

PRIME COMMERCIAL BANK LIMITED
Disclosures under BASEL II as at 30.09.2066

1. **Capital Structure and Capital Adequacy**

- **Tier 1 Capital and a breakdown of its components:**

	Core Capital (Tier I)	Amount (Rs.)
a	Paid up Capital	1,000,000,000.00
b	Calls in Advances	163,755,000.00
c	Proposed Bonus Share	100,000,000.00
d	Statutory General Reserve	34,143,817.00
e	Retained Earnings	191,103,332.61
	Sub- Total	1,489,002,149.61
	Less : Fictitious Assets	-
	Total Core Capital (Tier I)	1,489,002,149.61

- **Tier 2 Capital and a breakdown of its components:**

	Supplementary Capital (Tier 2)	Amount (Rs.)
	General Loan Loss Provision	143,835,088.53
	Exchange Equalization Reserve	-
	Total Supplementary Capital (Tier II)	143,835,088.53

- **Detailed information about the Subordinated Term Debts with information on the outstanding amount, maturity, amount eligible to be reckoned as capital funds:** Nil
- **Deductions from Capital** Nil
- **Total Qualifying Capital** 1,632,837,238.15
- **Capital Adequacy Ratio** 11.25%
- **Summary of the Bank's Internal Approach to assess the adequacy of its capital to support current and future activities:**
 - Internal Audit department regularly monitors the adequacy of the capital.
 - The capital adequacy is also monitored by the management and Board of Directors on periodic basis.
- **Summary of the terms, conditions and main features of all capital instruments, especially in case of subordinated term debts including hybrid capital instruments** Nil

2. **Risk Exposures**

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

	Risk Weighted Exposure	Amount (Rs.)
a	Risk weighted exposure for Credit Risk	13,961,553,866.04
b	Risk weighted exposure for Operational Risk	515,024,980.78
c	Risk weighted exposure for Market Risk	35,599,110.27
	Total Risk Weighted Exposure	14,512,177,957.09

- **Risk Weighted Exposure under each of 11 categories**

	Credit Risk	Claim	RWE
1	Claims on Govt. and Central Bank	1,438,870,616.37	-
2	Claims on other Financial Entities	-	-
3	Claims on Banks	2,492,428,460.85	499,995,245.52
4	Claims on Corporate and Securities Firm	5,399,625,877.62	5,129,723,603.82
5	Claims on Regulatory Retail Portfolio	1,266,917,298.11	603,658,942.63
6	Claims Secured by Residential Properties	1,019,013,875.54	611,408,325.32
7	Claims Secured by Commercial Real Estate	2,807,080,085.73	2,807,080,085.73
8	Past due Claims	-	-
9	High Risk Claims	3,538,262,080.02	2,665,859,887.53
10	Other Assets	695,434,486.36	335,917,401.89
11	Off Balance Sheet Items	2,814,942,894.43	1,307,722,873.60

- **Total Risk weighted exposure calculation table:**

	Risk Weighted Exposure	Amount (Rs.)
a	Risk weighted exposure for Credit Risk	13,961,553,866.04
b	Risk weighted exposure for Operational Risk	515,024,980.78
c	Risk weighted exposure for Market Risk	35,599,110.27
	Total Risk Weighted Exposure	14,512,177,957.09

- **Amount of NPAs** Nil
- **NPA Ratios** Nil
- **Movement of Non Performing Assets** Nil
- **Write off of Loans and Interest Suspense** Nil
- **Movement in Loan Loss Provisions and Interest Suspense**

Loan Loss Provisions

Particulars	Opening Balance	Closing Balance	Movement
Pass Loan	122,402,120.98	143,835,088.53	17.51%

Interest Suspense

Particulars	Opening Balance	Closing Balance	Movement
Interest Suspense	8,470,701.26	7,388,393.76	-12.78%

Details of additional Loan Loss Provisions

Particulars	Opening Balance	Closing Balance	Movement
Pass Loan	122,402,120.98	143,835,088.53	21,432,967.55

- **Segregation of investment portfolio into Held for Trading, Held to Maturity and Available for Sale Category**

All investments are held to maturity.

3. Risk Management Function

Types of eligible credit risk mitigants used and the benefits availed under CRM

Eligible Credit Risk Mitigants	Benefits taken under CRM (Rs.)
Deposits with banks	1,239,634,273.80
Gold	1,301,097,167.03