



PRIME COMMERCIAL
BANK LTD.
 प्राइम कमर्सियल बैंक लिमिटेड

Sharing Dreams Changing Lives

Unaudited Financial Results (Quarterly)

As at Fourth Quarter Ended 31/03/2066 of the Fiscal Year 2065/66

(Rs. In '000)

S.N	PARTICULARS	This Quarter Ending 31.03.2066	Previous Quarter Ending 31.12.2065	Corresponding Previous year Quarter Ending 31.03.2065(Audited)
1	Total Capital and Liabilities (1.1 to 1.9)	13,517,491.30	10,984,614.80	6,388,496.98
1.1	Paid up Capital *	863,755.00	863,155.00	700,000.00
1.2	Reserves and Surplus	28,007.11	28,007.11	28,007.11
1.3	Debentures and Bonds	-	-	-
1.4	Borrowings	539,363.52	575,835.90	265,502.50
1.5	Deposits (a+b)	11,779,989.18	9,280,870.39	5,275,648.82
a.	Domestic Currency	10,887,442.72	8,903,289.04	5,264,395.55
b.	Foreign Currency	892,546.45	377,581.35	11,253.28
1.6	Bills Payable	9,768.33	3,929.47	752.87
1.7	Income Tax Liability	60,761.55	39,871.92	-
1.8	Other Liabilities	94,069.66	99,910.52	118,585.68
1.9	Profit/ (Loss) for the quarter	141,776.94	93,034.49	-
2	Total Assets (2.1 to 2.7)	13,517,491.30	10,984,614.80	6,388,496.98
2.1	Cash and Bank Balance	1,379,326.12	588,474.30	298,267.06
2.2	Money at Call and Short Notice	-	480,000.00	450,000.00
2.3	Investments	2,097,042.05	645,845.41	378,563.10
2.4	Net Loan and Advances	9,732,585.07	9,061,876.67	5,104,411.25
2.5	Fixed Assets	108,064.30	59,814.26	40,333.29
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	200,473.76	148,604.16	116,922.28
3	Profit and Loss Account	This Quarter Ending 31.03.2066	Previous Quarter Ending 31.12.2065	Corresponding Previous year Quarter Ending 31.03.2065(Audited)
3.1	Interest Income	822,684.44	554,005.46	224,529.96
3.2	Interest Expenses	564,654.55	378,713.36	121,364.55
	A. Net Interest Income (3.1-3.2)	258,029.89	175,292.10	103,165.41
3.3	Fees, Commission and Discount	21,869.13	15,692.63	5,209.12
3.4	Other Operating Income	81,436.67	53,148.48	35,908.52
3.5	Foreign Exchange Gain/ (Loss) (Net)	10,954.63	8,589.38	3,402.57
	B. Total Operating Income (A+3.3+3.4+3.5)	372,290.32	252,722.59	147,685.62
3.6	Staff Expenses	34,319.83	25,342.68	21,953.97
3.7	Other Operating Expenses	68,428.92	40,963.32	29,197.02
	C. Operating Profit Before Provision (B-3.6-3.7)	269,541.57	186,416.59	96,534.63
3.8	Provision for Possible Losses	46,749.23	40,219.54	51,559.71
	D. Operating Profit/ (Loss) (C-3.8)	222,792.34	146,197.05	44,974.92
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)	222,792.34	146,197.05	44,974.92
3.11	Extraordinary Income/(Expenses)	-	-	-
	F. Profit/(Loss) before Bonus and Taxes (E+3.11)	222,792.34	146,197.05	44,974.92
3.12	Provision for Staff Bonus	20,253.85	13,290.64	4,088.63
3.13	Provision for Tax	60,761.55	39,871.92	12,879.18
	G. Net Profit/ (Loss) (F-3.12-3.13)	141,776.94	93,034.49	28,007.11
4	Ratios	This Quarter Ending 31.03.2066	Previous Quarter Ending 31.12.2065	Corresponding Previous year Quarter Ending 31.03.2065(Audited)
4.1	Capital Fund to RWA	**10.35%	**10.13%	13.26%
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.

Note:

The above unaudited financial statement is subject to change upon otherwise instruction from the statutory auditor and regulatory body.

CORPORATE OFFICE : Bira Complex, New Road, Kathmandu, Tel : 4233388;
 Fax : 4233390, E-mail : info@pcbl.com.np

BRANCHES

• New Baneshwor 01-4785260/205 • Balaju, 01-4354181 • Patan 01-5004037/8 •
 Bharatpur 056-533240/41 • Dharan 025-533049/50 • Pokhara 061-531968 • Jiri 993490843/2

Swift : PCBLNPKA

Website: www.primebank.com.np