

**Manjushree Fianance Limited**  
**Disclosure Under Basel II**  
**As at Ashoj End-2078**

**1 CAPITAL STRUCTURE & CAPITAL ADEQUACY**

(NPR. '000')

<b>A.</b>	<b>Core Capital (Tier I)</b>	<b>1,704,446.10</b>
a	Paid up Equity Share Capital	965,394.89
b	Irredeemable Non-cumulative preference shares	-
c	Share Premium	-
d	Proposed Bonus Equity Shares	-
e	Statutory General Reserves	245,296.57
f	Retained Earnings	503,296.00
g	Un-audited current year cumulative profit/(loss)	-
h	Capital Redemption Reserve	-
i	Capital Adjustment Reserve	-
j	Dividend Equalization Reserves	-
k	<b>Other Free Reserve</b>	-
l	Less: Goodwill	-
m	Less: Deferred Tax Assets	(9,541.36)
n	<b>Less: Fictitious Assets</b>	-
o	<b>Less: Investment in equity in licensed Financial Institutions</b>	-
p	Less: Investment in equity of institutions with financial interests	-
q	Less: Investment in equity of institutions in excess of limits	-
r	Less: Investments arising out of underwriting commitments	-
s	Less: Reciprocal crossholdings	-
t	<b>Less: Purchase of land &amp; building in excess of limit and unutilized</b>	-
u	Less: Other Deductions	-
<b>B.</b>	<b>Supplementary Capital (Tier 2)</b>	<b>645,418.50</b>
a	Cumulative and/or Redeemable Preference Share	-
b	Subordinated Term Debt	500,000.00
c	Hybrid Capital Instruments	-
d	General loan loss provision	145,418.50
e	Exchange Equalization Reserve	-
f	Investment Adjustment Reserve	-
g	Asset Revaluation Reserve	-
h	Other Reserves	-
	<b>Total Capital Fund (Tier I and Tier II)</b>	<b>2,349,864.60</b>

Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	19.22%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	26.50%

**2 Risk Exposure****(NRs. '000')**

<b>RISK WEIGHTED EXPOSURES</b>		<b>Current Priod</b>
a	Risk Weighted Exposure for Credit Risk	7,940,153.81
b	Risk Weighted Exposure for Operational Risk	927,915.28
c	Risk Weighted Exposure for Market Risk	-
<b>Total Risk Weighted Exposures</b>		<b>8,868,069.09</b>

**3 Risk Weighted Exposure under each 11 Categories of Credit Risk****(NRs. '000')**

<b>A.</b>	<b>Balance Sheet Exposure</b>	<b>Risk Weighted Exposure</b>
1	Claims on Government and Central Bank	-
2	Claims on Other Official Entities	-
3	Claims on Banks	458,033.39
4	Claims on Domestic Corporates (Unrated)	1,487,452.17
5	Claims on Regulatory Retail Portfolio (Not overdue)	2,558,825.33
6	Claims Secured by Residential Properties	1,322,055.85
7	Claims Secured by Commercial Real Estate	
8	Past due claims (except for claims secured by residential properties)	124,570.10
9	High Risk Claims	1,086,265.11
10	<b>Other Assets</b>	
	Investments in equity and other capital instruments of institutions listed in	
a.	stock exchange	
b.	Staff loan secured by residential property	65,159.51
c.	Other Assets	345,562.93
11	<b>Off- Balance Sheet Exposures</b>	120.00
	<b>Total RWE for Credit Risk</b>	<b>7,448,044.37</b>

**4 Eligible Credit Risk Mitigation****(NRs. '000')**

<b>Eligible Credit Risk Mitigations</b>	<b>Amount</b>
Deposit with Banks	76,124.50
Govt. & NRB Securities	-
<b>Total Eligible CRM</b>	<b>76,124.50</b>

**5 Amount of Non Performing Assets (Gross Net) (NRs. '000')**

	Particulars	Gross	Provision	Net
A	Restructured	-		
B	Sub-standard	16,016.77	4,004.19	12,012.58
C	Doubtful	17,125.03	8,562.52	8,562.52
D	Loss	131,092.45	131,092.45	0.00
	<b>Total</b>	<b>164,234.25</b>	<b>143,659.16</b>	<b>20,575.09</b>

**6 Non Performing Assets (NPA Ratios)**

	NPA Ratio
	Gross NPA to Gross Advances 1.91
	Net NPA to Net Advances 0.25

**7 Movement in Non Performing Assets (NRs. '000')**

	Particulars	This Quarter	Previous Quarter	Change %
	Non Performing Assets	164,234.25	161,850.91	1.47
	Non Performing Assets %	1.91%	2.01%	-0.10%

**8 Write off of Loans and Interest in the Quarter: (NRs. '000')**

	Particulars	Amount
	Write off Loans during the Quarter	
	Write off Interest Suspense during the Quarter	-

**9 Movement of Loan Loss provision and Interest Suspense (NRs. '000')**

	Particulars	This Quarter	Previous Quarter	Change %
	Loan Loss Provision	290,929.81	285,088.67	2.05%
	Interest Suspense	171,733.23	171,741.82	0%

**10 Details of Additional Loan Loss Provision (NRs. '000')**

	Particulars	This Quarter	Previous Quarter	Movement
	Additional Loan Loss Provision	24,384.99	(30,417.20)	54,802.19

**11 Segregation of Investment Portfolio (NRs. '000')**

	Particulars	As on 17-Oct-2021
	Held For Trading	-
	Held For Maturity	-
	Available for Sale	-