

PRIME COMMERCIAL BANK LIMITED

Unaudited Financial Report (Quarterly)

As at Third Quarter Ended 31/12/2065 of the Fiscal Year 2065/66

(Rs. In '000)

S.N	PARTICULARS	This Quarter Ending 31.12.2065	Previous Quarter Ending 29.09.2065 *	Corresponding Previous year Quarter Ending 30.12.2064
1	Total Capital and Liabilities (1.1 to 1.9)	10,984,614.80	9,947,609.38	4,738,313.89
	1.1 Paid up Capital **	863,155.00	836,455.00	700,000.00
	1.2 Reserves and Surplus	28,007.11	28,007.11	-
	1.3 Debentures and Bonds	-	-	-
	1.4 Borrowings	575,835.90	575,160.90	520,000.00
	1.5 Deposits (a+b)	9,280,870.39	8,384,802.08	3,465,398.12
	a. Domestic Currency	8,903,289.04	7,990,584.64	3,455,388.25
	b. Foreign Currency	377,581.35	394,217.44	10,009.87
	1.6 Bills Payable	3,929.47	1,623.54	129.30
	1.7 Income Tax Liability	39,871.92	23,626.48	-
	1.8 Other Liabilities	99,910.52	42,805.81	47,917.91
	1.9 Profit/ (Loss) for the quarter	93,034.49	55,128.46	4,868.56
2	Total Assets (2.1 to 2.7)	10,984,614.80	9,947,609.38	4,738,313.89
	2.1 Cash and Bank Balance	588,474.30	1,023,525.58	269,586.71
	2.2 Money at Call and Short Notice	480,000.00	150,000.00	-
	2.3 Investments	645,845.41	780,559.73	439,503.16
	2.4 Net Loan and Advances	9,061,876.67	7,801,723.78	3,954,316.30

	2.5 Fixed Assets	59,814.26	59,056.24	42,244.11
	2.6 Non Banking Assets	-	-	-
	2.7 Other Assets	148,604.16	132,744.05	32,663.61
3	Profit and Loss Account	This Quarter Ending 31.12.2065	Previous Quarter Ending 29.09.2065 *	Corresponding Previous year Quarter Ending 30.12.2064
	3.1 Interest Income	554,005.46	335,228.26	114,654.87
	3.2 Interest Expenses	378,713.36	227,974.50	57,082.93
	A. Net Interest Income (3.1-3.2)	175,292.10	107,253.76	57,571.94
	3.3 Fees, Commission and Discount	15,692.63	9,238.64	2,623.74
	3.4 Other Operating Income	53,148.48	31,283.89	19,003.76
	3.5 Foreign Exchange Gain/ (Loss) (Net)	8,589.38	5,958.77	1,934.53
	B. Total Operating Income (A+3.3+3.4+3.5)	252,722.59	153,735.06	81,133.97
	3.6 Staff Expenses	25,342.68	16,406.55	15,588.35
	3.7 Other Operating Expenses	40,963.32	23,452.50	20,688.01
	C. Operating Profit Before Provision (B-3.6-3.7)	186,416.59	113,876.01	44,857.61
	3.8 Provision for Possible Losses	40,219.54	27,245.58	39,989.05
	D. Operating Profit/ (Loss) (C-3.8)	146,197.05	86,630.43	4,868.56
	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)	146,197.05	86,630.43	4,868.56
	3.11 Extraordinary Income/(Expenses)	-	-	-
	F. Profit/(Loss) before Bonus and Taxes (E+3.11)	146,197.05	86,630.43	4,868.56

	3.12 Provision for Staff Bonus	13,290.64	7,875.49	-
	3.13 Provision for Tax	39,871.92	23,626.48	-
	G. Net Profit/ (Loss) (F-3.12-3.13)	93,034.49	55,128.46	4,868.56

		This Quarter Ending 31.12.2065	Previous Quarter Ending 29.09.2065 *	Corresponding Previous year Quarter Ending 30.12.2064
4	Ratios			
	4.1 Capital Fund to RWA	***10.13%	***10.73%	16.72%
	4.2 Non Performing Loan (NPL) to Total Loan	Nil	Nil	Nil
	4.3 Total Loan Loss Provision to NPL	Nil	Nil	Nil

* Previous quarter ending 29.09.2065 is interim audited figure.

** Paid up capital includes Calls in Advances.

*** Computed as per BASEL II - Capital Adequacy Framework.

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