



कुमारी बैंक लिमिटेड  
KUMARI BANK LIMITED  
BANKING PAR EXCELLENCE

**Kumari Bank Limited**  
**Disclosure Under Basel II as at 17 October 2009**  
**( First Quarter for F/Y 2009/10)**

**Capital Structure and Capital Adequacy**

**Tier I Capital and breakdown of its components**

	Particular	Amount
a	Paid Up Equity Share Capital	1,186,099,200
b	Irredeemable Non- cumulative preference share	
c	Share premium	
d	Proposed Bonus Equity Share	118,836,720
e	Statutory General Reserves	172,136,019
f	Retained Earnings	27,019,612
g	Un-audited current period profit ( after all provision including tax)	75,236,123
h	Capital Redemption Reserve	115,000,000
i	Capital Adjustment Reserve	-
j	Dividend Equalization Reserves	
k	Other free Reserve	
	<b>Total Tier I Capital</b>	<b>1,694,327,674</b>

**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	145,606,527
e	Exchange Equalisation Reserve	5,861,157
f	Investment Adjustment Reserve	
g	Assets Revaluation Reserve	
h	Other Reserve	
	<b>Total Capital Fund (Tier I and Tier II)</b>	<b>436,467,684</b>

**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 06, 2013

Issue amount : Rs 400 million

Interest payment: Semi annual

Claim in case of liquidation: After depositors

Debt 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	1,694,327,674
b	Tier II Capital	436,467,684
	<b>Total Capital Fund</b>	<b>2,130,795,358</b>

## 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	112,650,985
c	Claims on banks	233,772,656
d	Claims on Corporate and securities firms	5,941,699,715
e	Regulatory Retail Portfolio	1,918,386,430
f	Claims secured by residential properties	725,356,892
g	Claims secured by Commercial real estate	2,255,700,539
h	Past due claims	55,042,297
i	High Risk claims	3,593,079,373
j	Other Assets	547,159,283
k	Off Balance Sheet Exposures	916,462,638
	<b>Total</b>	<b>16,299,310,807</b>

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

S. No.	Particular	Amount
1	Risk Weighted Exposure for Credit Risk	16,299,310,807
2	Risk Weighted Exposure for Operational Risk	909,509,917
3	Risk Weighted Exposure for Market Risk	120,749,923
	<b>Total Risk Weighted Exposures</b>	<b>17,329,570,648</b>

Total Risk Weighted Exposure Calculation Table

S. No.	Particular	Amount
1	Risk Weighted Exposure for Credit Risk	16,299,310,807
2	Risk Weighted Exposure for Operational Risk	909,509,917
3	Risk Weighted Exposure for Market Risk	120,749,923
4	<b>Total Risk Weighted Exposures</b>	<b>17,329,570,648</b>
5	<b>Total Capital Fund</b>	<b>2,130,795,358</b>
6	<b>Capital Fund to Risk Weighted Exposure</b>	<b>12.30</b>

**Amount of Non Performing Loan (Gross and Net)**

S. NO.	Loan Type	Gross Amount	Provision	Net Amount
1	Restructure/Reschedule Loan	4,875,677.43	609,459.68	4,266,218
2	Substandard Loan	38,847,885	9,711,971	29,135,914
3	Doubtful Loan	36,740,460	33,424,296	3,316,164
4	Loss Loan	13,711,354	13,711,354	0

**NPA Ratios**

S. NO.	Particulars	(%)
1	Gross NPAs to Gross Advances	0.64
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	70,545,602	94,175,376	23,629,775

**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	201,914,411	203,063,608	1,149,196
2	Interest Suspense	75,082,974	93,654,196	18,571,222



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