deposits with other BFI	17,640,000.00
Gold	640,928,147.67