

Nepal SBI Bank Ltd.
DISCLOSURE UNDER BASEL II
At the end of Chaitra 2071 (As on 13.04.2015) - 3rd 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 Share Premium	791.60
C Statutory General Reserve	11,106.93
D Retained Earnings	58.15
E Unaudited Current Year Cumulative Profit	8,279.48
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)	54,384.92

ii. Supplementary Capital (Tier II)

S.No. Particulars	Amount
A Subordinate Term Debt	10,000.00
B General Loan Loss Provision	3,990.35
C Exchange Equalization Reserve	133.90
Total Supplementary Capital (Tier II)	14,124.25

iii. Information about Subordinate Term Debt

1. 12.5% 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. 7.9% Nepal SBI Bank Debentures 2080 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	0.00
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	-
Total Deduction	-

v. TOTAL QUALIFYING CAPITAL

Particulars	Amount
Total Core Capital (Tier I)	54,384.92
Total Supplementary Capital (Tier II)	14,124.25
Total Capital Fund (Tier I + Tier II)	68,509.18

vi. Capital Adequacy Ratio

Capital Adequacy Ratio	13.54%
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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	457,584.31
B Risk Weighted Exposure for Operational Risk	30,099.09
C Risk Weighted Exposure for Market Risk	3,800.37
D Add: Reciprocal of capital charge of 2 % of gross	4,774.52
E Add: 2% of the total RWE as Supervisor is not satisfied with the overall risk	9,829.68
Total Risk Weighted Exposure (A+B+C)	506,087.96

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	23,856.79
4 Claims on Corporate and Securities Entities	248,979.64
5 Claims on Regulatory Retail Portfolio	75,215.81
6 Claims Secured by Residential Properties	12,730.14
7 Claims Secured by Commercial Real Estate	450.00
8 Past Due Claims	776.69
9 High Risk Claims	13,893.07
10 Other Assets	16,282.74
11 Off Balance Sheet Items	65,399.42
Total	457,584.31

iii. Amount of Non Performing Assets (Gross and Net Amount)

S.No. Particulars	Gross Amount	Provision	Net Amount
A Restructured	3.01	3.01	0.00
B Sub-standard	321.07	321.07	0.00
C Doubtful	70.19	70.19	0.00
D Loss	336.17	336.17	0.00
Total	730.44	730.44	0.00

iv. Non Performing Assets (NPA) Ratios

NPA Ratios	Percentage (%)
- Gross NPA to Gross Advances	0.18%
- Net NPA to Net Advances	0.00%

v. Movement of Non Performing Assets

S.No. Non Performing Loan	Opening Balance (Ashad End, 2071)	Closing Balance (Chaitra End, 2071)	Increase/ (Decrease)
1 Restructured Loan	270.76	3.01	(267.75)
2 Sub-Standard	93.71	321.07	227.36
3 Doubtful	115.34	70.19	(45.15)
4 Loss	432.57	336.17	(96.40)

vi. Write Off Of Loans and Interest Suspense:

Nil

vii. Movement in Loan Loss Provison and Interest Suspense**a) Loan Loss Provision**

S.No. Particulars	Opening Balance (Ashad End, 2071)	Closing Balance (Chaitra End, 2071)	Increase/ (Decrease)
1 Pass	3,562.30	3,990.35	428.05
2 Watch List	-	37.37	37.37
3 Restructure	270.76	3.01	(267.75)
4 Sub-Standard	23.43	321.07	297.65
5 Doubtful	57.67	70.19	12.52
6 Loss	432.57	336.17	(96.40)
Total Loan Loss Provision	4,346.72	4,758.16	411.44

b) Interest Suspense

S.No. Particulars	Opening Balance (Ashad End, 2071)	Closing Balance (Chaitra End, 2071)	Increase/ (Decrease)
Interest Suspense	680.58	664.87	(15.71)

viii. Details of Additional Loan Loss Provision

S.No. Particulars	Chaitra End 2071
1 Pass	428.05
2 Watch List	37.37
2 Restructure	-
3 Sub-Standard	321.07
4 Doubtful	70.19
5 Loss	71.57
Total	928.25

ix. Segregation of the Bank's Investment portfolio

S.No. Particulars	Chaitra End 2071
1 Held for Trading	182.37
2 Held to Maturity	121,955.96
3 Available for Sale	299.56
Total	122,437.89