

Nepal SBI Bank Ltd.	
DISCLOSURE UNDER BASEL II	
As at Mid January 2014 (2nd quarter end of FY 2071/72)	
1. CAPITAL STRUCTURE & CAPITAL ADEQUACY	
(Amount in NPR Lacs)	
i. Core Capital (Tier I)	
S.No. Particulars	Amount
A Paid UP Equity Share Capital	30,580.59
B Statutory General Reserve	11,106.93
C Share Premium	791.60
D Retained Earnings	1,914.58
E Current Year Cumulative Profit	5,327.80
F Capital Adjustment Reserve	850.00
G Deferred Tax Reserve	1,123.56
H Other Free Reserve (Debenture Redemption Reserve)	1,594.61
Total Core Capital (Tier I)	53,289.67
ii. Supplementary Capital (Tier II)	
S.No. Particulars	Amount
A Subordinate Term Debt	10,000.00
B General Loan Loss Provision	3,932.82
C Investment Adjustment Reserve	5.00
D Exchange Equalization Reserve	133.90
Total Supplementary Capital (Tier II)	14,071.73
iii. Information about Subordinate Term Debt	
1. 12.50% Nepal SBI Bank Debentures 2078 of Rs.1,000 each (Unsecured) issued on 12.02.2012 and maturing on 11.02.2022; and	4,000.00
2. 8% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 03.02.2013 and maturing on 03.02.2023.	4,000.00
3. 7.90% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 20.04.2014 and maturing on 19.04.2024.	2,000.00
Outstanding Amount	10,000.00
Amount raised during the period	
Amount Eligible to be reckoned as Capital Fund	10,000.00
Outstanding Balance of Debenture Redemption Reserve fund	1594.61
- Interest Payment - Half Yearly	
- At the time of liquidation, right of claims will be only after depositors	
- Redeemable and Non-Convertible	
iv. Deduction Form Capital	
S.No. Particulars	Amount
A Investment arising out of underwriting commitments	Nil
Total Deduction	-
v. TOTAL QUALIFYING CAPITAL	
Particulars	Amount
Total Core Capital (Tier I)	53,289.67
Total Supplementary Capital (Tier II)	14,071.73
Total Capital Fund (Tier I + Tier II)	67,361.40
vi. Capital Adequacy Ratio	
Capital Adequacy Ratio	13.29%
2. RISK EXPOSURE	
i. Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk	
S.No. Particulars	Amount
A Risk Weighted Exposure for Credit Risk	456,840.80
B Risk Weighted Exposure for Operational Risk	30,099.09
C Risk Weighted Exposure for Market Risk	5,359.88
D Add: 2% of the Gross Income as per NRB Direction	4,774.52
E Add: 2% of the total RWE as per NRB Direction.	9,846.00
Total Risk Weighted Exposure	506,920.28

ii. Risk Weighted Exposure under each 11 Categories of Credit Risk				
S.No. Categories	Amount			
1	Claims on Government and Central Bank		-	
2	Claims on Other Official Entities		-	
3	Claims on Banks		36,239.74	
4	Claims on Corporate and Securities Entities		246,488.04	
5	Claims on Regulatory Retail Portfolio		70,220.51	
6	Claims Secured by Residential Properties		11,895.79	
7	Claims Secured by Commercial Real Estate		525.00	
8	Past Due Claims		436.36	
9	High Risk Claims		13,808.44	
10	Other Assets		15,130.18	
11	Off Balance Sheet Items		62,096.73	
	Total		456,840.80	
iii. Amount of Non Performing Assets (Gross and Net Amount)				
S.No. Particulars	Gross Amount	Provision	Net Amount	
A	Restructured	266.61	266.61	0.00
B	Sub-standard	25.26	25.26	-
C	Doubtful	139.86	69.93	69.93
D	Loss	428.21	428.21	-
	Total	859.93	790.00	69.93
iv. Non Performing Assets (NPA) Ratios				
NPA Ratios			Percentage (%)	
- Gross NPA to Gross Advances			0.22%	
- Net NPA to Net Advances			0.02%	
v. Movement of Non Performing Assets				
S.No. Non Performing Loan	Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071)	Increase/ (Decrease)	
1	Restructured Loan	270.76	266.61	(4.15)
2	Sub-Standard	93.71	25.26	(68.45)
3	Doubtful	115.34	139.86	24.52
4	Loss	432.57	428.21	(4.36)
vi. Write Off Of Loans and Interest Suspend:				
Nil				
vii. Movement in Loan Loss Provison and Interest Suspend				
a) Loan Loss Provision				
S.No. Particulars	Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071)	Increase/ (Decrease)	
1	Pass	3,562.30	3,932.82	370.52
2	Restructure	270.76	266.61	(4.15)
3	Sub-Standard	23.43	25.26	1.83
4	Doubtful	57.67	69.93	12.26
5	Loss	432.57	428.21	(4.36)
	Total Loan Loss Provision	4,346.72	4,722.83	376.10
b) Interest Suspend				
S.No. Particulars	Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071)	Increase/ (Decrease)	
	Interest Suspend	680.58	754.07	73.49
viii. Details of Additional Loan Loss Provision				
S.No. Particulars	Poush End 2071			
1	Pass	370.52		
2	Restructure	-		
3	Sub-Standard	25.26		
4	Doubtful	69.93		
5	Loss	71.57		
	Total	537.28		
ix. Segregation of the Bank's Investment portfolio				
S.No. Particulars	Poush End 2071			
1	Held for Trading	186.55		
2	Held to Maturity	169,592.34		
3	Available for Sale	299.56		
	Total	170,078.45		