Multipurpose Finance Limited

Rajbiraj

Disclosure under Basel-II

For 2nd Quarter Ending on Poush End 2081

1. Capital Adequacy Ratios

Particulars	Ratio
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	18.97%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	19.61%

2. Total Qualifying Capital

Particulars	Amount '000'
Core Capital Fund (Tier-I)	524,897.48
Supplementary Capital (Tier-II)	17,743.05
Total Capital Fund	**542,640.54**

Core Capital Fund (Tier-I) and breakdown of its components

1.2 Capital		Current Period
(A) Core Capital (Tier 1)		**524,897.48**
a	Paid up Equity Share Capital	610,200.00
b	Irredeemable Non-cumulative preference shares	
c	Share Premium	10,540.72
d	Proposed Bonus Equity Shares	
e	Statutory General Reserves	24,228.10
f	Retained Earnings	563.80
g	Un-audited current year cumulative profit/(loss)	16,030.59
h	Capital Redemption Reserve	
i	Capital Adjustment Reserve	
j	Debenture Redemption Reserve	
k	Dividend Equalization Reserves	
l	Other Free Reserve	
m	Less: Goodwill	
n	Less: Fictitious Assets	
o	Less: Investment in equity in licensed Financial Institutions	
p	Less: Investment in equity of institutions with financial interests	
q	Less: Investment in equity of institutions in excess of limits	129,054.89
r	Less: Investments arising out of underwriting commitments	
s	Less: Reciprocal crossholdings	
t	Less: Purchase of land & building in excess of limit and unutilized	
u	Less: Other Deductions	7,610.84
Adjustments under Pillar II		
SRP 6.4a(1)	Less: Shortfall in Provision	
SRP 6.4a(2)	Less: Loans & Facilities extended to related parties and restricted lending	

Supplementary Capital (Tier-II) and breakdown of its components

(B) Supplementary Capital (Tier 2)		**17,743.05**
a	Cumulative and/or Redeemable Preference Share	
b	Subordinated Term Debt	
c	Hybrid Capital Instruments	
d	General loan loss provision	17,743.05
e	Exchange Equalization Reserve	
f	Investment Adjustment Reserve	
g	Asset Revaluation Reserve	
h	Other Reserves	
Total Capital Fund (Tier I and Tier II)		**542,640.54**

Risk Weighted Exposures

1.1 Risk Weighted Exposures		**Current Period**
a	Risk Weighted Exposure for Credit Risk	2,542,855.31
b	Risk Weighted Exposure for Operational Risk	121,796.78
c	Risk Weighted Exposure for Market Risk	
Total Risk Weighted Exposures (Before adjustments of Pillar II)		**2,664,652.09**

Adjustments under Pillar II		
SRP 6.4a (5)	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	466.66
SRP 6.4a (6)	Add % of the total deposit due to insufficient Liquid Assets	-
SRP 6.4a (7)	Add RWE equvalent to reciprocal of capital charge of 3 % of gross income.	22,279.40
SRP 6.4a (9)	Overall risk management policies and precedures are not satisfactory. Add 3% of RWE	79,939.56
SRP 6.4a (10)	Desired level of disclosure requirement has not been achieved. Add 1% of RWE	
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		**2,767,337.72**