

DISCLOSURE REQUIREMENTS UNDER BASEL II
For the month ended (Ashad 2066)

1. Capital Structure and Capital Adequacy

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

Core Capital (Tier 1)		1,374,503
a.	Paid up Equity Share Capital	1,860,315
b.	Share Premium	35,870
c.	Statutory General Reserves	320,948
d.	Retained Earnings	(3,386,819)
e.	Un-audited current year cumulative profit	2,472,189
f.	Capital Adjustment Reserve	72,000

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

Supplementary Capital (Tier 2)		144,727
a.	General Loan Loss Provision	67,437
b.	Investment Adjustment Reserve	51,824
c.	Exchange Equalization Reserve	25,466

▪ **Detailed Information About Subordinated Term Debts**

Bank does not have subordinated term debts.

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

Deductions From Capital		474,055
a.	Miscellaneous expenditure not written off	6,864
b.	Investment in equity in licensed Financial Institutions	7,286
c.	Loans extended to Shareholders holding more than 1% percent Shares	459,755
d.	Loans to staff relatives	150

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

Total Qualifying Capital		1,045,175
a.	Tier 1 Capital Less Deductions	900,448
b.	Tier 2 Capital	144,727

▪ **Capital Adequacy Ratio**

a.	Tier 1 Capital to Total Risk Weighted Exposures	6.96%
b.	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	8.08%

2. Risk Exposures

▪ Risk Weighted Exposures for Credit, Market and Operational Risk

(Rs. In '000)

Total Risk Weighted Exposures		12,932,483
a.	Risk Weighted Exposure for Credit Risk	11,561,845
b.	Risk Weighted Exposure for Operational Risk	1,215,477
c.	Risk Weighted Exposure for Market Risk	155,161

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

(Rs. In '000)

Total Risk Weighted Exposures for Credit Risk		11,561,845.64
a.	Claims on government and central Bank	-
b.	Claims on other official entities	12,600.91
c.	Claims on Banks	263,843.13
d.	Claims on corporate and securities firms	2,601,773.5
e.	Claims on regulatory retail portfolio	1,613,140.19
f.	Claims secured by residential properties	290,762.19
g.	Claims secured by commercial real estate	30,728.22
h.	Past due claims (except for claim secured by residential properties)	54,312.05
i.	High risk claims	2,366,221
j.	Other Assets	722,881.02
k.	Off Balance sheet items	3,605,582.72

▪ Total Risk Weighted Exposure Calculation Table

(Rs. In '000)

S.N	Particulars	Amount
a.	Total Risk Weighted Exposure	12,932,483
b.	Total Core Capital Fund	900,448
c.	Total Capital Fund (Tier I and Tier II Capital)	1,045,175
d.	Tier 1 Capital to Total Risk Weighted Exposures	6.96%
e.	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	8.08%

▪ 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	603,158,279.91	75,394,784.99	527,763,494.92
b.	Substandard Loan	31,734,653.15	7,933,663.29	23,800,989.86
c.	Doubtful Loan	30,478,324.37	15,239,162.19	15,239,162.18
d.	Loss Loan	1,700,194,687.83	1,700,194,687.83	-
Total		2,365,565,945.26	1,798,762,298.30	566,803,646.96

▪ **NPA Ratios**

S.N.	Ratios	%
a.	Gross NPA to Gross Advances	19.30
b.	Net NPA to Net Advances	2.83

▪ **Movement of Non - Performing Assets (Amount in Rs.)**

Particulars	Current Quarter	Previous Quarter	Change (%)
Non Performing Assets (NPA)	1,762,407,665.35	2,799,961,123.88	(37.06)

▪ **Write off of Loans and Interest Suspense**

There is no any figure of Write off of Loans & Interest Suspense during the quarter.

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

Particulars	Current Quarter	Previous Quarter	Change (%)
Loan Loss Provision	2,104,895,415.70	2,694,781,844.17	(21.89)
Interest Suspense	1,002,113,666.67	909,356,020.00	10.20

▪ **Details of additional loan loss provisions**

Borrower Name	Loan Amount	Existing Category	Additional Provision (%)	Additional Amount
Mahakali Corpothene P. Ltd	31,311,874.63	Re-structured	87.5%	27,397,890.30
Taragaon Regency Hotel Ltd.	64,714,803.69	Re-structured	87.5%	56,625,453.23
Jai Matadi Washing Ind. Pvt. Ltd.	49,989,283.09	Re-structured	87.5%	43,740,622.70
Classic Casual	15,500,000.00	Re-structured	87.5%	13,562,500.00
Taparia Groups	90,424,143.82	Re-structured	87.5%	79,121,125.84
Gokul Diet Food Industries	17,441,945.80	Re-structured	99%	17,267,526.34
Total	269,382,051.03			237,715,118.41

■ **Investment Portfolio**

(Amount in Rs.)

Particulars	Held To Maturity	Available for Sale
Investment on Treasury Bill	1,317,174,440.00	
Investment on Bond	398,654,772.83	
Placement (USD)	77,950,000.00	
InterBank Lending	400,000,000.00	
Investment on Shares		51,118,500.00
Commercial Bank		7,286,000.00
Rural Development Bank		6,500,000.00
Rural Micro-Finance Development Center		4,531,000.00
Insurance Companies		15,000,000.00
Others		17,801,500.00
TOTAL	2,193,779,212.83	102,237,000.00