

Disclosure under Basel
Machhapuchchhre Bank Li
As at Third Quarter End, Chaitr

1. Capital Structure and Capital Adequacy

Tier 1 capital and a breakdown of its components;

	Particulars
a	Paid up Equity Share Capital
b	Irredeemable non-cumulative preference shares
c	Share Premium
d	Proposed Bonus Equity Share
e	Statutory General Reserve
f	Retained Earnings
g	Un-audited current year cumulative profit
h	Capital Redemption Reserve
i	Capital Adjustment Reserve
j	Dividend Equalization Reserve
k	Other Free Reserve
l	Less : Goodwill
m	Less : Fictitious Assets
n	Less : Investment in equity in licensed Financial Institutions
o	Less : Investment in equity of institutions with Financial interests
p	Less : Investment in equity of institutions in excess of limits
q	Less : Investments arising out of underwriting commitments
r	Less : Reciprocal crossholdings
s	less : Other Deductions
	Total Tier 1 Capital

Tier 2 capital and a breakdown of its compon

	Particulars
a	Cumulative and/or Redeemable Preference Shares
b	Subordinated Term Debt
c	Hybrid Capital Instruments
d	General Loan Loss Provision
e	Exchange Equalization Reserve
f	Investment Adjustment Reserve
g	Assets Revaluation Reserve
h	Other Reserves
	Total Tier 2 Capital

2. Information about Subordinated Term Debts

The Bank has not issued any Subordinated Term Debts

3. Deductions from capital

	Particulars
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a	Miscellaneous Expenditure not written off
	Total

4. Total qualifying capital

	Particulars
a	Core Capital (Tier 1)
b	Supplementary Capital (Tier 2)
	Total Capital Fund

5. Capital adequacy ratio

13.27%

6. Risk weighted exposures for Credit Risk, Market Risk and Operational Risk

	RISK WEIGHTED EXPOSURES
a	Risk Weighted Exposure for Credit Risk
b	Risk Weighted Exposure for Operational Risk
c	Risk Weighted Exposure for Market Risk
	Add: 3% of the total RWE add by Supervisory Review
	Total Risk Weighted Exposures

7. Risk Weighted Exposures under each of 11 categories of Credit Risk

S.N.	Categories
1	Claims on government and central Bank
2	Claims on other official entities
3	Claims on Banks
4	Claims on corporate and securities firm
5	Claims on regulatory retail portfolio
6	Claim secured by residential properties
7	Claims secured by commercial real state
8	Past due Claims
9	High risk claims
10	Other Assets
11	Off Balance sheet Items
	Total

8. Total risk weighted exposure calculation table

S.N.	Particulars
1	Total Risk Weighted Exposure
2	Total Core Capital Fund (Tier 1)
3	Total Capital Fund (Tier 1 & Tier 2)
4	Total Core Capital to Total Risk Weighted Exposures
5	Total Capital to Total Risk Weighted Exposures

9. Amount of NPAs (both Gross and Net)

S.N.	Loan Classification	Gross Amount
	Restructured Loan	35,000,000
	Substandard Loan	93,659,415
	Doubtful Loan	76,034,581
	Loss Loan	342,804,849
	Total	547,498,845

10. NPA Ratios

Gross NPA to Gross Loans and Advances
Net NPA to Net Loans and Advances

11. Movement of NPA

Non performing assets increased by Rs. 83,378,873 during the quarter.

12. Write off of loans & Interest suspense

S.N.	Particulars
1	Write Off of Loans
2	Write Off of interest suspense
	Total

13. Movement in Loan loss provisions and interest suspense

S.N.	Particulars	This quarter
1	Loan Loss provision	609,233,379
2	Interest Suspense	284,776,487

14. Detail of additional Loan Loss provision

S.N.	Loan Loss provision	This quarter
1	Pass loan	200,621,385
2	Restructured Loan	4,375,000
3	Substandard Loan	23,414,854
4	Doubtful Loan	38,017,290
5	Loss Loan	342,804,849
	Total	609,233,379

15. Segregation of investment portfolio

S.N.	Particulars
1	Held For Trading
2	Held To Maturity;
2.1	Investment in treasury bills
2.2	Investment in Govt. bonds

2.3	Investment in Other bonds
2.4	Investment others
3	Available For Sale;
3.1	Investment in equity

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 a 2069

NPR

	Amount
	2,478,794,560
	0
	0
	0
	180,112,847
	-199,954,427
	98,304,785
	0
	0
	0
	177,709,324
	0
	-9,636,309
	0
	0
	0
	0
	0
	0
	0
	0
	2,725,330,781

NPR

	Amount
	0
	0
	0
	200,621,385
	10,726,032
	688,390
	0
	0
	212,035,807

NPR

	Amount

	9,636,309
	9,636,309

NPR

	Amount
	2,725,330,781
	212,035,807
	2,937,366,588

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NPR

	Amount
	20,326,201,765
	1,056,839,938
	111,662,000
	644,841,111
	22,139,544,814

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NPR

	Risk Weighted Exposures
	0
	149,353,125
	635,566,778
	10,135,610,349
	3,656,881,273
	807,328,687
	1,894,270,281
	207,605,419
	204,542,558
	1,303,263,925
	1,331,779,371
	20,326,201,765

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NPR

	Amount
	22,139,544,814
	2,725,330,781
	2,937,366,588
	12.31%
	13.27%

NPR

Provision	Net Amount
4,375,000	30,625,000
23,414,854	70,244,561
38,017,290	38,017,290
342,804,849	0
408,611,994	138,886,851

2.73%
0.71%

NPR

Amount
-
-
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NPR

Previous Quarter	Change (%)
560,227,225	8.75%
264,142,000	7.81%

NPR

Previous Quarter	Change
170,681,816	29,939,569
4,378,222	(3,222)
13,665,205	9,749,649
27,784,305	10,232,986
343,717,678	(912,828)
560,227,225	49,006,154

NPR

Gross Amount
Nil
2,075,295,602
2,032,189,522
43,106,080

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389,821,543
20,500,366
20,500,366

