लुम्बिनी बैंक लिमिटेड
Lumbini Bank Limited

Disclosure under Basel II
1st Quarter of FY 2065/066

Capital Structure and Capital Adequacy:

- Tier 1 Capital and breakdown of its components

	Particulars	Amount
A	Paid Up Equity Share Capital	996,310,100.00
B	Share Premium	-
C	Proposed Bonus Equity Shares	-
D	Statutory General Reserves	125,642,017.00
E	Retained Earnings	(829,327,630.00)
F	Un-audited current year cumulative profit	107,491,371.89
	Total	**400,115,858.89**

- **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	68,045,981.87
E	Exchange Equalization Reserve	1,669,301.13
F	Investment Adjustment Reserve	-
G	Assets Revaluation Reserve	-
H	Other Reserves	
	Total	**69,715,283.00**

- **Details about the Subordinated Term Debts:**

  None

- **Deductions from Capital:**

Particulars	Amount
Investment arising out of underwriting commitments	4,471,000.00

- **Total Qualifying Capital:**

Core Capital (Tier 1)	395,644,858.89
Supplementary Capital (Tier 2)	69,715,283.00
Total Capital Fund (Tier 1 and Tier 2)	**465,360,141.89**

- **Capital Adequacy Ratio:**

Tier 1 Capital to Total Risk Weighted Exposures	7.27%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	8.56%

Risk Exposures

- **Risk weighted exposures under each 11 categories of Credit Risk:**

S. No.	Categories	Risk Weighted Exposures
1	Claims on Govt. and Central Banks	-
2	Claims on other financial entities	
3	Claims on Banks	120,317,081.04
4	Claims on Domestic Corporate and Securities Firms	1,619,624,556.28
5	Regulatory Retail Portfolio	2,097,439,659.35
6	Claims secured by residential properties	69,411,956.08
7	Claims secured by Commercial real estate	315,047,133.78
8	Past Due Claims	32,084,383.08
9	High Risk Claim	2,830,500.00
10	Other Assets	150,966,104.66
11	Off Balance Sheet RWE	538,952,459.02
	Total	**4,946,673,833.30**

- **Total Risk Weighted Exposure**

Risk Weighted Exposures	Amount
Risk Weighted Exposure for Credit Risk	4,946,673,833.30
Risk Weighted Exposure for Operational Risk	471,025,278.00
Risk Weighted Exposure for Market Risk	21,477,889.70
Total Risk Weighted Exposure	**5,439,177,001.00**

- **Amount of Non Performing Assets (both gross and net)**

Grade	Gross Amount	Net Amount
Substandard	28,238,256.60	21,178,692.43
Doubtful	7,601,326.66	3,800,663.32
Bad	744,499,847.58	7,105,027.33
Grand Total	**780,339,430.84**	**32,084,383.08**

- **Movement in Non Performing Assets**

Particulars	This Quarter	Previous Quarter	Changes
Non Performing Assets	780,339,431	800,461,841	(20,122,410)
Non Performing Assets Ratio	13.63%	14.92%	1.29%

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

  None

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

Particulars	This Quarter	Previous Quarter	Changes
Loan Loss Provision	816,694,109	877,601,106	(60,906,997)
Interest Suspense	241,288,073	255,715,075	(14,427,002)