



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
BANKING PAR EXCELLENCE

Kumari Bank Limited

Disclosure Under Basel II as at 13 April 2010
(Third Quarter for F/Y 2009/10)

Capital Structure and Capital Adequacy

Tier I Capital and breakdown of its components

S.No	Particular	Amount
a	Paid Up Equity Share Capital	1,304,935,920
b	Irredeemable Non- cumulative preference share	
c	Share premium	
d	Proposed Bonus Equity Share	-
e	Statutory General Reserves	172,136,019
f	Retained Earnings	20,727,281
g	Un-audited current period profit (after all provision including tax)	225,829,503
h	Capital Redemption Reserve	115,000,000
i	Capital Adjustment Reserve	-
j	Dividend Equalization Reserves	
k	Other free Reserve	
	Total Tier I Capital	1,838,628,722

Tier II Capital and breakdown of its components

	Particular	Amount
a	Cumulative and/or Redeemable Preference Share	
b	Subordinated term debt	400,000,000
	less: Amortization of Subordinate Term Debt	(115,000,000)
c	Hybrid Capital Instruments	-
d	General Loan Loss provision	151,428,662
e	Exchange Equalisation Reserve	5,861,158
f	Investment Adjustment Reserve	
g	Assets Revaluation Reserve	
h	Other Reserve	6,292,334
	Total Capital Fund (Tier I and Tier II)	448,582,153

Details of Subordinate Term Debt

The bank has issued Rs. 400 million KBL Bond 2070 in fiscal year 2007/08.
The main features of the bond are as follows

Issue date : June 06, 2008
Maturity date : June 07, 2013
Issue amount : Rs 400 million
Interest payment: Semi annual
Claim in case of liquidation: After depositors
Debenture Redemption Fund: bank has created Rs. 115 million redemption fund by the FY 2009/10

Deductions from Capital:

The bank does not hold any amount as stipulated in the Framework that qualifies for deduction from its Core Capital.

Total Qualifying Capital

	Particular	Amount
a	Tier I Capital	1,838,628,722
b	Tier II Capital	448,582,153
	Total Capital Fund	2,287,210,876

Risk Exposures

Risk weighted exposures under each 11 categories of Credit Risk:

S. No.	Particular	Amount
a	Claims on government and central bank	-
b	Claims on other official entities	89,636,708
c	Claims on banks	300,616,811
d	Claims on Corporate and securities firms	6,975,865,423
e	Regulatory Retail Portfolio	1,410,034,649
f	Claims secured by residential properties	681,050,850
g	Claims secured by Commercial real estate	3,844,335,843
h	Past due claims	53,823,003
i	High Risk claims	1,651,271,655
j	Other Assets	644,430,915
k	Off Balance Sheet Exposures	1,181,753,195
	Total	16,832,819,053

Risk Weighted Exposures for Credit Risk, Market Risk and Operational Risk

S. No.	Particular	Amount
1	Risk Weighted Exposure for Credit Risk (a)	16,832,819,053
2	Risk Weighted Exposure for Operational Risk (b)	909,509,917
3	Risk Weighted Exposure for Market Risk (c)	33,177,170

Total Risk Weighted Exposure Calculation Table

S. No.	Particular	Amount
1	Risk Weighted Exposure for Credit Risk (a)	16,832,819,053
2	Risk Weighted Exposure for Operational Risk (b)	909,509,917
3	Risk Weighted Exposure for Market Risk (c)	33,177,170
4	Total Risk Weighted Exposures (d) = (a+b+c)	17,775,506,140
5	% of Total Deposit due to Insufficient Liquid Assets (e)	279,679,888
6	Total Weighted Exposures = (d+e)	18,055,186,029
5	Total Capital Fund	2,287,210,876
6	Capital Fund to Risk Weighted Exposure	12.67

Amount of Non Performing Loan (Gross and Net)

S. No.	Loan Type	Gross Amount	Provision	Net Amount
1	Restructure/Reschedule Loan	2,383,323	297,915.37	2,085,408
2	Substandard Loan	38,264,344	9,566,086	28,698,258
3	Doubtful Loan	43,621,029	36,864,580	6,756,448
4	Loss Loan	16,285,827	16,285,827	0

NPA Ratios

S. No.	Particulars	(%)
1	Gross NPAs to Gross Advances	0.66
2	Net NPAs to Net Advances	0.25

Movement of Non Performing Assets

S. No.	Particular	Previous Quarter	Current Quarter	Additional / (Write back)
1	Non Performing Loans	72,891,757	100,554,523	27,662,766

Write Off of Loan and Interest Suspense

S. No.	Particular	Amount
1	Loan Write Off	352,000
2	Interest Suspense Write Off	

Movement of Loan Loss Provision and Interest Suspense

S. No.	Particular	Previous Quarter	Current Quarter	Additional
1	Loan Loss Provision	210,996,275.62	214,443,071	3,446,795
2	Interest Suspense	92,104,644	110,029,700	17,925,056



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