

Manjushree Finance Limited
Disclosure Under Basel II
As at Ashadh End-2080

1 CAPITAL STRUCTURE & CAPITAL ADEQUACY

(NPR. '000')

A.	Core Capital (Tier I)	1,910,698.80
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	321,367.39
f	Retained Earnings	111,111.89
g	Un-audited current year cumulative profit/(loss)	-
h	Capital Redemption Reserve	166,666.67
i	Capital Adjustment Reserve	-
j	Dividend Equalization Reserves	-
k	Other Free Reserve	-
l	Less: Goodwill	-
m	Less: Deferred Tax Assets	-
n	Less: Fictitious Assets	-
o	Less: Investment in equity in licensed Financial Institutions	-
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	Less: Purchase of land & building in excess of limit and unutilized	-
u	Less: Other Deductions	40,000.00
B.	Supplementary Capital (Tier 2)	529,058.91
a	Cumulative and/or Redeemable Preference Share	-
b	Subordinated Term Debt	333,333.33
c	Hybrid Capital Instruments	-
d	General loan loss provision	195,725.58
e	Exchange Equalization Reserve	-
f	Investment Adjustment Reserve	-
g	Asset Revaluation Reserve	-
h	Other Reserves	-
	Total Capital Fund (Tier I and Tier II)	2,439,757.71

Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	14.18%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	18.11%

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

RISK WEIGHTED EXPOSURES		Current Priod
a	Risk Weighted Exposure for Credit Risk	12,086,342.36
b	Risk Weighted Exposure for Operational Risk	1,389,015.25
c	Risk Weighted Exposure for Market Risk	-
Total Risk Weighted Exposures		13,475,357.61

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

A.	Balance Sheet Exposure	Risk Weighted Exposure
1	Claims on Government and Central Bank	
2	Claims on Other Official Entities	-
3	Claims on Banks	175,015.21
4	Claims on Domestic Corporates (Unrated)	1,053,425.06
5	Claims on Regulatory Retail Portfolio (Not overdue)	3,354,420.20
6	Claims Secured by Residential Properties	1,910,611.19
7	Claims Secured by Commercial Real Estate	
8	Past due claims (except for claims secured by residential properties)	
9	High Risk Claims	5,044,321.62
10	Other Assets	
	Investments in equity and other capital instruments of institutions listed in	
a.	stock exchange	
b.	Staff loan secured by residential property	104,425.87
c.	Other Assets	444,003.22
11	Off- Balance Sheet Exposures	120.00
	Total RWE for Credit Risk	12,086,342.36

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

Eligible Credit Risk Mitigations	Amount
Deposit with Banks	
Govt. & NRB Securities	
Total Eligible CRM	-

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

	Particulars	Gross	Provision	Net
A	Restructured	-		
B	Sub-standard	176,079.25	44,019.81	132,059.44
C	Doubtful	38,019.15	19,009.58	19,009.58
D	Loss	133,387.42	133,387.42	0.00
	Total	347,485.83	196,416.81	151,069.02

6 Non Performing Assets (NPA Ratios)

NPA Ratio	
Gross NPA to Gross Advances	2.82
Net NPA to Net Advances	1.25

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

Particulars	This Quarter	Previous Quarter	Change %
Non Performing Assets	347,485.83	406,788.39	(14.58)
Non Performing Assets %	2.82%	3.36%	-0.54%

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	392,142.39	457,539.12	-14.29%
Interest Suspense	201,576.70	235,868.77	-14.54%

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

Particulars	This Quarter	Previous Quarter	Movement
Additional Loan Loss Provision	(65,396.73)	94,389.41	(159,786.14)

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

Particulars	As on 16th July 2023
Held For Trading	-
Held For Maturity	-
Available for Sale	-