

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

**1 CAPITAL STRUCTURE & CAPITAL ADEQUACY**

(NPR. '000')

(A)	Core Capital (Tier 1)	1,719,878.32
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	263,796.22
f	Retained Earnings	115,896.69
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)	684,566.26
a	Cumulative and/or Redeemable Preference Share	-
b	Subordinated Term Debt	500,000.00
c	Hybrid Capital Instruments	-
d	General loan loss provision (limited to 1.65% of RWE i.e 184,566.26)	188,365.01
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>2,404,444.58</b>

Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	15.38%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	21.50%

**2 Risk Exposure**

(NPR. '000')

RISK WEIGHTED EXPOSURES	Current Period	
a	Risk Weighted Exposure for Credit Risk	10,257,918.80
b	Risk Weighted Exposure for Operational Risk	927,915.28
c	Risk Weighted Exposure for Market Risk	-
	<b>Total Risk Weighted Exposures</b>	<b>11,185,834.08</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	425,450.42
4	Claims On Domestic Corporates (Unrated)	225,908.29
5	Claims On Regulatory Retail Portfolio (Not Overdue)	3,602,934.28
6	Claims Secured By Residential Properties	1,914,824.35
7	Claims Secured By Commercial Real Estate	-
8	Past Due Claims ( Except For Claims Secured By Residential Property)	2,077,420.20
9	High Risk Claims	1,051,753.19
10	Other Assets	-
	a. Investment Equity And Other Capital Instruments Of Institutions Listed In Stock Exchange	-
	b. Staff Loan Secured By Residential Property	58,053.86
	c. Other Assets	901,454.21
11	<b>Off-Balance Sheet Exposure</b>	<b>120.00</b>
	<b>Total RWE For Credit Risk</b>	<b>10,257,918.80</b>

**4 Amount Of Non Performing Assets (Gross Net)**
**(NPR. '000')**

Index	Particulars	Gross	Provision	Net
A	Restructured	-	-	-
B	Sub-Standard	42,696.70	10,674.17	32,022.52
C	Doubtful	12,005.13	6,002.56	6,002.56
D	Loss	119,658.89	119,658.89	-
	<b>Total</b>	<b>174,360.72</b>	<b>136,335.63</b>	<b>38,025.08</b>

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

Particulars	Ratio
Gross NPA To Gross Advances	1.54%
Net NPA To Net Advances	0.33%

**6 Movement In Non Performing Assets**
**(NPR. '000')**
**(NPR. '000')**

Particulars	This Quarter	Previous Quarter	Change (In %)
Non Performing Assets	174,360.72	142,850.70	22.06
Non Performing Assets %	1.54%	1.30%	(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	324,700.64	313,810.75	3.47
Interest Suspense	132,953.41	154,620.97	(14.01)

**9 Details Of Additional Loan Loss Provision**
**(NPR. '000')**
**(NPR. '000')**

Particulars	This Quarter	Previous Quarter	Movement(%)
Additional Loan Loss Provision	10,889.89	22,880.94	(52.41)

**10 Segregation Of Investment Portfolio**
**(NPR. '000')**

Particulars	April 13, 2022
Held For Trading	-
Held For Maturity	-
Available For Sale	-