

## Disclosure Under BASEL II (IVth Quarter ) Ashad 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	2,353,176
1.2	Proposed Bonus Equity Shares	-
1.3	Statutory General Reserves	596,819
1.4	Retained Earnings	(24,842)
1.5	Other Free Reserve	4,123
1.6	Share Premium	84
1.7	Un-audited current year cumulative profit	703,087
1.8	Deduction from Capital	(13,261)
	<b>Core Capital (Tier I)</b>	<b>3,619,185</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	272,590
2.3	Exchange Equalization Reserve	4,634
2.4	Investment Adjustment reserve	240
	<b>Supplementary Capital (Tier II)</b>	<b>277,464</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	504
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	500
2.5	Deferred Tax Assets	4,123
	<b>Total</b>	<b>13,261</b>

### Total Qualifying Assets

S.No	Particular	Amount ( '000)
1	Core Capital (Tier I)	3,619,185
2	Supplementary Capital (Tier II)	277,464
	<b>Total Capital Fund (Tier I and Tier II)</b>	<b>3,896,649</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	882,084
4	Claims on corporate & securities firms	15,666,422
5	Claims on regulatory retail portfolio	2,851,226
6	Claims secured by residential properties	840,126
7	Claims secured by commercial real state	861,962
8	Past due claims	304,766
9	High risk claims	2,147,398
10	Other assets	1,078,865
11	Off balance sheet items	4,733,325
	<b>Total</b>	<b>29,366,174</b>

### Risk weighted Exposures:

S.No	Particular	Amount ( '000)
1	Risk Weighted Exposure for Credit Risk	29,366,174
2	Risk Weighted Exposure for Operational Risk	1,476,750
3	Risk Weighted Exposure for Market Risk	113,679
4	5% of Gross Total Income	507,600
5	5 % of Total RWA	1,547,830
	<b>Total Risk Weighted Exposures</b>	<b>33,012,034</b>

### Risk Weighted Exposure Calculation Table:

S.No	Particular	Amount ( '000)
1	Total Risk Weighted Exposures	33,012,034
2	Total Core Capital (Tier I )	3,619,185
3	Total Capital Fund (Tier I + Tier II )	3,896,649
4	Total Core Capital to Total Risk Weighted Exposures	10.96%
5	Total Capital Fund to Total Risk Weighted Exposures	11.80%

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

SN	Category	Amount '000		
		Gross	Provision	Net
1	Restructure/Reshedule	-	-	-
2	Substandard	46,108	11,527	34,581
3	Doubtful	3,541	1,771	1,771
4	Loss	175,423	175,024	399
	<b>TOTAL</b>	<b>225,072</b>	<b>188,322</b>	<b>36,750</b>

### NPA Ratio:

SN	NPA Ratios	Percentage
1	Gross NPA to Gross Advances	0.90%
2	Net NPA to Net Advances	0.15%

**Movement of NPA:**

				Amount '000
SN	Particulars	Previous Quarter (Chaitra End 2072)	This Quarter (Ashad End 2073)	Increase/ (Decrease )
1	Restructure/Reshedule	-	-	-
2	Substandard	148,405	46,108	(102,297)
3	Doubtful	29,031	3,541	(25,490)
4	Loss	201,668	175,423	(26,245)
<b>TOTAL</b>		<b>379,104</b>	<b>225,072</b>	<b>(154,032)</b>

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

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

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

				Amount '000
SN	Particular	Previous Quarter (Chaitra End 2072)	This Quarter (Ashad End 2073)	Increase/ (Decrease )
1	Loan Loss Provision	496,407	460,911	(35,495)
2	Interest Suspense	212,990	152,180	(60,811)

**Segregation of Investment Portfolio**

SN	Particular	Amount ( '000)
1	Held for trading	-
2	Held to maturity	2,374,161
3	Available for Sale	12,015
<b>TOTAL</b>		<b>2,386,176</b>

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

SN	Particular	Amount ( '000)
1	Deposit with Own Bank	199,123
2	Deposit with other Banks/Financial Institutions	-
3	Gold	181,033
4	Securities of Government and NRB	-
5	Securities/Guarantee of Foreign Bank	-
<b>TOTAL</b>		<b>380,157</b>