

PRIME COMMERCIAL BANK LIMITED

Unaudited Financial Report (Quarterly)

As at Second Quarter Ended 30/09/2064 of the Fiscal Year 2064/65

(Rs. In '000)

S.No	PARTICULARS	This Quarter Ending 30.9.2064	Previous Quarter Ending 30.06.2064	Corresponding Previous year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.9)	3,316,116.80	1,553,513.76	
1.1	Paid up Capital	700,000.00	700,000.00	
1.2	Reserves and Surplus	-	-	
1.3	Debentures and Bonds	-	-	
1.4	Borrowings	50,000.00	170,000.00	
1.5	Deposits (a+b)	2,547,150.48	674,889.04	
	a. Domestic Currency	2,538,411.44	674,177.25	
	b. Foreign Currency	8,739.04	711.79	
1.6	Bills Payable	9,178.89	79.46	
1.7	Income Tax Liability	-	-	
1.8	Other Liabilities	18,419.85	19,611.17	
1.9	Profit/ (Loss) for the quarter	(8,632.43)	(11,065.92)	
2	Total Assets (2.1 to 2.7)	3,316,116.80	1,553,513.76	
2.1	Cash and Bank Balance	303,916.61	229,116.39	
2.2	Money at Call and Short Notice	-	-	
2.3	Investments	130,000.00	170,000.00	
2.4	Net Loan and Advances	2,815,688.57	1,098,387.57	
2.5	Fixed Assets	39,865.61	35,539.97	
2.6	Non Banking Assets	-	-	
2.7	Other Assets	26,646.01	20,469.83	
3	Profit and Loss Account	This Quarter Ending 30.9.2064	Previous Quarter Ending 30.06.2064	Corresponding Previous year Quarter Ending
3.1	Interest Income Loan	44,781.14	6,237.61	
3.2	Interest Expenses	19,148.39	1,264.38	
	A. Net Interest Income (3.1-3.2)	25,632.75	4,973.23	
3.3	Fees, Commission and Discount	11,852.28	1,699.69	
3.4	Other Operating Income	79.65	19.90	
3.5	Foreign Exchange Gain/ (Loss) (Net)	715.36	2.52	
	B. Total Operating Income (A+3.3+3.4+3.5)	38,280.04	6,695.34	
3.6	Staff Expenses	9,535.79	3,354.83	
3.7	Other Operating Expenses	8,980.84	3,311.61	
	C. Operating Profit Before Provision (B -3.6-3.7)	19,763.42	28.90	
3.8	Provision for Possible Losses	28,395.84	11,094.82	
	D. Operating Profit/ (Loss) (C-3.8)	(8,632.43)	(11,065.92)	
3.9	Non Operating Income/(Expenses) (Net)	-	-	
3.10	Loan Loss Provision Written Back	-	-	
	E. Profit/(Loss) from Regular Activities (D+3.9+3.10)	(8,632.43)	(11,065.92)	
3.11	Extraordinary Income/(Expenses)	-	-	
	F. Profit/(Loss) before Bonus and Taxes (E+3.11)	(8,632.43)	(11,065.92)	
3.12	Provision for Staff Bonus	-	-	
3.13	Provision for Tax	-	-	
	G. Net Profit/ (Loss) (F-3.12-3.13)	(8,632.43)	(11,065.92)	
4	Ratios	This Quarter Ending 30.9.2064	Previous Quarter Ending 30.06.2064	Corresponding Previous year Quarter Ending
4.1	Capital Fund to RWA	23.51%	51.60%	-
4.2	Non Performing Loan (NPL) to Total Loan	-	-	-
4.3	Total Loan Loss Provision to NPL	-	-	-

Note: The previous quarter ending figure was for the period 07.06.2064 to 30.06.2064.

We provide 365 Days Banking/ 24 Hrs ATM/ Safe Deposit Locker/ Internet Banking/ SMS Banking.

Bira Complex, New Road, Kathmandu, Nepal, Tel :4233388; Fax :4233390; Swift : PCBLNPKA ; E-mail : info@pcbl.com.np
Website: www.primebank.com.np