

**Manjushree Finance Limited**  
**Disclosure Under Basel II**  
**As On Poush End - 2078**

**1 CAPITAL STRUCTURE & CAPITAL ADEQUACY**

(NPR. '000')

(A)	Core Capital (Tier 1)	1,654,997.38
a	Paid up Equity Share Capital	1,351,552.85
b	Irredeemable Non-cumulative preference shares	-
c	Share Premium	-
d	Proposed Bonus Equity Shares	-
e	Statutory General Reserves	256,266.50
f	Retained Earnings	58,545.47
g	Un-audited current year cumulative profit/(loss)	-
h	Capital Redemption Reserve	-
i	Capital Adjustment Reserve	-
j	Debenture Redemption Reserve	-
k	Dividend Equalization Reserves	-
l	Other Free Reserve	-
n	Less: Goodwill	-
o	Less: Fictitious Assets	-
p	Less: Investment in equity in licensed Financial Institutions	-
q	Less: Investment in equity of institutions with financial interests	-
r	Less: Investment in equity of institutions in excess of limits	-
s	Less: Investments arising out of underwriting commitments	-
t	Less: Reciprocal crossholdings	-
u	Less: Purchase of land & building in excess of limit and unutilized	-
v	Less: Other Deductions	(11,367.44)
		-
(B)	Supplementary Capital (Tier 2)	681,216.68
a	Cumulative and/or Redeemable Preference Share	-
b	Subordinated Term Debt	500,000.00
c	Hybrid Capital Instruments	-
d	General loan loss provision	181,216.68
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>2,336,214.05</b>

Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	14.97%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	21.14%

**2 Risk Exposure**

(NPR. '000')

RISK WEIGHTED EXPOSURES	Current Period	
a	Risk Weighted Exposure for Credit Risk	10,123,927.70
b	Risk Weighted Exposure for Operational Risk	927,915.28
c	Risk Weighted Exposure for Market Risk	-
	<b>Total Risk Weighted Exposures</b>	<b>11,051,842.98</b>

**3 Risk Weighted Exposure Under Each 11 Categories Of Credit Risk**

(NPR. '000')

(A)	Balance Sheet Exposure	Risk Weighted Exposure
1	Claims On Government And Central Bank	-
2	Claims On Other Official Entities	-
3	Claims On Bank	447,313.43
4	Claims On Domestic Corporates (Unrated)	2,058,483.52
5	Claims On Regulatory Retail Portfolio (Not Overdue)	3,270,923.30
6	Claims Secured By Residential Properties	1,665,997.96
7	Claims Secured By Commercial Real Estate	-
8	Past Due Claims ( Except For Claims Secured By Residential Property)	315,259.88
9	High Risk Claims	1,076,453.87
10	Other Assets	-
	a. Investment Equity And Other Capital Instruments Of Institutions Listed In Stock Exchange	-
	b. Staff Loan Secured By Residential Property	61,211.63
	c. Other Assets	1,228,164.13
	<b>Off-Balance Sheet Exposure</b>	<b>120.00</b>
	<b>Total RWE For Credit Risk</b>	<b>10,123,927.70</b>

4 Amount Of Non Performing Assets (Gross Net)

(NPR. '000')

Index	Particulars	Gross	Provision	Net
A	Restructured	-	-	-
B	Sub-Standard	10,155.76	2,538.94	7,616.82
C	Doubtful	5,279.62	2,639.81	2,639.81
D	Loss	127,415.32	127,415.32	-
	<b>Total</b>	<b>142,850.70</b>	<b>132,594.07</b>	<b>10,256.63</b>

5 Non Performing Assets (NPA Ratios)

Particulars	Ratio
Gross NPA To Gross Advances	1.30%
Net NPA To Net Advances	0.10%

6 Movement In Non Performing Assets

(NPR. '000')

(NPR. '000')

Particulars	This Quarter	Previous Quarter	Change (In %)
Non Performing Assets	142,850.70	164,234.25	(13.02)
Non Performing Assets %	1.30%	1.91%	(0.61)

7 Write Off Of Loans And Interest In The Quarter:

(NPR. '000')

Particulars	Amount
Write Off Loans During The Quarter	-
Write Off Interest Suspense During The Quarter	-

8 Movement Of Loan Loss Provision & Interest Suspense

(NPR. '000')

(NPR. '000')

Particulars	This Quarter	Previous Quarter	Change (In %)
Loan Loss Provision	313,810.75	290,929.81	7.86
Interest Suspense	154,620.97	171,733.23	(9.96)

9 Details Of Additional Loan Loss Provision

(NPR. '000')

(NPR. '000')

Particulars	This Quarter	Previous Quarter	Movement
Additional Loan Loss Provision	22,880.94	5,841.14	2.92

10 Segregation Of Investment Portfolio

(NPR. '000')

Particulars	January 14, 2022
Held For Trading	-
Held For Maturity	-
Available For Sale	-