

Prime Commercial Bank Ltd.

A' class licensed financial institution from Nepal Rastra Bank

Unaudited Financial Results (Quarterly)

As of 1st Quarter (31/06/2067) of the Fiscal Year 2067/68

Rs. in '000

S. No.	Particulars	This Quarter Ending on 31.06.2067	Previous Quarter Ending on 32.03.2067	Corresponding Previous Year Quarter Ending 31.06.2066
1	Total Capital and Liabilities (1.1 to 1.7)	21,002,363.44	20,218,830.82	15,695,635.74
1.1	Paid up Capital*	1,263,880.00	1,373,755.00	1,163,755.00
1.2	Reserve and Surplus	359,898.37	164,645.17	225,315.66
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,995,880.00	448,800.00	850,000.00
1.5	Deposits (a+b)	17,037,277.81	17,883,518.54	13,201,619.06
	a. Domestic Currency	16,492,038.16	17,300,712.02	12,334,489.35
	b. Foreign Currency	545,239.64	582,806.52	867,129.71
1.6	Income Tax Liability	36,531.78	4,889.36	25,649.64
1.7	Other Liabilities	308,895.48	343,222.75	229,296.38
2	Total Assets (2.1 to 2.7)	21,002,363.44	20,218,830.82	15,695,635.74
2.1	Cash and Bank Balance	3,118,093.41	3,508,479.46	1,514,839.54
2.2	Money at Call and Short Notice	-	453,826.50	240,000.00
2.3	Investments	1,861,623.34	2,038,602.54	1,543,129.27
2.4	Loans and Advances (a+b+c+d+e+f) (Net)	15,628,016.14	13,946,600.91	12,108,270.88
	a. Real Estate Loan	4,464,072.49	4,453,915.14	4,952,364.26
	1. Residential Real Estate Loan	1,129,530.77	1,090,029.45	905,581.69
	2. Business Complex and Residential Apartment Construction Loan	622,148.57	618,837.42	596,876.88
	3. Income generating Commercial Complex Loan	729,177.18	684,166.44	625,250.20
	4. Other Real Estate Loan (including Land Purchase and Plotting)	1,983,215.97	2,060,881.83	2,824,655.50
	b. Margin Type Loan	874,525.63	942,947.13	921,628.83
	c. Term Loan	2,293,110.00	1,638,380.70	977,613.48
	d. Overdraft Loan/TR Loan/WC Loan	5,160,461.05	4,234,281.77	3,093,831.26
	e. Others	2,835,847.31	2,677,076.17	2,162,833.05
2.5	Fixed Assets	157,421.64	162,574.22	109,669.89
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	237,208.90	108,747.19	179,726.16
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	574,922.82	1,749,858.89	326,902.83
3.2	Interest Expense	422,148.36	1,193,075.00	223,813.08
	A. Net Interest Income (3.1 - 3.2)	152,774.46	556,783.89	103,089.75
3.3	Fees, Commission and Discount	6,942.09	25,662.27	3,726.73
3.4	Other Operating Income	25,453.68	129,949.58	34,623.79
3.5	Foreign Exchange Gain/Loss (Net)	6,826.45	21,772.25	8,002.73
	B. Total Operating Income (A+3.3+3.4+3.5)	191,996.68	734,167.99	149,443.00
3.6	Staff Expenses	18,134.75	57,518.55	11,501.96
3.7	Other Operating Expenses	26,508.23	109,996.47	19,792.42
	C. Operating Profit Before Provision (B - 3.6 - 3.7)	147,353.70	566,652.97	118,148.62
3.8	Provision for Possible Losses	16,984.84	57,541.54	24,099.95
	D. Operating Profit (C - 3.8)	130,368.87	509,111.43	94,048.67
3.9	Non Operating Income/Expenses (Net)	3,581.00	4,986.53	-
3.10	Write Back of Provision for Possible Loss	-	21.24	-
	E. Profit from Regular Activities (D+3.9+3.10)	133,949.87	514,119.20	94,048.67
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E +3.11)	133,949.87	514,119.20	94,048.67
3.12	Provision for Staff Bonus	12,177.26	46,738.11	8,549.88
3.13	Provision for Tax	36,531.78	142,395.85	25,649.64
	G. Net Profit/Loss (F - 3.12 - 3.13)	85,240.82	324,985.24	59,849.15
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Previous Year Corresponding Quarter
4.1	Capital Fund to RWA	10.44%	10.67%	12.18%
4.2	Non Performing Loan (NPL) to Total Loan	0.19%	Nil	Nil
4.3	Total Loan Loss Provision to Total NPL	576.60%	Nil	Nil
4.4	Cost of Funds	9.68%	8.12%	7.29%
4.5	Credit to Deposit Ratio	87.22%	74.40%	88.54%
	Additional Information			
A	Average Yield	13.46%	11.13%	9.31%
B	Net Interest Spread	3.23%	2.54%	1.60%
C	Return on Equity	21.57%	25.31%	19.80%
D	Return on Assets	1.65%	1.93%	1.64%

* Paid up capital includes Calls in Advances.

Note: 1. Figures are regrouped/ rearranged wherever necessary.

2. The above figures are subject to change upon otherwise instructions from statutory auditor and regulatory authorities.