

PRIME COMMERCIAL BANK LIMITED

Unaudited Financial Report (Quarterly)

As at Second Quarter Ended 29/09/2065 of the Fiscal Year 2065/66

(Rs. In '000)

S.N	PARTICULARS	This Quarter Ending 29.09.2065	Previous Quarter Ending 30.06.2065	Corresponding Previous year Quarter Ending 30.09.2064
1	Total Capital and Liabilities (1.1 to 1.9)	9,937,737.30	9,184,686.06	3,316,116.80
1.1	Paid up Capital *	836,455.00	700,000.00	700,000.00
1.2	Reserves and Surplus	28,007.11	28,007.11	-
1.3	Debentures and Bonds	-	-	-
1.4	Borrowings	575,160.90	655,543.20	50,000.00
1.5	Deposits (a+b)	8,374,561.59	7,598,224.23	2,547,150.48
	a. Domestic Currency	7,980,344.15	7,192,091.40	2,538,411.44
	b. Foreign Currency	394,217.44	406,132.82	8,739.04
1.6	Bills Payable	1,623.54	1,804.67	9,178.89
1.7	Income Tax Liability	25,654.21	13,932.21	-
1.8	Other Liabilities	41,049.77	159,300.77	18,419.85
1.9	Profit/ (Loss) for the quarter	55,225.20	27,873.86	(8,632.43)
2	Total Assets (2.1 to 2.7)	9,937,737.30	9,184,686.06	3,316,116.80
2.1	Cash and Bank Balance	1,026,025.58	1,064,278.08	303,916.61
2.2	Money at Call and Short Notice	150,000.00	250,000.00	-
2.3	Investments	780,559.73	665,215.37	130,000.00
2.4	Net Loan and Advances	7,791,483.29	6,911,792.62	2,815,688.57
2.5	Fixed Assets	63,878.00	55,284.33	39,865.61
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	125,790.70	238,115.66	26,646.01
3	Profit and Loss Account	This Quarter Ending 29.09.2065	Previous Quarter Ending 30.06.2065	Corresponding Previous year Quarter Ending 30.09.2064
3.1	Interest Income	335,228.28	155,333.99	44,781.14
3.2	Interest Expenses	227,974.50	101,191.70	19,148.39
	A. Net Interest Income (3.1-3.2)	107,253.78	54,142.29	25,632.75
3.3	Fees, Commission and Discount	8,997.08	4,510.75	11,852.28
3.4	Other Operating Income	31,525.44	16,098.65	79.65
3.5	Foreign Exchange Gain/ (Loss) (Net)	5,958.77	2,726.85	715.36
	B. Total Operating Income (A+3.3+3.4+3.5)	153,735.08	77,478.55	38,280.04
3.6	Staff Expenses	16,372.45	7,662.35	9,535.79
3.7	Other Operating Expenses	23,334.60	7,998.68	8,980.84
	C. Operating Profit Before Provision (B-3.6-3.7)	114,028.03	61,817.52	19,763.42
3.8	Provision for Possible Losses	27,245.58	18,015.73	28,395.84
	D. Operating Profit/ (Loss) (C-3.8)	86,782.45	43,801.79	(8,632.43)
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)	86,782.45	43,801.79	(8,632.43)
3.11	Extraordinary Income/(Expenses)	-	-	-
	F. Profit/(Loss) before Bonus and Taxes (E+3.11)	86,782.45	43,801.79	(8,632.43)
3.12	Provision for Staff Bonus	7,889.31	3,981.98	-
3.13	Provision for Tax	23,667.94	11,945.94	-
	G. Net Profit/ (Loss) (F-3.12-3.13)	55,225.20	27,873.86	(8,632.43)
4	Ratios	This Quarter Ending 29.09.2065	Previous Quarter Ending 30.06.2065	Corresponding Previous year Quarter Ending 30.09.2064
4.1	Capital Fund to RWA	**10.75%	**10.33%	23.51%
4.2	Non Performing Loan (NPL) to Total Loan	Nil	Nil	Nil
4.3	Total Loan Loss Provision to NPL	Nil	Nil	Nil

* Paid up capital includes Calls in Advances

** Computed as per BASEL II - Capital Adequacy Framework