						Rs in '000
A. Balance Sheet Exposures	**Book Value (a)**	**Specific Provision (b)**	**Eligible CRM (c)**	**Net Value (d=a-b-c)**	**Risk Weight (e)**	**Risk Weighted Exposures (f=d*e)**
Cash Balance	24,847.70			24,847.70	0%	-
Balance With Nepal Rastra Bank	154,714.25			154,714.25	0%	-
Gold				-	0%	-
Investment in Nepalese Government Securities	1,248,810.71			1,248,810.71	0%	-
All Claims on Government of Nepal				-	0%	-
Investment in Nepal Rastra Bank securities				-	0%	-
All claims on Nepal Rastra Bank				-	0%	-
Claims on Foreign Government and Central Bank (ECA 0-1)				-	0%	-
Claims on Foreign Government and Central Bank (ECA -2)				-	20%	-
Claims on Foreign Government and Central Bank (ECA -3)				-	50%	-
Claims on Foreign Government and Central Bank (ECA-4-6)				-	100%	-
Claims on Foreign Government and Central Bank (ECA -7)				-	150%	-
Claims On BIS, IMF, ECB, EC and MDB's recognized by the framework				-	0%	-
Claims on Other Multilateral Development Banks				-	100%	-
Claims on Domestic Public Sector Entities				-	100%	-
Claims on Public Sector Entity (ECA 0-1)				-	20%	-
Claims on Public Sector Entity (ECA 2)				-	50%	-
Claims on Public Sector Entity (ECA 3-6)				-	100%	-
Claims on Public Sector Entity (ECA 7)				-	150%	-
Claims on domestic banks that meet capital adequacy requirements	299,711.58			299,711.58	20%	59,942.32
Claims on domestic banks that do not meet capital adequacy requirements				-	100%	-
Claims on foreign bank (ECA Rating 0-1)				-	20%	-
Claims on foreign bank (ECA Rating 2)				-	50%	-
Claims on foreign bank (ECA Rating 3-6)				-	100%	-
Claims on foreign bank (ECA Rating 7)				-	150%	-
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement				-	20%	-
Claims on Domestic Corporates (Credit rating score equivalent to AAA)				-	80%	-
Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)				-	85%	-
Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)				-	90%	-
Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)				-	100%	-
Claims on Domestic Corporates (Unrated)				-	100%	-
Claims on Foreign Corporates (ECA 0-1)				-	20%	-
Claims on Foreign Corporates (ECA 2)				-	50%	-
Claims on Foreign Corporates (ECA 3-6)				-	100%	-
Claims on Foreign Corporates (ECA 7)				-	150%	-
Regulatory Retail Portfolio (Not Overdue)	1,535,384.59	63,392.25	34,669.75	1,437,322.58	75%	1,077,991.94
Claims fulfilling all criterion of regularity retail except granularity	301,306.85	65,625.16		235,681.69	100%	235,681.69
Claims secured by residential properties	50,524.08	9,312.64		41,211.44	60%	24,726.86

Claims not fully secured by residential properties				-	150%	-
Claims secured by residential properties (Overdue)				-	100%	-
Claims secured by Commercial real estate				-	100%	-
Past due claims (except for claims secured by residential properties)				-	150%	-
High Risk claims	236,315.38	6424.455968		229,890.93	150%	344,836.39
Real Estate loans for land acquisition and development (Other than mentioned in Capital Adequacy framework 2007-point 3.3(j)(1)(j))	115,760.41	2991.118292		112,769.29	125%	140,961.61
Lending Against Securities (Bonds)				-	100%	-
Lending Against Shares(upto Rs. 5 Million)				-	100%	-
Real Estate loans for land acquisition and development (For institutions/projects registred/licensed and approved by Government of Nepal for land acquisition and development purposes)				-	100%	-
Personal Hirepurchase/Personal Auto Loans	5,031.98	50.32		4,981.66	100%	4,981.66
Investments in equity and other capital instruments of institutions listed in stock exchange	132,400.47			132,400.47	100%	132,400.47
Investments in equity and other capital instruments of institutions not listed in the stock exchange	136,694.50			136,694.50	150%	205,041.75
Staff loan secured by residential property	19,984.86			19,984.86	50%	9,992.43
Interest Receivable/claim on government securities				-	0%	-
Cash in transit and other cash items in the process of collection				-	20%	-
Other Assets (as per attachment)	282,578.15			282,578.15	100%	282,578.15
TOTAL (A)	**4,544,065.52**	**147,795.94**	**34,669.75**	**4,361,599.82**		**2,519,135.28**

B. Off Balance Sheet Exposures	Book Value (a)	Specific Provision (b)	Eligible CRM (c)	Net Value (d=a-b-c)	Risk Weight (e)	Risk Weighted Exposures (f=d*e)
Revocable Commitments				-	0%	-
Bills Under Collection				-	0%	-
Forward Exchange Contract Liabilities				-	10%	-
LC Commitments With Original Maturity Upto 6 months domestic counterparty				-	20%	-
Foreign counterparty (ECA Rating 0-1)				-	20%	-
Foreign counterparty (ECA Rating 2)				-	50%	-
Foreign counterparty (ECA Rating 3-6)				-	100%	-
Foreign counterparty (ECA Rating 7)				-	150%	-
LC Commitments With Original Maturity Over 6 months domestic counterparty				-	50%	-
Foreign counterparty (ECA Rating 0-1)				-	20%	-
Foreign counterparty (ECA Rating 2)				-	50%	-
Foreign counterparty (ECA Rating 3-6)				-	100%	-
Foreign counterparty (ECA Rating 7)				-	150%	-
Bid Bond, Performance Bond and Counter guarantee domestic counterparty				-	40%	-
Foreign counterparty (ECA Rating 0-1)				-	20%	-
Foreign counterparty (ECA Rating 2)				-	50%	-
Foreign counterparty (ECA Rating 3-6)				-	100%	-
Foreign counterparty (ECA Rating 7)				-	150%	-
Underwriting commitments				-	50%	-
Lending of Bank's Securities or Posting of Securities as collateral				-	100%	-
Repurchase Agreements, Assets sale with recourse				-	100%	-
Advance Payment Guarantee				-	100%	-
Financial Guarantee				-	100%	-
Acceptances and Endorsements				-	100%	-
Unpaid portion of Partly paid shares and Securities				-	100%	-
Irrevocable Credit commitments (short term)	63,375.27			63,375.27	20%	12,675.05
Irrevocable Credit commitments (long term)				-	50%	-
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement				-	20%	-
Other Contingent Liabilities				-	100%	-
Unpaid Guarantee Claims				-	200%	-
TOTAL (B)	**63,375.27**	**-**	**-**	**63,375.27**		**12,675.05**

Total RWE for credit Risk Before Adjustment (A) +(B)	**4,607,440.79**	**147,795.94**	**34,669.75**	**4,424,975.09**		**2,531,810.33**

Adjustments under Pillar II

SRP 6.4a(3) - Add 10% of the loans & facilities in excess of Single Obligor Limits to RWE						
SRP 6.4a(4) - Add 1% of the contract (sale) value in case of the sale of credit with recourse to RWE						
Total RWE for Credit Risk after Bank's adjustments under Pillar II	**4,607,440.79**	**147,795.94**	**34,669.75**	**4,424,975.09**		**2,531,810.33**

Amount of Non-Performing Loan

Particulars	Loan	Provision	Net NPA
Restructured/Reschedule			
Sub standard	19,281,543.17	4,820,385.79	**14,461,157.38**
Doubtful	55,348,249.90	27,674,124.95	**27,674,124.95**
Bad Loan	92,352,696.10	92,352,696.10	-
Non-Performing Loan	**166,982,489.17**	**124,847,206.84**	**42,135,282.33**

NPA Ratios

Particulars	Gross NPA	Net NPA
Performing Loan to Total Loan	**92.56**	**97.99**
NPL to Total Loan	**7.44**	**2.01**

Movement of Loan Loss Provision

Particulars	Amount
Total LLP 2082.04.01 (Opening Balance)	112,819,841.76
Total LLP 2082.12.30	147,795,944.37
LLP Booked till 2082.12.30	147,795,944.37
Add LLP to be Booked/(Write back) till 2082.12.30	**34,976,102.61**

Movement of Non-Performing Loan

Particulars	Amount
Total NPL 2082.04.01 (Opening Balance)	108,848,339.96
Additional NPL in FY 2082-083	58,134,149.21
Total NPL 2082.12.30	166,982,489.17

Movement of Interest Suspense

Particulars	Amount
Opening Interest Suspense	29,040,868.52
Interest Addition	17,030,361.37
Interest Suspense as on 2082.12.30	46,071,229.89

Segregation of investment portfolio into Held for trading, Held to maturity and Available for sale category

Particulars	Amount
Held for Maturity	1,248,810,710.00
Available for Sale	268,900,467.64
Total	**1,517,711,177.64**