लुम्बिनी बैंक लिमिटेड
Lumbini Bank Limited

Disclosure under Basel II
1st Quarter of FY 2067/068 (Ashwin End 2067)

Capital Structure and Capital Adequacy

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

S. No.	Particulars	Amount
a	Paid Up Equity Share Capital	1,294,547,600
b	Calls In Advance	-
c	Share Premium	-
d	Proposed Bonus Equity Shares	-
e	Statutory General Reserves	252,896,353
f	Retained Earnings	(179,045,817)
g	Un audited current year profit	55,455,000
	Total	**1,423,853,136**

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

S. No.	Particulars	Amount
a	Cumulative and/or Redeemable Preference Share	**-**
b	Subordinated Term Debt	-
c	Hybrid Capital Instruments	-
d	General Loan Loss Provision	55,943,869
e	Exchange Equalization Reserve	1,669,301
f	Investment Adjustment Reserve	201,160
h	Assets Revaluation Reserve	-
i	Other Reserves (Deferred Tax Reserve)	85,319,018
	Total	**143,133,349**

- **Details about the Subordinated Term Debts**

None

- **Deductions from Capital**

Particulars	Amount
Investment arising from underwriting commitments	4,471,000

Total Qualifying Capital

Capital Fund	Amount
Core Capital (Tier 1)	1,419,382,136
Supplementary Capital (Tier 2)	143,133,349
Total Capital Fund (Tier 1 and Tier 2)	**1,562,515,485**

- **Capital Adequacy Ratio**

Tier 1 Capital to Total Risk Weighted Exposures	22.61%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	24.89%

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	157,471,781
4	Claims on Domestic Corporate and Securities Firms	2,357,056,293
5	Regulatory Retail Portfolio	1,242,001,239
6	Claims secured by Residential Properties	85,361,801
7	Claims secured by Commercial Real Estate	872,022,206
8	Past Due Claims	85,588,826
9	High Risk Claim	12,876,926
10	Other Assets	193,239,136
11	Off Balance Sheet RWE	671,548,497
	Total	**5,677,166,705**

- **Total Risk Weighted Exposure**

Risk Weighted Exposures	Amount
Risk Weighted Exposure for Credit Risk	5,677,166,705
Risk Weighted Exposure for Operational Risk	573,627,615
Risk Weighted Exposure for Market Risk	27,550,995
Total Risk Weighted Exposure	**6,278,345,315**

- **Non Performing Assets Ratio- 3.58%**

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

Classification	Gross Amount	Net Amount
Restructured/Rescheduled	64,968,195	5,000,000
Substandard	48,117,466	36,088,100
Doubtful	22,577,486	11,346,118
Bad	55,369,504	-
Total	**191,032,651**	**52,434,218**

- **Movement in Non Performing Assets**

Classification	This Quarter	Previous Quarter	Difference
Restructured	64,968,195	104,501,585	(39,533,390)
Substandard	48,117,466	2,585,932	45,531,534
Doubtful	22,577,486	24,067,377	(1,489,891)
Bad	55,369,504	222,122,735	(166,753,231)
Total	**191,032,651**	**353,277,628**	**(162,244,977)**

- **Loan Write Off- NPR 173,679,948.61**

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

Particulars	This Quarter	Previous Quarter	Difference
Loan Loss Provision	189,917,303	385,646,615	(195,729,312)
Interest Suspense	64,350,750	139,343,307	(74,992,557)