

Prime Commercial Bank Ltd.
Unaudited Financial Results (Quarterly)
As at 1st Quarter (31/06/2066) of the Fiscal Year 2065/66

S. No.	Particulars	This Quarter Ending on 31.06.2066	Previous Quarter Ending 31.03.2066	Corresponding Previous Year Quarter Ending 30.06.2065
1	Total Capital and Liabilities (1.1 to 1.7)	15,695,635.74	13,517,491.30	9,184,686.06
1.1	Paid up Capital*	1,163,755.00	863,755.00	700,000.00
1.2	Reserve and Surplus**	165,466.51	28,007.11	28,007.11
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	850,000.00	539,363.52	655,543.20
1.5	Deposits (a+b)	13,201,619.06	11,779,989.17	7,598,224.22
	a. Domestic Currency	12,334,489.35	10,887,442.72	7,192,091.40
	b. Foreign Currency	867,129.71	892,546.45	406,132.82
1.6	Bills Payable	8,579.88	9,768.33	1,804.67
1.7	Income Tax Liability	25,649.64	60,761.55	13,932.21
1.8	Other Liabilities***	220,716.50	94,069.68	159,300.79
1.9	Profit/ (Loss) for the quarter	59,849.15	141,776.94	27,873.86
2	Total Assets (2.1 to 2.7)	15,695,635.74	13,517,491.30	9,184,686.06
2.1	Cash and Bank Balance	1,514,839.54	1,379,326.12	1,064,278.08
2.1	Money at Call and Short Notice	240,000.00	-	250,000.00
2.3	Investments	1,543,129.27	2,097,042.05	665,215.37
2.4	Net Loans and Advances	12,108,270.88	9,732,585.07	6,911,792.62
2.5	Fixed Assets	109,669.89	108,064.30	55,284.33
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	179,726.16	200,473.76	238,115.66
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	326,902.83	822,684.44	155,333.99
3.2	Interest Expense	223,813.08	564,654.55	101,191.70
	A. Net Interest Income (3.1 - 3.2)	103,089.75	258,029.89	54,142.29
3.3	Fees, Commission and Discount	3,726.73	21,869.13	4,510.75
3.4	Other Operating Income	34,623.79	81,436.67	16,098.65
3.5	Foreign Exchange Gain/Loss (Net)	8,002.73	10,954.63	2,726.85
	B. Total Operating Income (A+3.3+3.4+3.5)	149,443.00	372,290.32	77,478.54
3.6	Staff Expenses	11,501.96	34,319.83	7,662.35
3.7	Other Operating Expenses	19,792.42	68,428.92	7,998.68
	C. Operating Profit Before Provision (B -3.6 - 3.7)	118,148.62	269,541.57	61,817.51
3.8	Provision for Possible Losses	24,099.95	46,749.23	18,015.73
	D. Operating Profit (C -3.8)	94,048.67	222,792.34	43,801.78
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	94,048.67	222,792.34	43,801.78
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E +3.11)	94,048.67	222,792.34	43,801.78
3.12	Provision for Staff Bonus	8,549.88	20,253.85	3,981.98
3.13	Provision for Tax	25,649.64	60,761.55	11,945.94
	G. Net Profit/Loss (F - 3.12 - 3.13)	59,849.15	141,776.94	27,873.86
4	Ratios	At the End of Previous Quarter		At the End of Previous Year Corresponding Quarter
4.1	Capital Fund to RWA	12.18%	10.35%	10.33%
4.2	Non Performing Loan (NPL) to Total Loan	Nil	Nil	Nil
4.3	Total Loan Loss Provision to Total NPL	Nil	Nil	Nil

* Paid up capital includes Calls in Advances

Note:

The above figures are subject to change upon otherwise instructions from statutory auditors and regulatory authorities.

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Jiri 993490843/2
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