

HIMALAYAN BANK LIMITED
DISCLOSURES UNDER BASEL III AS ON CHAITRA END 2082 (13 APRIL 2026)
Based on Unaudited Financials

A. Capital Structure & Capital Adequacy as per Basel III

1. Tier 1 Capital and Breakdown of its Components:

SN	Particulars	Amount
A	Core Capital (Tier 1)	23,692,655,588
1	Paid up Equity Share Capital	22,581,662,532
2	Share Premium	527,276,733
3	Statutory General Reserves	7,367,903,443
4	Retained Earnings	(8,854,298,008)
5	Current year profit/(loss)	(1,613,619,561)
6	Capital Adjustment Reserve	1,879,244,236
7	Debenture Redemption Reserve	2,781,250,000
8	Other Free Reserve	-
	Less: Investment in equity of institutions with financial interests	970,865,000
	Less: Purchase of land & building in excess of limit and unutilized	5,898,786
	Less: Other Deductions	-

2. Tier 2 Capital and Breakdown of its Components

SN	Particulars	Amount
B	Supplementary Capital (Tier 2)	10,949,434,584
1	Cumulative and/or Redeemable Preference Share	
2	Subordinated Term Debt	4,500,000,000
3	Hybrid Capital Instruments	
4	Stock Premium	
5	General loan loss provision	3,436,871,952
6	Exchange Equalization Reserve	67,994,055
7	Investment Adjustment Reserve	21,214,859
8	Accrued Interest Receivable on pass loan included in Regulatory Reserve	325,659,079
9	Regulatory reserve for non-banking assets recorded within the last 24 months.	2,444,102,020
10	Interest Capitalized Reserve included in Regulatory Reserve	153,592,619
11	Excess Additional Tier 1 Capital	-
12	Other Reserves	-

3. Information on Subordinated Term Debt:

	HBL Bond 2086	CBL DEBENTURE 2088
Bond Issued		
Outstanding amount	2,500,000,000.00	3,000,000,000.00
Interest rate	10.50%	10.25%
Maturity Date	Aswin 2086	Poush 2088
Interest payment	Half yearly basis	Quarterly Basis
Tenor	7 years	10 Years
Amount to be reckoned as capital	2,000,000,000.00	3,000,000,000.00

4. Total deductions from Capital: N/a

5. Total Qualifying Capital

SN	Particulars	Amount
1	Core Capital (Tier 1)	23,692,655,588
2	Supplementary Capital (Tier 2)	10,949,434,584
Total		34,642,090,172

6. Capital Adequacy Ratio:

CAPITAL ADEQUACY RATIOS	
Tier 1 Capital to Total Risk Weighted Exposures	7.70%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	11.26%

B. Risk Exposures

1. Risk Weighted Exposures for Credit Risk, Market Risk & Operational Risks)

RISK WEIGHTED EXPOSURES		Amount
a	Risk Weighted Exposure for Credit Risk	274,949,756,143
b	Risk Weighted Exposure for Operational Risk	17,144,559,592
c	Risk Weighted Exposure for Market Risk	518,324,286
Adjustment under Pillar II		
	Net liquid assets to total deposit ratio is shortfall by%, Add% of total deposit to RWE	-
	Add 3% of gross income for operational risk	3,462,906,933
	Add: 4% of total RWE for overall risk	11,704,505,601
Total Risk Weighted Exposures		307,780,052,555

2. Risk Weighted Exposures under each categories of Credit Risk

SN	Particulars	Amount
1	Claims on government & central bank	-
2	Claims on other official entities	161,000,000
3	Claims on banks	10,201,632,572
4	Claims on domestic corporate and securities firms	161,239,376,154
5	Claims on regulatory retail portfolio	16,117,113,026
6	Claims secured by residential properties	4,742,294,467
7	Claims secured by commercial real estate	7,939,296,962
8	Past due claims	9,360,619,068
9	High risk claims	15,501,231,250
10	Lending against Shares	3,633,668,588
11	Real Estate loans for land acquisition and development (For institutions/projects registred/licensed and approved by Government of Nepal for land acquisition and development purposes)	223,590,501
12	Real Estate loans for land acquisition and development (Other than mentioned in Capital Adequacy framework 2015-point 3.3(j)(1)(k))	1,091,537,247
13	Personal HP/Auto Loans	1,257,298,905
14	TR loan for Trading Firm- 100%	3,877,628,104
15	Loans not exceeding Rs. 30 million to SME's that fulfill the criteria	1,450,739,987
16	Other assets	14,634,127,815
17	Off balance sheet items	23,518,601,497
18	Adjustment under Pillar II: Sale of Credit with Recourse	-
TOTAL		274,949,756,143

3. Total Risk Weighted Exposures calculation table:

SN	Particulars	Amount
1	Total Risk Weighted Exposure	307,780,052,555
2	Total Core Capital Fund (Tier 1)	23,692,655,588
3	Total Capital Fund (Tier 1 & Tier 2)	34,642,090,172
4	Total Core Capital to Total Risk Weighted Exposures	7.70%
5	Total Capital to Total Risk Weighted Exposures	11.26%

4. Amount of NPA

SN	Loan Classification	Gross Amount	Provision Held	Net NPA
1	Restructured Loan	18,564,344	2,320,543	16,243,801
2	Substandard Loan	1,776,539,157	448,067,681	1,328,471,476

3	Doubtful Loan	4,901,652,745	2,446,113,872	2,455,538,872
4	Loss Loan	14,010,302,137	13,980,021,873	30,280,264
Total		20,707,058,383	16,876,523,969	3,830,534,414

5. NPA Ratios

Gross NPA to Gross Advances		7.98%
Net NPA to Net Advances	:	1.63%

6. Movement of Non Performing Assets (Poush 2082 Vs Chaitra 2082)

S.N	Loan Classification	Previous quarter Poush End 2082	This quarter Chaitra End 2082	Movement of non performing Assets
1	Restructured Loan	216,440,193	18,564,344	-91.42%
2	Substandard Loan	465,764,516	1,776,539,157	281.42%
3	Doubtful Loan	4,233,667,432	4,901,652,745	15.78%
4	Loss Loan	15,702,740,130	14,010,302,137	-10.78%
Total		20,618,612,271	20,707,058,383	0.43%

7. Write Off of Loans & Interest upto Chaitra End 2082

SN	Principal	Interest	Total
1	49,540,442.40	69,332,055.21	118,872,498

8. Movement in Loan Loss Provisioning:

SN	Loan Loss Provision	Previous quarter Poush End 2082	This quarter Chaitra End 2082	Movement in Loan loss
1	Pass	1,903,311,577	2,067,688,207	8.64%
2	Watchlist	3,196,678,605	6,237,035,986	95.11%
2	Restructured/ Rescheduled Loan	100,209,949	2,320,543	-97.68%
3	Substandard Loan	113,076,658	448,067,681	296.25%
4	Doubtful Loan	2,110,784,757	2,446,113,872	15.89%
5	Loss Loan	15,671,006,151	13,980,021,873	-10.79%
Total		23,095,067,697	25,181,248,161	9.03%

ii. Movement in Interest Suspend

	Particular	Previous quarter Poush End 2082	This quarter Chaitra End 2082	Movement during the period
1	Interest Suspend	2,154,733,336	2,532,154,052	17.52%

9 Segregation of Investment Portfolio:

Particulars	Chaitra 2082
Investment in Subsidiary	1,060,063,200
Investment in Associate	190,929,197
Investment at Fair Value through OCI	522,028,675
Investment at Fair Value through PL	-
Investment Measured at Amortized Cost	
Investment in treasury bills	1,085,043,681
Investment in Govt. bonds	-
Investment In Nepal Rastra Bank Bond	41,455,497,845
Investment in debenture	1,342,068,811
Investment in Foreign Bonds	-
Placement	52,386,546,105
Total Investment Measured At Amortized Cost	96,269,156,442
Total Investment	98,042,177,514