

PRIME COMMERCIAL BANK LIMITED

Unaudited Financial Report (Quarterly)

As at Fourth Quarter Ended 31/03/2065 of the Fiscal Year 2064/65

(Rs. in '000)

S.No	PARTICULARS	This Quarter Ending 31.03.2065	Previous Quarter Ending 30.12.2064	Corresponding Previous year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.9)	6,393,850.30	4,738,313.89	
1.1	Paid up Capital	700,000.00	700,000.00	
1.2	Reserves and Surplus	30,042.39	4,868.56	
1.3	Debentures and Bonds	-	-	
1.4	Borrowings	265,502.50	520,000.00	
1.5	Deposits (a+b)	5,270,053.27	3,465,398.12	
	a. Domestic Currency	5,258,800.00	3,455,388.25	
	b. Foreign Currency	11,253.27	10,009.87	
1.6	Bills Payable	752.87	129.30	
1.7	Income Tax Liability	10,915.45	-	
1.8	Other Liabilities	116,583.82	47,917.91	
2	Total Assets (2.1 to 2.7)	6,393,850.30	4,738,313.89	
2.1	Cash and Bank Balance	298,267.07	269,586.71	
2.2	Money at Call and Short Notice	467,500.00	-	
2.3	Investments	361,063.10	439,503.16	
2.4	Net Loan and Advances	5,098,871.65	3,954,316.30	
2.5	Fixed Assets	45,163.57	42,244.11	
2.6	Non Banking Assets	-	-	
2.7	Other Assets	122,984.91	32,663.61	
3	Profit and Loss Account	This Quarter Ending 31.03.2065	Previous Quarter Ending 30.12.2064	Corresponding Previous year Quarter Ending
3.1	Interest Income	224,529.96	114,654.87	
3.2	Interest Expenses	121,364.55	57,082.93	
	A. Net Interest Income (3.1-3.2)	103,165.41	57,571.94	
3.3	Fees, Commission and Discount	5,209.12	2,623.74	
3.4	Other Operating Income	35,908.52	19,003.76	
3.5	Foreign Exchange Gain/ (Loss) (Net)	3,402.57	1,934.53	
	B. Total Operating Income (A+3.3+3.4+3.5)	147,685.62	81,133.97	
3.6	Staff Expenses	21,953.97	15,588.35	
3.7	Other Operating Expenses	29,174.27	20,688.01	
	C. Operating Profit Before Provision (B-3.6-3.7)	96,557.38	44,857.61	
3.8	Provision for Possible Losses	51,503.75	39,989.05	
	D. Operating Profit/ (Loss) (C-3.8)	45,053.63	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)	45,053.63	4,868.56	
3.11	Extraordinary Income/(Expenses)	-	-	
	F. Profit/(Loss) before Bonus and Taxes (E+3.11)	45,053.63	4,868.56	
3.12	Provision for Staff Bonus	4,095.78	-	
3.13	Provision for Tax	10,915.45	-	
	G. Net Profit/ (Loss) (F-3.12-3.13)	30,042.40	4,868.56	
4	Ratios	This Quarter Ending 31.03.2065	Previous Quarter Ending 30.12.2064	Corresponding Previous year Quarter Ending
4.1	Capital Fund to RWA	13.28%	16.72%	-
4.2	Non Performing Loan (NPL) to Total Loan	-	-	-
4.3	Total Loan Loss Provision to NPL	-	-	-

The published figure is for the period 9 months and 24 days only.