

PRIME COMMERCIAL BANK LIMITED

Disclosures under BASEL II as at 31.12.2065

1 Tier 1 capital and a breakdown of its components:

Amount (Rs.)

a.	Paid up capital	700,000,000.00
b.	Calls in Advances	163,155,000.00
c.	Statutory General Reserve	5,601,422.00
d.	Retained Earnings	22,399,157.83
e.	Un-audited Current Year Cumulative Profit	93,034,489.59
	Sub-total	984,190,069.42
	Less: Fictitious Assets	3,165,713.00
	Total Core Capital (Tier I)	981,024,356.42

2 Tier 2 capital and a breakdown of its components:

a.	General Loan Loss Provision	91,779,251.04
b.	Exchange Equalisation Reserve	6,532.00
	Total Supplementary Capital (Tier II)	91,785,783.04

3 Detailed information about the Subordinated Term Debts with information on the outstanding amount, maturity, amount eligible to be reckoned as capital funds:

Nil

4 Deductions from Capital

a.	Fictitious Assets	3,165,713.00
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5 Total Qualifying Capital

1,072,810,139.46

6 Capital Adequacy Ratio

10.13%

7 Risk weighted exposures for Credit Risk, Market Risk and Operational Risk

a.	Risk weighted exposure for Credit Risk	10,195,719,259.14
b.	Risk weighted exposure for Operational Risk	346,710,511.48
c.	Risk weighted exposure for Market Risk	42,934,642.35
	Total Risk Weighted Exposure	10,585,364,412.96

8 Risk weighted exposure under each of 11 categories of

	Credit Risk	Claim	RWE
1	Claims on Govt. and Central Bank	218,417,742.68	-
2	Claims on other Financial Entities	-	-
3	Claims on Banks	1,255,160,350.55	254,687,956.41
4	Claims on Corporate and Securities Firm	5,545,306,717.89	5,365,931,183.87
5	Claims on Regulatory Retail Portfolio	833,813,948.67	534,948,539.63
6	Claims secured by Residential Properties	770,657,904.39	462,394,742.63
7	Claims secured by Commercial Real State	-	-

8	Past due Claims	-	-
9	High Risk Claims	1,872,091,203.04	2,645,738,554.56
10	Other Assets	230,458,869.92	188,390,238.76
11	Off balance sheet items	1,936,325,411.23	743,628,043.28

9 Amount of NPAs Nil

10 NPA ratios Nil

11 Movement of Non Performing Assets Nil

12 Write off of Loans and Interest Suspense Nil

13 Movements in Loan Loss Provisions and Interest Suspense

Loan Loss Provision

Particulars	Opening Balance	Closing Balance	Movement
Pass Loan	78,609,857.66	91,779,251.04	16.75

Interest Suspense

Particulars	Opening Balance	Closing Balance	Movement
Interest Suspense	723,007.51	2,004,804.69	177.29

14 Details of additional Loan Loss provisions

Particulars	Opening Balance	Closing Balance	Additional LLP
Pass Loan	78,609,857.66	91,779,251.04	13,169,393.38

15 Segregation of investment portfolio into Held for trading, Held to maturity and Available for sale category

All investments are held to maturity.

16 Summary of the terms, conditions and main features of all capital instruments , especially in case of subordinated term debts including hybrid capital instruments

Nil