Nepal SBI Bank Ltd. DISCLOSURE UNDER BASEL II As at Mid October 2014 (1st quarter end of FY 2071/72)				
. CAPITAL STRUCTURE & CAPITAL ADEQUACY				
	(Amount in NPR Lacs			
Core Capital (Tier I) No. Particulars	Amoun			
A Paid UP Equity Share Capital	26,502.0			
B Statutory General Reserve	9,260.9			
C Retained Earnings	9,280.4			
D Currrent Year Cumulative Profit	2,562.0			
E Capital Adjustment Reserve	350.0			
F Deferred Tax Reserve	952.3			
G Other Free Reserve (Debenture Redemption Reserve)	746.3			
Total Core Capital (Tier I)	49,654.2			
. Supplementary Capital (Tier II)	A			
No. Particulars A Subordinate Term Debt	Amoun			
B General Loan Loss Provision	10,000.00 3,757.76			
C Investment Adjustment Reserve	5,757.76			
D Exchange Equalization Reserve	122.12			
Total Supplementary Capital (Tier II)	13,885.0			
Lefennetice shout forbarding to Term Dabt				
 i. 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	4,000.0			
 8% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 03.02.2013 and maturing on 03.02.2023. 	4,000.0			
3 7.90% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on	2,000.0			
20.04.2014 and maturing on 19.04.2024. 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	746.3			
- Interest Payment - Half Yearly				
 At the time of liquidation, right of claims will be only after depositors 				
- Redeemable and Non-Convertible				
7. Deduction Form Capital				
No. Particulars	Amour			
A Investment arising out of underwriting comitments	N			
Total Deduction	-			
TOTAL QUALIFYING CAPITAL				
Particulars	Amour			
Total Core Capital (Tier I)	49,654.2			
Total Supplementary Capital (Tier II)	13,885.0			
otal Capital Fund (Tier I + Tier II)	63,539.2			
i. Capital Adequacy Ratio				
Capital Adequacy Ratio	13.18%			
RISK EXPOSURE				
Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk No. Particulars	Amoun			
A Risk Weighted Exposure for Credit Risk	435,808.07			
B Risk Weighted Exposure for Operational Risk	30,099.09			
C Risk Weighted Exposure for Market Risk	2,141.48			
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.	9,360.97			
Total Risk Weighted Exposure	482,184.13			

	isk Weighted Exposure under each 11 Categories of	Citati Iusa		
	o. Categories			Amount
1	Claims on Government and Central Bank			-
2	Claims on Other Official Entities			-
3 4	Claims on Banks Claims on Corporate and Securities Entities			30,146.16 237,544.65
4 5	Claims on Regulatory Retail Portfolio			65,224.93
6	Claims Secured by Residential Properties			11,928.96
7	Claims Secured by Commercial Real Estate			525.00
8	Past Due Claims			590.96
9	High Risk Claims			14,616.47
10	Other Assets			14,273.85
11				60,957.09
	Total			435,808.07
	Amount of Non Performing Assets (Gross and Net A			
). Particulars	Gross Amount	Provision	Net Amoun
	A Restructured	269.76	269.76	0.0
	B Sub-standard	61.00	15.25	45.75
	C Doubtful	93.86	46.93	46.93
1	D Loss Total	453.73 878.35	453.73 785.67	92.6
	10141	8/8.35	/85.0/	92.0
iv. N	Non Performing Assets (NPA) Ratios			
	NPA Ratios			Percentage (%
	- Gross NPA to Gross Advances			0.239
	- Net NPA to Net Advances			0.029
v. M	lovement of Non Performing Assets			
S.No	o. Non Performing Loan	Opening Balance	Closing Balance	Increase
		(Ashad End, 2071)	(Ashwin End, 2071)	(Decrease
1	Restructured Loan	270.76	269.76	(1.00
2	Sub-Standard	93.71	61.00	(32.71
3	Doubtful	115.34	93.86	(21.48
4	Loss	432.57	453.73	21.17
vi V	Write Off Of Leans and Interest Suspenses			
vi. V	Vrite Off Of Loans and Interest Suspense:			
vi. V	Vrite Off Of Loans and Interest Suspense: Nil			
	Nil			
vii.	Nil Movement in Loan Loss Provison and Interest Susp	en5e		
vii.	Nil		Clasics Palace	
vii. a)	Nil Movement in Loan Loss Provison and Interest Susp	Opening Balance	Closing Balance	
vii. 1 a) S.No	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision). Particulars	Opening Balance (Ashad End, 2071)	(Ashwin End, 2071)	(Decrease
vii. 1 a) S.No 1	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision). Particulars Pass	Opening Balance (Ashad End, 2071) 3,562.30	(Ashwin End, 2071) 3,757.76	(Decrease) 195.46
vii. 1 a) S.No 1 2	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision b. Particulars Pass Restructure	Opening Balance (Ashad End, 2071) 3,562.30 270.76	(Ashwin End, 2071) 3,757.76 269.76	(Decrease 195.46 (1.00
vii. 1 a) S.No 1 2 3	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision D. Particulars Pass Restructure Sub-Standard	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43	(Ashwin End, 2071) 3,757.76 269.76 15.25	(Decrease 195.46 (1.00 (8.18
vii. 1 a) S.No 1 2 3 4	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision Particulars Pass Restructure Sub-Standard Doubtful	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93	(Decrease 195.46 (1.00 (8.18 (10.74
vii. 1 2 3	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision D. Particulars Pass Restructure Sub-Standard Doubtful Loss	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73	(Decrease 195.46 (1.00 (8.18 (10.74 21.17
vii. 1 a) S.No 1 2 3 4	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision Particulars Pass Restructure Sub-Standard Doubtful	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93	Increase (Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71
vii. 1 a) 5.No 1 2 3 4 5	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision D. Particulars Pass Restructure Sub-Standard Doubtful Loss	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73	(Decrease 195.46 (1.00 (8.18 (10.74 21.17
vii. 1 a) 1 2 3 4 5 b)	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision D. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance	(Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71
vii. 1 a) 1 2 3 4 5 b)	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision Dass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense D. Particulars	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance (Ashwin End, 2071)	(Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71 196.71 Increase (Decrease
vii. : a) S.No 1 2 3 4 5 b)	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision D. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance	(Decrease 195.46 (1.00 (8.18 (10.74 21.17
vii. 1 a) 5.Nc 1 2 3 4 5 b) 5.Nc	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision D. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense D. Particulars	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance (Ashwin End, 2071)	(Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71 Increase (Decrease
vii. 1 2 3 4 5 b) 5.Nc viii.	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision >. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense >. Particulars Interest Suspense Details of Additional Loan Loss Provision	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance (Ashwin End, 2071) 787.72	(Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71 Increase (Decrease 107.1
vii. 1 a) S.No 1 2 3 4 5 b) S.No viii. S.No	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision D. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense D. Particulars Interest Suspense Details of Additional Loan Loss Provision	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance (Ashwin End, 2071) 787.72	(Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71 Increase (Decrease 107.1 Ashwin End 2071
vii. 1 2 3 4 5 b) S.No viii. S.No 1	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision D. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense D. Particulars Interest Suspense Details of Additional Loan Loss Provision D. Particulars Pass	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance (Ashwin End, 2071) 787.72	(Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71 Increase (Decrease 107.1 Ashwin End 2071
vii.] a) S.No 1 2 3 4 5 b) S.No 2 viii. S.No 1 2	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision D. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Details of Additional Loan Loss Provision Details of Additional Loan Loss Provision Pass Restructure	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance (Ashwin End, 2071) 787.72	(Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71 Increase (Decrease 107.1- Ashwin End 2071 195.46
vii. 1 a) S.Nc 1 2 3 4 5 b) S.Nc viii. S.Nc 1 2 3	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision Darticulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Details of Additional Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance (Ashwin End, 2071) 787.72	(Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71 Increase (Decrease 107.1 Ashwin End 2071 195.46 - 15.25
viii. 1 a) S.No 1 2 3 4 5 b) S.No viii. S.No 1 2 3 4 3 4 5 S.No	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision Darticulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Details of Additional Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance (Ashwin End, 2071) 787.72	(Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71 Increase (Decrease 107.1- Ashwin End 2071 195.46 - 15.25 46.93
vii.] a) S.Nc 1 2 3 4 5 b) S.Nc viii. S.Nc 1 2 3	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision Darticulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Details of Additional Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance (Ashwin End, 2071) 787.72	(Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71 Increase (Decrease 107.1 Ashwin End 2071 195.46 - 15.25 46.93 71.75
vii. 1 a) 5.Nc 1 2 3 4 5 b) 5.Nc viii. 2 3 4 5	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision Darticulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Details of Additional Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance (Ashwin End, 2071) 787.72	(Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71 Increase (Decrease 107.1- Ashwin End 2071 195.46 - 15.25 46.93 71.75
vii. 1 a) 5.Nc 1 2 3 4 5 b) 5.Nc viii. 2 3 4 5 ix. S	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense >. Particulars Interest Suspense >. Particulars Interest Suspense >. Particulars Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance (Ashwin End, 2071) 787.72	(Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71 Increase (Decrease 107.1 Ashwin End 2071 195.46 - 15.25 46.93 71.75 329.39
vii.] S.No 1 2 3 4 5 b) S.No ix. S S.No	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense >. Particulars Interest Suspense >. Particulars Interest Suspense >. Particulars Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Sub-Standard Doubtful Loss Pass Restructure Sub-Standard Doubtful Loss Total Gegregation of the Bank's Investment portfolio >. Particulars	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance (Ashwin End, 2071) 787.72	(Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71 Increase (Decrease 107.1 Ashwin End 2071 195.46 - 15.25 46.93 71.75 329.39
viii. 1 2 3 4 5 b) s.No i s.No 1 2 s.No 1 2 s.No 1 2 s.No 1 i s.No i i i i i i i i	Nil Movement in Loan Loss Provison and Interest Susp Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense >. Particulars Interest Suspense >. Particulars Interest Suspense >. Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Sub-Standard Doubtful Loss Pass Restructure Sub-Standard Doubtful Loss Total Gegregation of the Bank's Investment portfolio >. Particulars Held for Trading	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance (Ashwin End, 2071) 787.72	(Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71 Increase (Decrease 107.1- Ashwin End 2071 195.46 - 15.25 46.93 71.75 329.39 Ashad End 207 -
viii. 1 2 3 4 5 b) s .No c ix. S s .No 1 2 3 4 5 ix. S ix. ix. S ix. ix. S ix. ix. ix.	Nil Movement in Loan Loss Provision and Interest Susp Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Details of Additional Loan Loss Provision Doubtful Loss Total Gegregation of the Bank's Investment portfolio D. Particulars Held for Trading Held to Maturity	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance (Ashwin End, 2071) 787.72	(Decrease (195.46 (1.00 (8.18 (10.74 21.17 196.71 Increase (Decrease 107.1 Ashwin End 2071 195.46 - - 15.25 46.93 71.75 329.39 Ashad End 207
viii. 1 2 3 4 5 b) s .No 1 2 s .No 1 2 s .No 1 2 s .No 1 2 s .No 1 2 s .No s .No 	Nil Movement in Loan Loss Provision and Interest Susp Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Details of Additional Loan Loss Provision Details of Additional Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Details of Additional Loan Loss Provision Details of Additional Loan Loss Provision Details of Additional Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Gegregation of the Bank's Investment portfolio Details of Trading Held for Trading Held to Maturity Available for Sale	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance (Ashwin End, 2071) 787.72	(Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71 Increase (Decrease 107.14 Ashwin End 2071 195.46 - 15.25 46.93 71.75 329.39 Ashad End 207 - 182,934.71 299.56
viii. 1 2 3 4 5 b) s .No c ix. S s .No 1 2 3 4 5 ix. S ix. ix. S ix. ix. S ix. ix. ix.	Nil Movement in Loan Loss Provision and Interest Susp Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Details of Additional Loan Loss Provision Doubtful Loss Total Gegregation of the Bank's Investment portfolio D. Particulars Held for Trading Held to Maturity	Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	(Ashwin End, 2071) 3,757.76 269.76 15.25 46.93 453.73 4,543.43 Closing Balance (Ashwin End, 2071) 787.72	(Decrease 195.46 (1.00 (8.18 (10.74 21.17 196.71 Increase (Decrease 107.14 Ashwin End 2071 195.46 15.25 46.93 71.75 329.39 Ashad End 2077