Nepal SBI Bank Ltd.
DISCLOSURE UNDER BASEL II
As at Mid January 2014 (2nd quarter end of FY 2071/72)

Core Capital (Tier I)	1. CAPITAL STRUCTURE & CAPITAL ADEQUACY	
S.No. Particulars		(Amount in NPR Lacs)
A Paid UP Equity Share Capital B Statutory Ceneral Reserve C Share Premium D Retained Barnings 1914 E Currient Vear Cumulative Profit F Capital Adjustment Reserve S S S S C Deterred 1 as Reserve 11, 234 F Capital Adjustment Reserve 11, 234 F Capital Adjustment Reserve 11, 235 F Capital Adjustment Reserve 12, 235 F Capital Adjustment Reserve 13, 235 F Capital Adjustment Reserve 15, 258 F Capital Adjustment Reserve 16, 258 F Capital Adjustment Reserve 17, 258 F Capital Adjustment Reserve 18, 258 F Capital Adjustment Reserve 19, 258 F Capital Adjustment Reserve 19, 258 F Capital Adjustment Reserve 10, 250 F Capital Supplementary Capital (Tier II) F Capital Supplementary Capital Supplementary Capital Fund F Capital Supplementary Capital Fund F Capital Supplementary Capital Fund F Capital Adjustment Fund F Capital Fund F Capital Supplementary Capital Fund F Capital Adjustment Fund F Capital Fund F Capital Fund F Capital Adjustment Fund F Capital Fund Fund F Capital F Fund F Capital	i. Core Capital (Tier I)	
B Statutory General Reserve		Amount
C Stare Fremium		30,580.59
D. Retained Earnings	· ·	11,106.93
E. Current Vear Cumulative Profit		791.60
F Capital Adjustment Reserve 1,123	8-	1,914.58
G Deferred Tax Reserve 1.159 H Other Free Reserve (Debenture Redemption Reserve) 1.594 Total Core Capital (Tier II) 55.289 B Supplementary Capital (Tier II) S.No. Particulars Annount and a substantial properties of the fill of the properties of		5,327.80
H. Other Free Reserve (Debenture Redemption Reserve) 1.594		850.00
Sociation So		
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S.No. Particulars	Total Core Capital (Tiel 1)	33,269.07
A Subordinate Term Debt B General Loan Loss Provision 3,3932.0 C Investment Adjustment Reserve 5.5 D Exchange Equalization Reserve 5.5 D Exchange Equalization Reserve 133.3 Total Supplementary Capital (Tier II) 14,071. iii. Information about Subordinate Term Debt 1 12.50% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 12.02.2012 and maturing on 11.02.2022; and 2.8% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 20.02.2013 and maturing on 91.02.2023. 2 8% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 20.02.2014 and maturing on 19.04.2024. Outstanding Amount Amount raised during the period 10.0000 each (Unsecured) issued on 20.04.2014 and maturing on 19.04.2024. Outstanding Balance of Debenture Redemption Reserve fund 10.0000 Amount Eligible to be reckoned as Capital Fund 1594 - 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 Total Deduction - Total Supplementary Capital (Tier II) 53.289 Total Capital Adequacy Ratio - Capital Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk - S.No. Particulars - Amount Capital Risk Weighted Exposure for Credit Risk - Market Risk - S.980 Risk Weighted Exposure for Operational Risk - S.980 Risk Weighted		
B General Loan Loss Provision		Amount
C		10,000.00
D Exchange Equalization Reserve 133: Total Supplementary Capital (Tier II) 14,071.		3,932.82
Total Supplementary Capital (Tier II)		5.00
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 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 each (Unsecured) issued on 2.000.2013 and maturing on 03.02.2023. 4,000 each (Unsecured) issued on 2.000.42.014 and maturing on 19.04.2024. 2,000 each (Unsecured) issued on 2.000.42.014 and maturing on 19.04.2024. 10,000.40 each (Unsecured) issued on 2.000.40.4014 and maturing on 19.04.2024. 10,000.40 each (Unsecured) issued on 2.000.40.4014 and maturing on 19.04.2024. 10,000.40 each (Unsecured) issued on 2.000.40 each (<u> </u>	
1. 12.50% Nepal SBI Bank Debentures 2078 of Rs.1,000 each (Unsecured) issued on 1.02.2012 and maturing on 11.02.2022; and 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 each (Unsecured) issued on 20.04.2014 and maturing on 19.04.2024. 2,000 each (Unsecured) issued on 20.04.2014 and maturing on 19.04.2024. 10,000 each (Unsecured) issued on 20.04.2014 and maturing on 19.04.2024. 10,000 each (Unsecured) issued on 20.04.2014 and maturing on 19.04.2024. 10,000 each (Unsecured) issued on 20.04.2014 and maturing on 19.04.2024. 10,000 each (Unsecured) issued on 20.04.2014 and maturing on 19.04.2024. 10,000 each (Unsecured) issued on 20.04.2014 and maturing on 19.04.2024. 10,000 each (Unsecured) issued on 20.04.2014 and maturing on 19.04.2024. 10,000 each (Unsecured) issued on 20.04.2014 and maturing on 19.04.2024. 10,000 each (Unsecured) issued on 20.04.2014 and maturing on 19.04.2024. 10,000 each (Unsecured) issued on 20.04.2014 and maturing on 19.04.2024. 10,000 each (Unsecured) issued on 20.04.2024 and 19.000 each (Unsecured) issued on 20.04.2024 each 20.000 each (Unsecured) issued on 20.04.2024 each 20.000 each (Unsecured) issued on 20.04.2024 each 20.000 each (Unsecured) issued on 20.000 each (U	Total Supplementary Capital (Tier II)	14,0/1./3
12.02.2012 and maturing on 11.02.2022; and 4,000		
2. 8% Nepal SBI Bank Debentures 2079 of Rs.1,000 each (Unsecured) issued on 03.02.2013 and maturing on 03.02.2023. 2.000	1	4,000.00
3.02.2013 and maturing on 03.02.2023. 4,000		
3	on repair 351 Bank Sebentares 2017 of 16.17,000 each (Onsecurear) issued on	4,000.00
2,000 20.04.2014 and maturing on 19.04.2024. Outstanding Amount Amount raised during the period Amount Eligible to be reckoned as Capital Fund Outstanding Balance of Debenture Redemption Reserve fund 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 Amou A Investment arising out of underwriting comitments Total Deduction - v. TOTAL QUALIFYING CAPITAL Particulars Amou Total Core Capital (Tier I) Total Supplementary Capital (Tier II) Total Capital Fund (Tier I + Tier II) vi. Capital Adequacy Ratio Capital Adequacy Ratio Capital Adequacy Ratio A Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk S.No. Particulars Amou A Risk Weighted Exposure for Credit Risk 456,840.3 B Risk Weighted Exposure for Operational Risk 5,359,0 B Risk Weighted Exposure for Market Risk 5,359,0 C Add: 2% of the total RWE as per NRB Direction 5,000 6,000		
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- At the time of liquidation, right of claims will be only after depositors - Redeemable and Non-Convertible iv. Deduction Form Capital S.No. Particulars - A Investment arising out of underwriting comitments - Total Deduction - Total Deduction - V. TOTAL QUALIFYING CAPITAL Particulars - A Moreover Total Core Capital (Tier I) - Total Core Capital (Tier I) - Total Supplementary Capital (Tier II) - Total Capital Fund (Tier I + Tier II) - Total Capital Fund (Tier I + Tier II) - Capital Adequacy Ratio - Capital Adequacy Ratio - Capital Adequacy Ratio - Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk - S.No. Particulars - A Risk Weighted Exposure for Credit Risk - B Risk Weighted Exposure for Operational Risk - S. Risk Weighted Exposure for Operational Risk - S. Risk Weighted Exposure for Market Risk - B Risk Weighted Exposure for Market Risk - S.	•	1594.61
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v. TOTAL QUALIFYING CAPITAL Particulars Amou Total Core Capital (Tier I) Total Supplementary Capital (Tier II) Total Capital Fund (Tier I + Tier II) 67,361. 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 A Risk Weighted Exposure for Credit Risk B Risk Weighted Exposure for Operational Risk S. No. Particulars A Risk Weighted Exposure for Operational Risk 5. No. Particulars A Risk Weighted Exposure for Operational Risk 5. No. Particulars A Risk Weighted Exposure for Operational Risk 5. No. Particulars A Risk Weighted Exposure for Operational Risk 5. No. Particulars A Risk Weighted Exposure for Operational Risk 5. No. Particulars A Risk Weighted Exposure for Operational Risk 5. No. Particulars A Risk Weighted Exposure for Operational Risk 5. No. Particulars A Risk Weighted Exposure for Operational Risk 5. No. Particulars A Risk Weighted Exposure for Operational Risk 5. No. Particulars A Risk Weighted Exposure for Operational Risk 5. No. Particulars A Risk Weighted Exposure for Operational Risk 9. 846.40.20 9. 846.10 9. 846.10 9. 846.10	A Investment arising out of underwriting comitments	Nil
Particulars	Total Deduction	-
Particulars	TOTAL OVALUE OF A DITTAL	
Total Core Capital (Tier I) 53,289. Total Supplementary Capital (Tier II) 14,071. Total Capital Fund (Tier I + Tier II) 67,361. vi. Capital Adequacy Ratio 13.29. Capital Adequacy Ratio 13.29. Capital Adequacy Ratio 13.29. Risk EXPOSURE		
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Capital Adequacy Ratio 2. RISK EXPOSURE i. Risk Weighted Exposure for Credit Risk, Market Risk and Operational Risk S.No. Particulars A Risk Weighted Exposure for Credit Risk B Risk Weighted Exposure for Operational Risk C Risk Weighted Exposure for Market Risk D Add: 2% of the Gross Income as per NRB Direction E Add: 2% of the total RWE as per NRB Direction.	vi. Capital Adequacy Ratio	
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E Add: 2% of the total RWE as per NRB Direction. 9,846.0	0 1	4,774.52
	<u> </u>	9,846.00
Total Risk Weighted Exposure 506,920.2	Total Risk Weighted Exposure	506,920.28

	isk Weighted Exposure under each 11 Categories			
	Claims on Community and Community Parallel			Amoun
1	Claims on Government and Central Bank			-
2	Claims on Other Official Entities Claims on Banks			26 220 7
				36,239.74
	Claims on Corporate and Securities Entities			246,488.04
	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
	Other Assets			15,130.18
11	Off Balance Sheet Items			62,096.73
	Total			456,840.80
ii /	Amount of Non Performing Assets (Gross and Net	+ Amount)		
	. Particulars	Gross Amount	Provision	Net Amour
	A Restructured	266.61	266.61	0.0
	3 Sub-standard	25.26	25.26	0.0
	C Doubtful	139.86	69.93	69.93
) Loss	428.21	428.21	09.93
	Total	859.93	790.00	69.9
	Total	009.93	790.00	09.3
v. N	Non Performing Assets (NPA) Ratios			
	NPA Ratios			Percentage (%
	- Gross NPA to Gross Advances			0.229
	- Net NPA to Net Advances			0.029
7. M	lovement of Non Performing Assets			
No	o. Non Performing Loan	Opening Balance	Closing Balance	Increase
,,,,,,	. Non Terrorning Loan	(Ashad End, 2071)	(Poush End, 2071)	(Decrease
1	Restructured Loan	270.76	266.61	(4.15
2	Sub-Standard	93.71	25.26	(68.45
_	Sub-Standard	,	20.20	
3	Doubtful	115.34	139.86	,
3 4				24.52 (4.36
3 4 vi. V	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus	115.34 432.57	139.86	24.52
3 4 vi. V	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil	115.34 432.57 spense	139.86 428.21	24.52 (4.36
3 4 vi. V	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus	115.34 432.57 spense Opening Balance	139.86 428.21 Closing Balance	24.52 (4.36
3 4 vi. V vii. 1 a)	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision D. Particulars	115.34 432.57 spense Opening Balance (Ashad End, 2071)	139.86 428.21 Closing Balance (Poush End, 2071)	24.52 (4.36) Increase (Decrease
3 4 vi. V ii. 1 a)	Doubtful Loss Write Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision Particulars Pass	115.34 432.57 spense Opening Balance (Ashad End, 2071) 3,562.30	139.86 428.21 Closing Balance (Poush End, 2071) 3,932.82	Increase (Decrease 370.52
3 4 vi. V a) 5.No 1 2	Doubtful Loss Write Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision Pass Restructure	115.34 432.57 spense Opening Balance (Ashad End, 2071) 3,562.30 270.76	139.86 428.21 Closing Balance (Poush End, 2071) 3,932.82 266.61	24.52 (4.36) Increase (Decrease 370.52 (4.15)
3 4 77i. V 7ii. 1 a) 3 5.No 1 2 3	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision Pass Restructure Sub-Standard	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43	139.86 428.21 Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26	24.52 (4.36 Increase (Decrease 370.52 (4.13 1.83
3 4 7i. V 7ii. 1 a) 1 2 3 4	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision Particulars Pass Restructure Sub-Standard Doubtful	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67	139.86 428.21 Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93	Increase (Decrease 370.52 (4.15 1.83 12.20
3 4 7i. V 7ii. 1 a) 1 2 3	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision D. Particulars Pass Restructure Sub-Standard Doubtful Loss	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57	139.86 428.21 Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21	Increase (Decrease 370.52 (4.11 1.83 12.26 (4.36
3 4 7i. V 7ii. V	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision Particulars Pass Restructure Sub-Standard Doubtful	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67	139.86 428.21 Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93	Increase (Decrease 370.52 (4.15 1.83 12.26 (4.36
3 4 vi. V a) 1 2 3 4 5	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision D. Particulars Pass Restructure Sub-Standard Doubtful Loss	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57	139.86 428.21 Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21	Increase (Decrease 370.52 (4.15 1.83 12.26 (4.36
3 4 vi. V vii. 1 a) 5.No 1 2 3 4 5	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sustant Loss Provision Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57	139.86 428.21 Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21	24.52 (4.36) Increase (Decrease 370.52 (4.15) 1.83 12.26 (4.36) 376.10
3 4 vi. V vii. 1 a) 5.No 1 2 3 4 5	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision Description Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72	Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21 4,722.83	24.52
3 4 vi. V vii. V a) 3 6 S.No 1 2 3 4 5	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sustant Loss Provision Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance	Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21 4,722.83 Closing Balance	24.52 (4.36 Increase (Decrease 370.52 (4.15 1.83 12.26 (4.36 376.10
3 4 7i. V 7ii. 1 a) 1 2 3 4 5 b)	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense D. Particulars	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21 4,722.83 Closing Balance (Poush End, 2071)	24.52 (4.36) Increase (Decrease 370.52 (4.11) 1.88 12.26 (4.30) 376.10 Increase (Decrease
3 4 7i. V 7ii. 1 a) 5.No 1 2 3 4 5 b)	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Particulars Interest Suspense	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21 4,722.83 Closing Balance (Poush End, 2071) 754.07	24.52 (4.36) Increase (Decrease 370.52 (4.11) 1.88 12.26 (4.30) 376.10 Increase (Decrease
3 4 7i. V 7ii. 1 a) 1 2 3 4 5 b)	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision Description Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Dearit Suspense Details of Additional Loan Loss Provision	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21 4,722.83 Closing Balance (Poush End, 2071) 754.07	Increase (Decrease 370.52 (4.36 1.83 12.24 (4.36 376.10 Increase (Decrease 73.4
3 4 7i. V 7ii. 1 a) 1 2 3 4 5 b)	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus 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 Particulars	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21 4,722.83 Closing Balance (Poush End, 2071) 754.07	Increase (Decrease 370.5; (4.1) 1.8; 12.2; (4.3) 376.10 Increase (Decrease 73.4
3 4 7i. V 7ii. 1 a) 1 2 3 4 5 b) b) contact the second of	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus 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 Pass Pass	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21 4,722.83 Closing Balance (Poush End, 2071) 754.07	Increase (Decrease 370.52 (4.36 370.51 1.83 12.26 (4.36 376.10 Increase (Decrease 73.4
3 4 7i. V 7ii.] a) 1 2 3 4 5 b) 6.No 1 2 7iii. 2 7iii. 2	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Particulars Interest Suspense Details of Additional Loan Loss Provision Pass Restructure	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21 4,722.83 Closing Balance (Poush End, 2071) 754.07	Increase (Decrease) 370.5: (4.13) 1.8: 12.2: (4.36) 376.1: Increase (Decrease) 73.4 Poush End 2071 370.5: 25.26
3 4 7i. V 7ii. 1 2 3 4 5 b) 6.No 1 2 3 4 5 2 3 4 5 3.No 1 2 3 3 4 5 3.No 1 2 3	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Particulars Interest Suspense Details of Additional Loan Loss Provision Pass Restructure Sub-Standard	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21 4,722.83 Closing Balance (Poush End, 2071) 754.07	Increase (Decrease 370.5: (4.3) 11.2.2 (4.3) 376.10 Increase (Decrease 73.4 Poush End 2071 370.5: - 25.2(69.9)
3 4 7i. V 7ii. 1 a) 1 2 3 4 5 b) 6.No 1 2 3 4 5 2 3 4 5 4 5 4 5 4 7 6.No 1 2 3 4 5 4 7 6.No 1 2 3 4 5	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Particulars Interest Suspense Details of Additional Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Interest Suspense	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21 4,722.83 Closing Balance (Poush End, 2071) 754.07	Increase (Decrease 370.5: (4.3) 1.8: 1.2: (4.3) 376.10 Increase (Decrease 73.4 Poush End 2071 370.5: - 25.2: 69.9: 71.5:
3 4 7i. V 7ii. 1 a) 1 2 3 4 5 b) 6.No 1 2 3 4 5 3 4 5	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus 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 Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loss Total	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21 4,722.83 Closing Balance (Poush End, 2071) 754.07	Increase (Decrease 370.5: (4.3) 1.8: 1.2: (4.3) 376.10 Increase (Decrease 73.4 Poush End 2071 370.5: - 25.2: 69.9: 71.5:
3 4 7i. V 7ii. 1 a) 1 2 3 4 5 b) 2 3 4 5 x. S	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision 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 Interest Suspense Details of Additional Loan Loss Provision Particulars Pass Restructure Sub-Standard Doubtful Loss Total egregation of the Bank's Investment portfolio	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21 4,722.83 Closing Balance (Poush End, 2071) 754.07	Increase (Decrease: 370.5: (4.3) Increase (Decrease: 370.5: (4.1) Increase (Decrease: 73.4) Poush End 2071 370.5: (4.3) 25.2: (69.9) 71.5: 537.2: (4.3)
3 4 vi. V vii. 1 a) 1 2 3 4 5 b) 6.No 1 2 3 4 5 5.No 2 3 4 5 6.No	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Particulars Interest Suspense Details of Additional Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Details of Additional Loan Loss Provision Particulars Pass Restructure Sub-Standard Doubtful Loss Total Loss Total egregation of the Bank's Investment portfolio Particulars	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21 4,722.83 Closing Balance (Poush End, 2071) 754.07	24.52 (4.36 Increase (Decrease 370.52 (4.13 1.83 12.26 (4.36 376.11 Increase (Decrease 73.4 Poush End 2071 370.52 537.25 Poush End 207
3 4 vi. V vii. 1 a) 5 S.No 1 2 3 4 5 b) 6 S.No 1 2 3 4 5 S.No 1 2 3 4 5	Doubtful Loss Write Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Particulars Interest Suspense Details of Additional Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Pass Restructure Sub-Standard Doubtful Loss Total Loss Total Pass Restructure Sub-Standard Doubtful Loss Total Loss Total Regregation of the Bank's Investment portfolio Particulars Held for Trading	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21 4,722.83 Closing Balance (Poush End, 2071) 754.07	Increase (Decrease 370.52 (4.36 370.52 (4.13 1.88 12.26 (4.30 376.10 Increase (Decrease 73.4 Poush End 2071 370.52 537.28 Poush End 207 186.58
3 4 vi. V a) 5.No 1 2 3 4 5 5.No 1 2 3 4 5 5.No 1 2 3 4 5 6.No 1 2 8 6.No 1 8 8 6.No 1 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	Doubtful Loss Vrite Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus 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 Pass Restructure Sub-Standard Doubtful Loss Total Doubtful Loss Total Pass Restructure Sub-Standard Doubtful Loss Total Pass Restructure Sub-Standard Doubtful Loss Total Regregation of the Bank's Investment portfolio Particulars Held for Trading Held to Maturity	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21 4,722.83 Closing Balance (Poush End, 2071) 754.07	Increase (Decrease 370.52 (4.36 370.52 (4.11 1.83 12.24 (4.36 376.10 Increase (Decrease 73.4 Poush End 2071 370.52 537.26 Poush End 207 186.55 169,592.34
3 4 4 5 5 S.No. 1 2 3 4 4 5 5 S.No. 1 2 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2 3 3 4 5 5 5 S.No. 1 2	Doubtful Loss Write Off Of Loans and Interest Suspense: Nil Movement in Loan Loss Provison and Interest Sus Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Loan Loss Provision Interest Suspense Particulars Interest Suspense Details of Additional Loan Loss Provision Pass Restructure Sub-Standard Doubtful Loss Total Pass Restructure Sub-Standard Doubtful Loss Total Loss Total Pass Restructure Sub-Standard Doubtful Loss Total Loss Total Regregation of the Bank's Investment portfolio Particulars Held for Trading	115.34 432.57 Spense Opening Balance (Ashad End, 2071) 3,562.30 270.76 23.43 57.67 432.57 4,346.72 Opening Balance (Ashad End, 2071)	Closing Balance (Poush End, 2071) 3,932.82 266.61 25.26 69.93 428.21 4,722.83 Closing Balance (Poush End, 2071) 754.07	Increase (Decrease 370.52 (4.15 1.2.22 (4.36 376.10 Increase (Decrease