

**PRIME COMMERCIAL BANK LIMITED**  
Disclosures under BASEL II as at 30.09.2066

1. **Capital Structure and Capital Adequacy**

- **Tier 1 Capital and a breakdown of its components:**

	<b>Core Capital (Tier I)</b>	<b>Amount (Rs.)</b>
a	Paid up Capital	1,000,000,000.00
b	Calls in Advances	163,755,000.00
c	Proposed Bonus Share	100,000,000.00
d	Statutory General Reserve	34,143,817.00
e	Retained Earnings	191,103,332.61
	<b>Sub- Total</b>	<b>1,489,002,149.61</b>
	Less : Fictitious Assets	-
	<b>Total Core Capital (Tier I)</b>	<b>1,489,002,149.61</b>

- **Tier 2 Capital and a breakdown of its components:**

	<b>Supplementary Capital (Tier 2)</b>	<b>Amount (Rs.)</b>
	General Loan Loss Provision	143,835,088.53
	Exchange Equalization Reserve	-
	<b>Total Supplementary Capital (Tier II)</b>	<b>143,835,088.53</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** 1,632,837,238.15
- **Capital Adequacy Ratio** 11.25%
- **Summary of the Bank's Internal Approach to assess the adequacy of its capital to support current and future activities:**
  - a. Internal Audit department regularly monitors the adequacy of the capital.
  - b. 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**

	<b>Risk Weighted Exposure</b>	<b>Amount (Rs.)</b>
a	Risk weighted exposure for Credit Risk	13,961,553,866.04
b	Risk weighted exposure for Operational Risk	515,024,980.78
c	Risk weighted exposure for Market Risk	35,599,110.27
	<b>Total Risk Weighted Exposure</b>	<b>14,512,177,957.09</b>

- **Risk Weighted Exposure under each of 11 categories**

	<b>Credit Risk</b>	<b>Claim</b>	<b>RWE</b>
1	Claims on Govt. and Central Bank	1,438,870,616.37	-
2	Claims on other Financial Entities	-	-
3	Claims on Banks	2,492,428,460.85	499,995,245.52
4	Claims on Corporate and Securities Firm	5,399,625,877.62	5,129,723,603.82
5	Claims on Regulatory Retail Portfolio	1,266,917,298.11	603,658,942.63
6	Claims Secured by Residential Properties	1,019,013,875.54	611,408,325.32
7	Claims Secured by Commercial Real Estate	2,807,080,085.73	2,807,080,085.73
8	Past due Claims	-	-
9	High Risk Claims	3,538,262,080.02	2,665,859,887.53
10	Other Assets	695,434,486.36	335,917,401.89
11	Off Balance Sheet Items	2,814,942,894.43	1,307,722,873.60

- **Total Risk weighted exposure calculation table:**

	<b>Risk Weighted Exposure</b>	<b>Amount (Rs.)</b>
a	Risk weighted exposure for Credit Risk	13,961,553,866.04
b	Risk weighted exposure for Operational Risk	515,024,980.78
c	Risk weighted exposure for Market Risk	35,599,110.27
	<b>Total Risk Weighted Exposure</b>	<b>14,512,177,957.09</b>

- **Amount of NPAs** Nil
- **NPA Ratios** Nil
- **Movement of Non Performing Assets** Nil
- **Write off of Loans and Interest Suspense** Nil
- **Movement in Loan Loss Provisions and Interest Suspense**

**Loan Loss Provisions**

<b>Particulars</b>	<b>Opening Balance</b>	<b>Closing Balance</b>	<b>Movement</b>
Pass Loan	122,402,120.98	143,835,088.53	17.51%

**Interest Suspense**

<b>Particulars</b>	<b>Opening Balance</b>	<b>Closing Balance</b>	<b>Movement</b>
Interest Suspense	8,470,701.26	7,388,393.76	-12.78%

**Details of additional Loan Loss Provisions**

<b>Particulars</b>	<b>Opening Balance</b>	<b>Closing Balance</b>	<b>Movement</b>
Pass Loan	122,402,120.98	143,835,088.53	21,432,967.55

- **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 banks	1,239,634,273.80
Gold	1,301,097,167.03