

PRIME COMMERCIAL BANK LIMITED

Unaudited Financial Report (Quarterly)

As at First Quarter Ended 30/06/2065 of the Fiscal Year 2065/66

Rs. In '000

S.No	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.9)	9,184,686.07	6,388,496.98	1,553,513.76
1.1	Paid up Capital	700,000.00	700,000.00	700,000.00
1.2	Reserves and Surplus	28,007.11	28,007.11	
1.3	Debentures and Bonds	-	-	-
1.4	Borrowings	655,543.20	265,502.50	170,000.00
1.5	Deposits (a+b)	7,598,224.23	5,275,648.82	674,889.04
	a. Domestic Currency	7,192,091.40	5,264,395.55	674,177.25
	b. Foreign Currency	406,132.82	11,253.28	711.79
1.6	Bills Payable	1,804.68	752.87	79.46
1.7	Income Tax Liability	1,986.27		-
1.8	Other Liabilities	155,318.79	118,585.68	19,611.17
1.9	Profit/ (Loss) for the Quarter	43,801.79	-	(11,065.91)
2	Total Assets (2.1 to 2.7)	9,184,686.07	6,388,496.98	1,553,513.76
2.1	Cash and Bank Balance	1,064,278.08	298,267.06	229,116.39
2.2	Money at Call and Short Notice	250,000.00	450,000.00	-
2.3	Investments	665,215.38	378,563.10	170,000.00
2.4	Net Loan and Advances	6,911,792.62	5,104,411.25	1,098,387.57
2.5	Fixed Assets	55,284.33	40,333.29	35,539.97
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	238,115.66	116,922.28	20,469.83
3	Profit and Loss Account	Upto this Quarter	Upto Previous Quarter	Upto Corresponding Previous Year
3.1	Interest Income	155,333.99	224,529.96	6,237.62
3.2	Interest Expenses	101,191.70	121,364.55	1,264.38
	A. Net Interest Income (3.1-3.2)	54,142.29	103,165.41	4,973.24
3.3	Fees, Commission and Discount	4,510.75	5,209.12	1,699.69
3.4	Other Operating Income	16,098.65	35,908.52	19.90
3.5	Foreign Exchange Gain/ (Loss) (Net)	2,726.85	3,402.57	2.52
	B. Total Operating Income (A+3.3+3.4+3.5)	77,478.55	147,685.62	6,695.35
3.6	Staff Expenses	7,662.35	21,953.97	3,354.83
3.7	Other Operating Expenses	7,998.68	29,197.02	3,311.61
	C. Operating Profit Before Provision (B -3.6-3.7)	61,817.52	96,534.63	28.91
3.8	Provision for Possible Losses	18,015.73	51,559.71	11,094.82
	D. Operating Profit/ (Loss) (C-3.8)	43,801.79	44,974.92	(11,065.91)
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)	43,801.79	44,974.92	(11,065.91)
3.11	Extraordinary Income/(Expenses)	-	-	-
	F. Profit/(Loss) before Bonus and Taxes (E+3.11)	43,801.79	44,974.92	(11,065.91)
3.12	Provision for Staff Bonus	-	4,088.63	-
3.13	Provision for Tax	-	12,879.18	-
	G. Net Profit/ (Loss) (F-3.12-3.13)	43,801.79	28,007.11	(11,065.91)
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	10.33%	13.26%	51.60%
4.2	Non Performing Loan (NPL) to Total Loan	-	-	-
4.3	Total Loan Loss Provision to NPL	-	-	-