

**Disclosure under Basel III
2080/81)**

Capital Structure and Capital Adequacy:

• Tier 1 Capital and Breakdown of its Components:

NPR in '000

Particulars	Amount
Paid up Equity Share Capital	11,767,904
Proposed Bonus Equity Shares	-
Share Premium	238,470
Irredeemable Non- cumulative preference shares	-
Statutory General Reserves	6,530,035
Retained Earnings	2,751,129
Un-audited current year cumulative profit	-
Debenture Redemption Reserve	694,910
Capital Adjustment Reserve	1,116,408
Capital Redemption Reserve	-
Other Free Reserve	87,982
Less: Goodwill	-
Less: Deferred Tax Assests	-
Less: Miscellaneous Expenditure not written off	-
Less: Investment in Equity in licensed Financial Institutions	-
Less: Investment in Equity in licensed Financial Institutions	-
Less: Investment in Equity of institutions with excess of limits	-
Less: Investments arising out of underwriting commitments	-
Less: Reciprocal crossholdings	-
Less: Deferred Tax Assests	-
Less: Intangible Assests unutilized	(27,165)
Less: Other Deductions	(120,770)
Adjustments under Pillar II	-
Less: Shortfall in Provision (6.4 a 1)	-
Less: Loans and Facilities extended to Related Parties and Restricted lending (6.4 a 2)	-
Total (Tier 1) Capital	23,038,904

NPR in 000

Particulars	Amount
Cumulative and/or Redeemable Preference Share	-
Subordinated Term Debt	1,600,000
Hybrid Capital Instruments	-
Stock Premium	-
General loan loss provision	2,544,633
Investment Adjustment Reserve	2,691
Assets Revaluation Reserve	-
Exchange Equalization Reserve	58,194
Other Reserves	-
Total (Tier 2) Capital	4,205,517

• Details of Subordinated Term Debt: Debenture

Amount	3603.61 million
8 Years	856.78 million
6 Years	2000 million
10 Years	746.83 million
Interest rate:	8.50%/10.50%/7.50%
Interest Payment frequency:	HALF YEARLY/QUARTERLY
Eligible Amount for Tier 2 Capital	1600 Million

• **Details of Hybrid Capital Instrument: Cumulative Convertible Preference Share**

Maturity period:	N/A
Dividend Rate:	
Dividend Payment frequency:	
Amount(Initial)	
Eligible Amount for Tier 2 Capital	

Features :

20% amount of Initial Amount will be converted in Ordinary Share in every Three Years.

• **Deductions from Capital:**

The bank does not hold any amount as stipulated in the Framework that qualifies for deduction from its core capital.

• **Total qualifying capital:**

NPR in 000

Particulars	Amount
Core Capital (Tier 1)	23,038,904
Supplementary Capital (Tier 2)	4,205,517
Total Capital Fund	27,244,422

Risk Exposures:

• **Risk weighted exposures under each 11 categories of Credit Risk:**

NPR in 000

Categorises	Risk Weighted Exposure
Claims on Other Financial Entities	
Claims on Banks	4,768,870
Claims on Domestic Corporates and Securities Firms	105,481,894
Claims on Regulatory Retail Portfolio & Other Retail Portfolio	19,614,291
Claims secured by residential properties	12,996,164
Claims secured by Commercial real estate	1,912,782
Trust Receipt Loans for Trading Firms	4,377,699
Investment in equity of Institutions	797,592
Lending against Shares(upto Rs.2.5 Million)	179,153
Past due claims	1,156,518
High Risk claims	8,497,286
Staff Loan Secured by Residential Property	1,564,182
Other Assets/Cash in Transit	18,835,524
Off Balance Sheet Items	23,388,674
Total	203,570,628

• **Total Risk Weight Exposures calculation table:**

RISK WEIGHTED EXPOSURES	Amount
Risk Weighted Exposure for Credit Risk	203,570,628
Risk Weighted Exposure for Operational Risk	9,787,726
Risk Weighted Exposure for Market Risk	124,122
Adjustments under Pillar II	-
ALM policies & practices are not satisfactory, add 1% of net interest income to RWE SRP 6.4a (5)	-

Add% of the total deposit due to insufficient Liquid Assets SRP 6.4a (6)	-
Add RWE equivalent to reciprocal of capital charge of 3% of gross income SRP 6.4a (7)	2,464,372
Overall risk management policies and procedures are not satisfactory. Add 2% of RWE SRP 6.4a (9)	4,269,650
If desired level of disclosure requirement has not been achieved, Add% of RWE SRP 6.4a (10)	-
Total Risk Weighted Exposures	220,216,497
Total Core Capital to Total Risk Weighted Exposures	10.46%
Total Capital to Total Risk Weighted Exposures	12.37%

• Amount of Non Performing Assets (both Gross and Net)

NPR in 000

Particulars	Amount	Loan Loss Provision	Net NPL
Non Performing Loans (NPL)	-	-	-
Restructured	-	-	-
Sub-Standard	344,985	86,246	258,739
Doubtful	258,121	129,061	129,061
Loss	703,521	703,521	-
Total	1,306,628	918,828	387,800

• NPA Ratios

NPA Ratios	(%)
Gross NPA to Gross Advances	0.70%
Net NPA to Net Advances	0.21%

• Movement in Non Performing Assets

NPR in 000

Particulars	This Quarter	Previous Quarter	Changes(%)
Non Performing Assets (Volumes)	1,306,628	1,369,628	-4.60%
Non Performing Assets (%)	0.70%	0.77%	-9.17%

• Write off of Loans and Interest Suspense in the Quarter

NPR in 000

	NPR in 000
Loan	-
Interest Suspense	-

• Movement in Loan Loss Provision and Interest Suspense:

NPR in 000

Particulars	This Quarter	Previous Quarter	Changes(%)
Loan Loss Provision	3,810,617	3,605,775	5.68%
Interest Suspense	1,602,724	1,445,678	10.86%

• Details of Additional Loan Loss Provision:

NPR in 000

Particulars	12.04.2024
Pass	2,635,860
Watch List	239,464
Rescheduled/ Restructured	-
Sub-Standard	86,246
Doubtful	129,061
Loss	703,521
Others	16,464
Total	3,810,617

• Segregation of Investment Portfolio:

NPR in 000

Particulars	12.04.2024
Held for Trading	-
Held to Maturity	49,128,181
Available for sale	1,909,039
Total Investment	51,037,220