

DISCLOSURE REQUIREMENTS UNDER BASEL II
For the month ended Ashadh 2067

1. Capital Structure and Capital Adequacy

▪ **Tier 1 Capital and a breakdown of its components:** (Rs. In '000)

Core Capital (Tier 1)		2,073,322
a.	Paid up Equity Share Capital	1,860,315
b.	Share Premium	35,870
c.	Statutory General Reserves	752,569
d.	Retained Earnings	(1,664,761)
e.	Un-audited current year cumulative profit	1017329
f.	Capital Adjustment Reserve	72,000

▪ **Tier 2 Capital and a breakdown of its components:** (Rs. In '000)

Supplementary Capital (Tier 2)		158,881
a.	General Loan Loss Provision	76,581
b.	Investment Adjustment Reserve	26,050
c.	Exchange Equalization Reserve	56,200
d.	Other Reserves (Deferred Tax Reserve)	50

▪ **Detailed Information About Subordinated Term Debts**

Bank does not have subordinated term debts.

▪ **Deductions from Capital** (Rs. In '000)

Deductions From Capital		300,528
a.	Miscellaneous expenditure not written off	2,861
b.	Investment in equity in licensed Financial Institutions	9,700
c.	Loans extended to Shareholders holding more than 1% percent Shares	274,553
d.	Investments arising out of underwriting commitments	13,414

▪ **Total Qualifying Capital** (In Rs. '000)

Total Qualifying Capital		1,931,675
a.	Tier 1 Capital Less Deductions	1,772,794
b.	Tier 2 Capital	158,881

▪ **Capital Adequacy Ratio**

a.	Tier 1 Capital to Total Risk Weighted Exposures	11.81%
b.	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	12.87%

2. Risk Exposures

▪ Risk Weighted Exposures for Credit, Market and Operational Risk

(Rs. In '000)

Total Risk Weighted Exposures		15,012,897
a.	Risk Weighted Exposure for Credit Risk	13,613,112
b.	Risk Weighted Exposure for Operational Risk	1,348,198
c.	Risk Weighted Exposure for Market Risk	51,587

▪ Risk Weighted Exposures under each of 11 Categories of Credit Risk

(Rs. In '000)

Total Risk Weighted Exposures for Credit Risk		13,613,112
a.	Claims on government and central Bank	-
b.	Claims on other official entities	261,577
c.	Claims on Banks	151,098
d.	Claims on corporate and securities firms	2,878,491
e.	Claims on regulatory retail portfolio	1,528,969
f.	Claims secured by residential properties	298,617
g.	Claims secured by commercial real estate	57,124
h.	Past due claims (except for claim secured by residential properties)	772,668
i.	High risk claims	2,389,807
j.	Other Assets	770,949
k.	Off Balance sheet items	4,503,811

▪ Total Risk Weighted Exposure Calculation Table

(Rs. In '000)

S.N	Particulars	Amount
a.	Total Risk Weighted Exposure	13,613,112
b.	Total Core Capital Fund	1,772,794
c.	Total Capital Fund (Tier I and Tier II Capital)	1,931,675
d.	Tier 1 Capital to Total Risk Weighted Exposures	11.81%
e.	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	12.87%

■ **Amount of NPA's (Both Gross and Net)**

(Amount in Rs.)

S.N	Particulars	Gross Amount	Loan loss Provision	Net Amount
a.	Restructured/ Reschedule Loan	1,067,119,044.29	836,788,892.32	230,330,151.97
b.	Substandard Loan	8,610,148.56	2,152,537.14	6,457,611.42
c.	Doubtful Loan	4,318,002.93	2,159,001.47	2,159,001.47
d.	Loss Loan	356,890,221.57	356,890,221.57	-
Total		1,436,937,417.35	1,197,990,652.49	238,946,764.86

■ **NPA Ratios**

S.N.	Ratios	%
a.	Gross NPA to Gross Advances	4.06
b.	Net NPA to Net Advances	0.11

■ **Movement of Non - Performing Assets**

(Amount in Rs.)

Particulars	Current Quarter	Previous Quarter	Change (%)
Non Performing Assets (NPA)	369,818,373.06	1,630,518,015.55	(77.32)

● **Write off of Loans and Interest Suspense During the Quarter**

(Amount in Rs.)

S.N.	Borrower	Principal	Interest
1	Mr. Sanjaya Kumar Pokhrel	38,860.58	121,380.11
2	Mr. Sanjaya Hamal	47,672.23	187,951.59
3	Mr. Nagendra Ghimire	61,732.17	142,036.66
4	Mr. Manohar Shrestha	22,702.58	40,597.72
5	Mr. Jiwan Kumar Bista	51,566.27	115,690.19
6	Mr. Indra Narayan Mallik	457,822.90	536,718.67
7	Balaju Apparels	3,130,000.00	-
8	M/S Kartika Construction P. Ltd.	4,285,556.48	5,984,614.70
9	M/S M.R.S. Enterprises	180.00	-
10	The Himalayan Tepich	4,380,500.00	4,663,033.89

11	Mr. Prajjwal Pradhan	3,014,073.15	2,212,916.33
12	M/s Direct Home System	20,228,073.17	23,219,711.88
13	S. Jamim Shah	14,420,464.11	15,968,759.49
14	M/S Entertainment Channel	6,514,073.17	7,694,419.48
15	Mr. Pema Sherpa	2,416,018.88	181,264.23
16	M/S Hills Garden School P. Ltd.	664,866.72	269,140.72
17	Mr. Surendra Bahadur Shrestha	255,492.53	-
18	M/S Sai Krishna F. For H.&M.S.P.L.	405,206.99	50,173.55
19	NESHU STORES	1,092,008.10	-
20	BALAJI IRON INDUSTRIES	656,784.29	-
21	M/S Koshi Chiya Udhyog	4,011,550.73	1,977,261.77
22	M/S Easywear Exports P. Ltd.	5,200,000.00	440,721.12
23	Mr. Ram Narayan Shah	61,117.56	38,695.50
24	Mr. Ram Chandra Saha Sudi	8,530.12	1,526.02
25	Mr. Hasmudin Miya	29,210.05	4,190.55
26	M/S G.P. Oil Center	78,749.86	48,646.58
27	M/S Ajal Kharid Bikri Kendra	40,517.58	16,304.20
28	Mr. Daya Sindhu Yadav	9,395.60	3,144.97
29	Mr. Dilip Kumar Aryal	33,381.27	22,989.28
30	Birat Leather	86,937,136.85	69,978,502.27
31	Birat Shoe	65,929,904.10	74,167,553.74
32	National Pharmachem	23,840,281.46	4,953,194.37
33	Silver Fiber	35,130,842.00	49,786,357.85
34	Kaushala Iron & Steel Ind.	130,473,480.09	110,589,432.54
TOTAL		413,927,751.59	373,416,929.97

▪ **Movements in Loan Loss Provisions and Interest Suspense**

Particulars	Current Quarter	Previous Quarter	Change (%)
Loan Loss Provision	1,297,771,947.63	1,796,395,940.00	(27.76)
Interest Suspense	639,537,963.23	1,038,481,048.04	(38.42)

▪ **Details of additional loan loss provisions**

Borrower Name	Loan Amount	Existing Category	Additional Provision (%)	Additional Amount
Birat Pharma Lab Pvt. Ltd.	3490000	Pass	99%	3,455,100
Bimala Subba Khapung	151714.54	Pass	99%	150,197.39
Umanath Sharma Niroula	27865.84	Pass	99%	27,587.18
Gokul Diet Food Industries	18,647,188.41	Pass	99%	18,460,716.53
Reliance Thermopoly	1,563,033	Pass	1.36%	21,313.67
Binod Kumar Rijal	143904.95	Re-structured	87.5%	125,916.83
Sushil Narayan S. Thapa	363775.14	Re-structured	87.5%	318,303.25
Total	243,387,481.88			22,559,134.85

▪ **Investment Portfolio**

(Amount in Rs.)

Particulars	Held To Maturity	Available for Sale
Investment on Treasury Bill	1,521,831,260.00	
Investment on Bond	357,387,635.00	
Placement (USD)	83,904,814.08	
Placement (NRS)	130,000,000.00	
Investment on Shares		54,732,500.00
Commercial Bank		9,700,000.00
Rural Development Bank		6,500,000.00
Rural Micro-Finance Development Center		4,531,000.00
Insurance Companies		15,000,000.00
Others		19,001,500.00
TOTAL	2,093,123,709.08	54,732,500.00