

**PRIME COMMERCIAL BANK LIMITED**  
Disclosures under BASEL II as at 31.06.2066

1. **Capital Structure and Capital Adequacy**

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

	<b>Core Capital (Tier I)</b>	<b>Amount (Rs.)</b>
a	Paid up Capital	1,000,000,000.00
b	Calls in Advances	163,755,000.00
c	Proposed Bonus Share	-
d	Statutory General Reserve	5,601,422.00
e	Retained Earnings	305,259,905.74
	<b>Sub- Total</b>	<b>1,474,616,327.74</b>
	Less : Fictitious Assets	-
	<b>Total Core Capital (Tier I)</b>	<b>1,474,616,327.74</b>

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

	<b>Supplementary Capital (Tier 2)</b>	<b>Amount (Rs.)</b>
	General Loan Loss Provision	122,402,120.98
	Exchange Equalization Reserve	-
	<b>Total Supplementary Capital (Tier II)</b>	<b>122,402,120.98</b>

- **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** **1,597,018,448.72**
- **Capital Adequacy Ratio** 12.18%
- **Summary of the Bank's Internal Approach to assess the adequacy of its capital to support current and future activities:**
  - a. Internal Audit department regularly monitors the adequacy of the capital.
  - b. 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**

	<b>Risk Weighted Exposure</b>	<b>Amount (Rs.)</b>
a	Risk weighted exposure for Credit Risk	12,672,663,441.39
b	Risk weighted exposure for Operational Risk	400,720,842.07
c	Risk weighted exposure for Market Risk	33,413,216.33
	<b>Total Risk Weighted Exposure</b>	<b>13,106,797,499.79</b>

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

	<b>Credit Risk</b>	<b>Claim</b>	<b>RWE</b>
1	Claims on Govt. and Central Bank	1,046,252,214.46	-
2	Claims on other Financial Entities	-	-
3	Claims on Banks	2,116,220,240.94	428,901,839.23
4	Claims on Corporate and Securities Firm	7,516,090,832.82	6,951,478,736.68
5	Claims on Regulatory Retail Portfolio	1,065,799,016.76	592,696,614.21
6	Claims Secured by Residential Properties	914,728,980.09	548,837,388.05
7	Claims Secured by Commercial Real Estate	-	-
8	Past due Claims	-	-
9	High Risk Claims	2,553,882,217.68	2,819,292,506.52
10	Other Assets	368,078,240.17	283,018,266.11
11	Off Balance Sheet Items	2,387,873,358.93	1,048,250,590.58

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

	<b>Risk Weighted Exposure</b>	<b>Amount (Rs.)</b>
a	Risk weighted exposure for Credit Risk	12,672,663,441.39
b	Risk weighted exposure for Operational Risk	400,720,842.07
c	Risk weighted exposure for Market Risk	33,413,216.33
	<b>Total Risk Weighted Exposure</b>	<b>13,106,797,499.79</b>

- **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**

<b>Particulars</b>	<b>Opening Balance</b>	<b>Closing Balance</b>	<b>Movement</b>
Pass Loan	98,308,940.08	122,402,120.98	24.51%

**Interest Suspense**

<b>Particulars</b>	<b>Opening Balance</b>	<b>Closing Balance</b>	<b>Movement</b>
Interest Suspense	1,434,941.64	8,470,701.26	490.32

**Details of additional Loan Loss Provisions**

<b>Particulars</b>	<b>Opening Balance</b>	<b>Closing Balance</b>	<b>Movement</b>
Pass Loan	98,308,940.08	122,402,120.98	24,093,180.90

- **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

<b>Eligible Credit Risk Mitigants</b>	<b>Benefits taken under CRM (Rs.)</b>
Deposits with banks	460,864,096.14
Deposits with other BFI	13,900,609.89
Gold	1,119,345,880.67