

## Disclosure Under BASEL III (III<sup>rd</sup> Quarter F/Y 2073/74) Chaitra 2073

### Capital Structure:

The following is the **Tier 1 capital** and breakdown of its components:

S.No	Particulars	Amount ( '000)
1.1	Paid up Equity Share Capital	4,679,058
1.2	Proposed Bonus Equity Shares	-
1.3	Statutory General Reserves	1,098,836
1.4	Retained Earnings	(52,855)
1.5	Other Free Reserve	120,581
1.6	Share Premium	2,585
1.7	Un-audited current year cumulative profit	167,363
1.8	Capital Adjustment Reserve	1,006,953
1.9	Deduction from Capital	(129,270)
	<b>Core Capital (Tier I)</b>	<b>6,893,252</b>

The following is the **Tier 2 capital** and breakdown of its components:

S.No	Particulars	Amount ( '000)
2.1	Subordinated Term Debt	-
2.2	General loan loss provision	579,010
2.3	Exchange Equalization Reserve	5,218
2.4	Investment Adjustment reserve	45,003
	<b>Supplementary Capital (Tier II)</b>	<b>629,231</b>

### Subordinated Term Debt:

The Bank has not issued any Subordinated Term Debt instrument.

### Deductions from Capital:

Investments in other financial institutions licensed by Nepal Rastra Bank, loan to promoters' financially interested companies and deferred tax assets

S.No	Particular	Amount ( '000)
2.1	Loan to Harishidhi Bricks & Tile Factory	555
2.2	Loan to National Hydro Power Company	7,634
2.3	Loan to Kumari Builders	500
2.4	Loan to D.N.S. Investment	-
2.5	Deferred Tax Assets	120,581
	<b>Total</b>	<b>129,270</b>

### Total Qualifying Assets

S.No	Particular	Amount ( '000)
1	Core Capital (Tier I)	6,893,252
2	Supplementary Capital (Tier II)	629,231
	<b>Total Capital Fund (Tier I and Tier II)</b>	<b>7,522,483</b>

### Risk weighted exposure under each of 11 categories of Credit Risk

S.No	Particular	Amount ( '000)
1	Claims on government & central bank	
2	Claims on other official entities	-
3	Claims on banks	885,199
4	Claims on corporate & securities firms	26,587,889
5	Claims on regulatory retail portfolio	4,704,409
6	Claims secured by residential properties	2,110,487
7	Claims secured by commercial real state	1,025,743
8	Past due claims	1,118,941
9	High risk claims	9,598,392
10	Other assets	2,073,808
11	Off balance sheet items	6,812,290
	<b>Total</b>	<b>54,917,159</b>

### Risk weighted Exposures:

S.No	Particular	Amount ( '000)
1	Risk Weighted Exposure for Credit Risk	54,917,159
2	Risk Weighted Exposure for Operational Risk	3,172,935
3	Risk Weighted Exposure for Market Risk	106,059
4	5% of Gross Total Income	1,262,100
5	5 % of Total RWA	2,909,808
	<b>Total Risk Weighted Exposures</b>	<b>62,368,059</b>

### Risk Weighted Exposure Calculation Table:

S.No	Particular	Amount ( '000)
1	Total Risk Weighted Exposures	62,368,059
2	Total Core Capital (Tier I )	6,893,252
3	Total Capital Fund (Tier I + Tier II )	7,522,483
4	Total Core Capital to Total Risk Weighted Exposures	11.05%
5	Total Capital Fund to Total Risk Weighted Exposures	12.06%

### Amount of Non -Performing Assets (Gross and Net):

SN	Category	Amount '000		
		Gross	Provision	Net
1	Restructure/Reshedule	-	-	-
2	Substandard	14,195	3,549	10,646
3	Doubtful	562,245	281,123	281,123
4	Loss	1,702,756	1,702,357	399
	<b>TOTAL</b>	<b>2,279,196</b>	<b>1,987,028</b>	<b>292,168</b>

### NPA Ratio:

SN	NPA Ratios	Percentage
1	Gross NPA to Gross Advances	4.68%
2	Net NPA to Net Advances	0.63%

**Movement of NPA:**

				Amount '000
SN	Particulars	Previous Quarter (Poush End 2073)	This Quarter (Chaitra End 2073)	Increase/ (Decrease )
1	Restructure/Reshedule	-	-	-
2	Substandard	463,686	14,195	(449,492)
3	Doubtful	355,159	562,245	207,087
4	Loss	1,526,283	1,702,756	176,473
	<b>TOTAL</b>	<b>2,345,128</b>	<b>2,279,196</b>	<b>(65,932)</b>

**Write Off of Loans and Interest Suspense:**

SN	Particular	Amount ( '000)
1	Loans Written Off	-
2	Interest written Off	-
	<b>TOTAL</b>	-

**Movement in Loan Loss Provision and Interest Suspense:**

				Amount '000
SN	Particular	Previous Quarter (Poush End 2073)	This Quarter (Chaitra End 2073)	Increase/ (Decrease )
1	Loan Loss Provision	2,338,239	2,566,039	227,799
2	Interest Suspense	190,506	1,029,132	838,626

**Segregation of Investment Portfolio**

SN	Particular	Amount ( '000)
1	Held for trading	-
2	Held to maturity	4,285,624
3	Available for Sale	142,045
	<b>TOTAL</b>	<b>4,427,669</b>

**Types of Eligible Credit Risk Mitigants used:**

SN	Particular	Amount ( '000)
1	Deposit with Own Bank	606,164
2	Deposit with other Banks/Financial Institutions	-
3	Gold	255,739
4	Securities of Government and NRB	-
5	Securities/Guarantee of Foreign Bank	-
	<b>TOTAL</b>	<b>861,903</b>