

# PRIME COMMERCIAL BANK LIMITED

## Unaudited Financial Report (Quarterly)

As at Third Quarter Ended 30/12/2064 of the Fiscal Year 2064/65

(Rs. In '000)

S.No	PARTICULARS	This Quarter Ending 30.12.2064	Previous Quarter Ending 30.09.2064	Corresponding Previous year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.9)</b>	<b>4,738,313.89</b>	<b>3,316,116.80</b>	
1.1	Paid up Capital	700,000.00	700,000.00	
1.2	Reserves and Surplus	-	-	
1.3	Debentures and Bonds	-	-	
1.4	Borrowings	520,000.00	50,000.00	
1.5	Deposits (a+b)	3,465,398.12	2,547,150.48	
	a. Domestic Currency	3,455,388.25	2,538,411.44	
	b. Foreign Currency	10,009.87	8,739.04	
1.6	Bills Payable	129.30	9,178.89	
1.7	Income Tax Liability	-	-	
1.8	Other Liabilities	47,917.91	18,419.85	
1.9	Profit/ (Loss) for the quarter	4,868.56	(8,632.43)	
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>4,738,313.89</b>	<b>3,316,116.80</b>	
2.1	Cash and Bank Balance	269,586.71	303,916.61	
2.2	Money at Call and Short Notice	-	-	
2.3	Investments	439,503.16	130,000.00	
2.4	Net Loan and Advances	3,954,316.30	2,815,688.57	
2.5	Fixed Assets	42,244.11	39,865.61	
2.6	Non Banking Assets	-	-	
2.7	Other Assets	32,663.61	26,646.01	
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending 30.12.2064</b>	<b>Previous Quarter Ending 30.09.2064</b>	<b>Corresponding Previous year Quarter Ending</b>
3.1	Interest Income	114,654.87	44,781.14	
3.2	Interest Expenses	57,082.93	19,148.39	
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>57,571.94</b>	<b>25,632.75</b>	
3.3	Fees, Commission and Discount	2,623.74	11,852.28	
3.4	Other Operating Income	19,003.76	79.65	
3.5	Foreign Exchange Gain/ (Loss) (Net)	1,934.53	715.36	
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>81,133.97</b>	<b>38,280.04</b>	
3.6	Staff Expenses	15,588.35	9,535.79	
3.7	Other Operating Expenses	20,688.01	8,980.84	
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>44,857.61</b>	<b>19,763.42</b>	
3.8	Provision for Possible Losses	39,989.05	28,395.84	
	<b>D. Operating Profit/ (Loss) (C-3.8)</b>	<b>4,868.56</b>	<b>(8,632.43)</b>	
3.9	Non Operating Income/(Expenses) (Net)	-	-	
3.10	Loan Loss Provision Written Back	-	-	
	<b>E. Profit/(Loss) from Regular Activities (D+3.9+3.10)</b>	<b>4,868.56</b>	<b>(8,632.43)</b>	
3.11	Extraordinary Income/(Expenses)	-	-	
	<b>F. Profit/(Loss) before Bonus and Taxes (E+3.11)</b>	<b>4,868.56</b>	<b>(8,632.43)</b>	
3.12	Provision for Staff Bonus	-	-	
3.13	Provision for Tax	-	-	
	<b>G. Net Profit/ (Loss) (F-3.12-3.13)</b>	<b>4,868.56</b>	<b>(8,632.43)</b>	

4 Ratios	This Quarter Ending 30.12.2064	Previous Quarter Ending 30.09.2064	Corresponding Previous year Quarter Ending
4.1 Capital Fund to RWA	16.72%	23.51%	-
4.2 Non Performing Loan (NPL) to Total Loan	-	-	-
4.3 Total Loan Loss Provision to NPL	-	-	-

Note: Fees, commission & discount and Other operating income has been regrouped to comply with NRB directives.

The published figure is for the period 6 months and 19 days only.

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

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