

Nepal SBI Bank Ltd.	
DISCLOSURE UNDER BASEL II	
As at Mid July 2014 (4th quarter end of FY 2070/71)	
1. CAPITAL STRUCTURE & CAPITAL ADEQUACY	
(Amount in NPR Lacs)	
i. Core Capital (Tier I)	
S.No	Particulars
	Amount
A	Paid UP Equity Share Capital 26,502.06
B	Statutory General Reserve 9,260.97
C	Retained Earnings 50.56
D	Current Year Cumulative Profit 9,229.84
E	Capital Adjustment Reserve 350.00
F	Deferred Tax Reserve 952.33
G	Other Free Reserve (Debenture Redemption Reserve) 746.39
Total Core Capital (Tier I) 47,092.14	
ii. Supplementary Capital (Tier II)	
S.No	Particulars
	Amount
A	Subordinate Term Debt 10,000.00
B	General Loan Loss Provision 3,562.30
C	Investment Adjustment Reserve 5.15
D	Exchange Equalization Reserve 122.12
Total Supplementary Capital (Tier II) 13,689.57	
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 2,000.00
	Amount Eligible to be reckoned as Capital Fund 10,000.00
	Outstanding Balance of Debenture Redemption Reserve fund 746.39
	- Interest Payment - Half Yearly
	- At the time of liquidation, right of claims will be only after
	- 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) 47,092.14
	Total Supplementary Capital (Tier II) 13,689.57
Total Capital Fund (Tier I + Tier II) 60,781.72	
vi. Capital Adequacy Ratio	
	Capital Adequacy Ratio 13.70%
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 402,320.71
B	Risk Weighted Exposure for Operational Risk 24,514.94
C	Risk Weighted Exposure for Market Risk 3,811.49
D	Add: 2% of the Gross Income as per NRB Direction 4,382.49
E	Add: 2% of the total RWE as per NRB Direction. 8,612.94
Total Risk Weighted Exposure 443,642.57	

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	30,521.91		
4	Claims on Corporate and Securities Entities	225,683.22		
5	Claims on Regulatory Retail Portfolio	61,105.26		
6	Claims Secured by Residential Properties	12,030.58		
7	Claims Secured by Commercial Real Estate	600.00		
8	Past Due Claims	976.33		
9	High Risk Claims	13,872.84		
10	Other Assets	13,345.22		
11	Off Balance Sheet Items	44,185.36		
Total		402,320.71		
iii. Amount of Non Performing Assets (Gross and Net Amount)				
S.No	Particulars	Gross Amount	Provision	Net Amount
A	Restructured	270.76	270.76	0.00
B	Sub-standard	93.71	23.43	70.28
C	Doubtful	115.34	57.67	57.67
D	Loss	432.57	432.57	-
Total		912.37	784.42	127.95
iv. Non Performing Assets (NPA) Ratios				
NPA Ratios			Percentage (%)	
- Gross NPA to Gross Advances			0.26%	
- Net NPA to Net Advances			0.04%	
v. Movement of Non Performing Assets				
S.No	Non Performing Loan	Opening Balance (Ashad End, 2070)	Closing Balance (Ashad End, 2071)	Increase/ (Decrease)
1	Restructured Loan	276.31	270.76	(5.55)
2	Sub-Standard	0.00	93.71	93.71
3	Doubtful	0.00	115.34	115.34
4	Loss	810.61	432.57	(378.04)
vi. Write Off Of Loans and Interest Suspense:				
During the financial year the bank has written off Rs. 8,59,228.31 loan (principal) and Rs. 2,313,047.09 interest suspense as per NRB Directive.				
vii. Movement in Loan Loss Provison and Interest Suspense				
a) Loan Loss Provison				
S.No.	Particulars	Opening Balance (Ashad End, 2070)	Closing Balance (Ashad End, 2071)	Increase/ (Decrease)
1	Pass	2,990.07	3,562.30	572.23
2	Restructure	276.31	270.76	(5.55)
3	Sub-Standard	-	23.43	23.43
4	Doubtful	-	57.67	57.67
5	Loss	791.19	432.57	(358.62)
Total Loan Loss Provison		4,057.57	4,346.72	289.15
b) Interest Suspense				
S.No.	Particulars	Opening Balance (Ashad End, 2070)	Closing Balance (Ashad End, 2071)	Increase/ (Decrease)
	Interest Suspense	713.00	680.58	-32.42
viii. Details of Additional Loan Loss Provison				
S.No.	Particulars	Ashad End 2071		
1	Pass	658.02		
2	Restructure	-		
3	Sub-Standard	23.43		
4	Doubtful	57.67		
5	Loss	90.56		
Total		829.67		
ix. Segregation of the Bank's Investment portfolio				
S.No.	Particulars	Ashad End 2071		
1	Held for Trading	-		
2	Held to Maturity	176,924.40		
3	Available for Sale	299.56		
Total		177,223.96		