DISCLOSURE REQUIREMENTS UNDER BASEL II
For the month ended Poush 2066

1. Capital Structure and Capital Adequacy

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

Core Capital (Tier 1)		**1,720,833**
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	664,840
f.	Capital Adjustment Reserve	72,000

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

Supplementary Capital (Tier 2)		**158,705**
a.	General Loan Loss Provision	79,989
b.	Investment Adjustment Reserve	22,466
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		**302,358**
a.	Miscellaneous expenditure not written off	4,262
b.	Investment in equity in licensed Financial Institutions	10,000
c.	Loans extended to Shareholders holding more than 1% percent Shares	274,553
d.	Investments arising out of underwriting commitments	13,414
e.	Loans to staff relatives	129

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

Total Qualifying Capital		**1,577,180**
a.	Tier 1 Capital Less Deductions	1,418,475
b.	Tier 2 Capital	158,705

- **Capital Adequacy Ratio**

a.	Tier 1 Capital to Total Risk Weighted Exposures	10.12%
b.	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	11.26%

2. Risk Exposures

- **Risk Weighted Exposures for Credit, Market and Operational Risk**

(Rs. In ‘000)

Total Risk Weighted Exposures		**14,010,334**
a.	Risk Weighted Exposure for Credit Risk	12,587,897
b.	Risk Weighted Exposure for Operational Risk	1,348,198
c.	Risk Weighted Exposure for Market Risk	74,239

- **Risk Weighted Exposures under each of 11 Categories of Credit Risk**

(Rs. In ‘000)

Total Risk Weighted Exposures for Credit Risk		**12,587,897**
a.	Claims on government and central Bank	-
b.	Claims on other official entities	222,452
c.	Claims on Banks	115,437
d.	Claims on corporate and securities firms	3,332,328
e.	Claims on regulatory retail portfolio	1,978,676
f.	Claims secured by residential properties	313,177
g.	Claims secured by commercial real estate	28,440
h.	Past due claims (except for claim secured by residential properties)	81,868
i.	High risk claims	1,958,984
j.	Other Assets	695,188
k.	Off Balance sheet items	3,861,347

- **Total Risk Weighted Exposure Calculation Table**

(Rs. In ‘000)

S.N	Particulars	Amount
a.	Total Risk Weighted Exposure	**14,010,334**
b.	Total Core Capital Fund	1,418,475
c.	Total Capital Fund (Tier I and Tier II Capital)	1,577,180
d.	Tier 1 Capital to Total Risk Weighted Exposures	10.12%
e.	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	11.26%

- **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	360,767,499.76	45,095,937.47	315,671,562.29
b.	Substandard Loan	44,792,872.43	11,198,218.11	33,594,654.32
c.	Doubtful Loan	17,977,958.65	8,988,979.33	8,988,979.33
d.	Loss Loan	1,567,747,184.47	1,567,747,184.47	-
Total		1,991,285,515.31	1,633,030,319.37	358,255,195.94

- **NPA Ratios**

S.N.	Ratios	%
a.	Gross NPA to Gross Advances	16.17%
b.	Net NPA to Net Advances	4.40%

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

Particulars	Current Quarter	Previous Quarter	Change (%)
Non Performing Assets (NPA)	1,630,518,015.55	1,701,534,281.88	(4.17)

- **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	1,933,066,327.26	1,971,717,839.28	(1.96)
Interest Suspense	1,014,330,126.58	992,086,952.52	2.19

- **Details of additional loan loss provisions**

Borrower Name	Loan Amount	Existing Category	Additional Provision (%)	Additional Amount
Mahakali Corpothene P. Ltd.	29,199,653.21	Re-structured	87.5%	25,549,696.56
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 Group	85,420,143.82	Re-structured	87.5%	74,742,625.84
Gokul Diet Food Industries	17,257,273.65	Re-structured	99%	17,084,701.00
Arun Vanaspati Udyog Ltd.	130,713,596.00	Personal Guarantee	1.24%	1,625,000.30
Nepal Timber Concern P.L.	3,842,783.26	Pass	15.83%	608,446.58
Total	331,922,733.03			176,913,592.98

- **Investment Portfolio**

(Amount in Rs.)

Particulars	Held To Maturity	Available for Sale
Investment on Treasury Bill	1,419,730,034.90	
Investment on Bond	398,428,402.00	
Placement (USD)	117,855,000.00	
InterBank Lending	220,000,000.00	
Money at Call	1,000,000.00	
Investment on Shares		**53,832,500.00**
Commercial Bank		10,000,000.00
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	2,157,013,436.90	53,832,500.00