लुम्बिनी बैंक लिमिटेड
Lumbini Bank Limited

# Disclosure under Basel II
## 4th Quarter of FY 2065/066 (Asadh end 2066)

## Capital Structure and Capital Adequacy

- **Tier 1 Capital and breakdown of its components**

| | Particulars | Amount |
|---|---|---|
| A | Paid Up Equity Share Capital | 998,189,500 |
| B | Calls In Advance | 97,889,000 |
| C | Share Premium | - |
| D | Proposed Bonus Equity Shares | - |
| E | Statutory General Reserves | 192,083,292 |
| F | Retained Earnings | (602,544,389) |
| G | Audited current year profit (after General Reserve) | 265,765,100 |
| | **Total** | **951,382,503** |

- **Tier 2 Capital and breakdown of its components**

| | Particulars | Amount |
|---|---|---|
| A | Cumulative and/or Redeemable Preference Share | - |
| B | Subordinated Term Debt | - |
| C | Hybrid Capital Instruments | - |
| D | General Loan Loss Provision | 49,804,199 |
| E | Exchange Equalization Reserve | 1,669,301 |
| F | Investment Adjustment Reserve | |
| H | Assets Revaluation Reserve | |
| I | Other Reserves | |
| | **Total** | **51,473,500** |

- **Details about the Subordinated Term Debts**

None

- **Deductions from Capital**

| Particulars | Amount |
|---|---|
| Investment arising from underwriting commitments | 4,471,000.00 |

- **Total Qualifying Capital**

| | |
|---|---|
| Core Capital (Tier 1) | 946,911,503 |
| Supplementary Capital (Tier 2) | 51,473,500 |
| **Total Capital Fund (Tier 1 and Tier 2)** | **998,385,003** |

- **Capital Adequacy Ratio**

| Capital Fund | Ratio |
|---|---|
| Tier 1 Capital to Total Risk Weighted Exposures | 16.87% |
| Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures | 17.78% |

## Risk Exposures

- **Risk weighted exposures in 11 categories of Credit Risk**

| S. No. | Risk Categories | Risk Weighted Exposures |
|---|---|---|
| 1 | Claims on Govt. and Central Banks | - |
| 2 | Claims on other financial entities | - |
| 3 | Claims on Banks | 133,554,897 |
| 4 | Claims on Domestic Corporate and Securities Firms | 2,129,700,606 |
| 5 | Regulatory Retail Portfolio | 1,424,803,431 |
| 6 | Claims secured by Residential Properties | 83,365,499 |
| 7 | Claims secured by Commercial Real Estate | 712,645,384 |
| 8 | Past Due Claims | 4,662,044 |
| 9 | High Risk Claim- Investments in Share | 3,018,000 |
| 10 | Other Assets | 135,197,621 |
| 11 | Off Balance Sheet RWE | 497,666,765 |
| | **Total** | **5,124,614,247** |

- **Total Risk Weighted Exposure**

| Risk Weighted Exposures | Amount |
|---|---|
| Risk Weighted Exposure for Credit Risk | 5,124,614,247 |
| Risk Weighted Exposure for Operational Risk | 471,025,278 |
| Risk Weighted Exposure for Market Risk | 18,561,550 |
| **Total Risk Weighted Exposure** | **5,614,201,075** |

- **Amount of Non Performing Assets (Gross and Net)**

| Classification | Gross Amount | Net Amount |
|---|---|---|
| Restructured/Rescheduled | 185,270,454 | 48,514,325 |
| Substandard | 1,556,784 | 1,167,588 |
| Doubtful | 1,290,827 | 645,413 |
| Bad | 511,728,140 | 1,295,028 |
| **Total** | **699,846,205** | **51,622,354** |

- **Movement in Non Performing Assets**

| Classification | This Quarter | Previous Quarter | Difference |
|---|---|---|---|
| Restructured/Rescheduled | 185,270,454 | 191,965,642 | (6,695,188) |
| Substandard | 1,556,784 | 19,038,822 | (17,482,038) |
| Doubtful | 1,290,827 | 4,783,262 | (3,492,435) |
| Bad | 511,728,140 | 515,220,614 | (3,492,474) |
| **Total** | **699,846,205** | **731,008,341** | **(31,162,136)** |
| **NPA Ratio** | **9.06%** | **9.87%** | **0.81%** |

- **Write off of Loans and Interest Suspense**

None

- **Movements in Loan Loss Provisions and Interest Suspense**

| Particulars | This Quarter | Previous Quarter | Difference |
|---|---|---|---|
| Loan Loss Provision | 697,994,788 | 742,574,237 | (44,579,449) |
| Interest Suspense | 238,980,120 | 251,030,284 | (12,050,164) |