

Global Bank Ltd.
Disclosure under BASEL II
(As per clause 7.4 of the New Capital Accord)
As at Mid July 2010 (4th Quarter End of FY 2009/10)

1. Capital Structure and Capital Adequacy

- **Tier 1 Capital and breakdowns of its Components**

Particulars	Amount (Rs.)
Paid Up Capital	1,473,350,200.00
General Reserve	17,507,726.00
Retained Earning	127,384,396.78
Core Capital	1,618,242,322.78

- **Tier 2 Capital and breakdowns of its Components**

Particulars	Amount (Rs.)
General Loan Loss Provision	120,635,880.00
Exchange Fluctuation Reserve	7,821,258.00
Supplementary Capital	128,457,138.00

- **Detailed information about the Subordinated Term Debts with information on the outstanding amount, maturity, amount raised during the year and amount eligible to be reckoned as capital funds:**

We have no such subordinated term debt.

- **Deductions from capital**

NIL

- **Total qualifying Capital**

Particulars	Amount (Rs.)
Core Capital	1,618,242,322.78
Supplementary capital	128,457,138.00
Total Capital Fund	1,746,699,460.78

- **Capital Adequacy Ratio :**

11.47 Percentage

2. Risk Exposure

- Risk weighted exposures for Credit Risk, Market Risk and Operational Risk:

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	14,754,169,262.99
Risk Weighted Exposure for Operational Risk	285,885,788.50
Risk Weighted Exposure for Market Risk	35,298,768.04
Total Risk Weighted Exposures (a+b+c)	15,075,353,819.54
Add: 2 % of the total deposit due to insufficient Liquid Assets(6.4 a 6)	0.00
Add: 1% of the total RWE as per NRB directives (6.4 a 9)	150,753,538.20
Total Risk Weighted Exposures (After Bank's Adjustments of Pillar II)	15,226,107,357.73

- Risk Weighted Exposures under each of 11 categories of Credit Risk;

Particulars	Amount (Rs.)
a) Claims on government & central bank	-
b) Claims on other official entities	26,250,000.00
c) Claims on banks	559,592,781.35
d) Claims on corporate & securities firms	5,798,266,957.99
e) Claims on regulatory retail portfolio	1,600,118,402.30
f) Claims secured by residential properties	309,286,546.30
g) Claims secured by commercial real state	2,230,868,451.08
h) Past due claims	31,471,499.87
i) High risk claims	1,320,083,943.64
j) Other assets	710,530,423.42
k) Off balance sheet items	2,167,700,257.05
Total Risk Weightage Assets	14,754,169,262.99

- Total risk weighted exposure calculation table:

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	14,754,169,262.99
Risk Weighted Exposure for Operational Risk	285,885,788.50
Risk Weighted Exposure for Market Risk	35,298,768.04
Add: 3 % of the total deposit due to insufficient Liquid Assets(6.4 a 6)	0.00
Add: 31% of the total RWE Assets(6.4 a 6)	150,753,538.20
Total Risk Weighted Exposures (a+b+c+d)	15,226,107,357.73
Total Tier 1 Capital Fund	1,618,242,322.78
Total Capital Fund	1,746,699,460.78
Total Tier 1 Capital to Total Risk Weighted Exposures	10.63%
Total Capital Fund to Total Risk Weighted Exposure	11.47%

- **Details of Non Performing loan (Total amount and net amount)**

Particulars	Loan (Rs.)
Restructured and rescheduled loan	55,526,750.00
Sub standard loan	27,974,666.52
Doubtful loans	Nil
Bad loan	16,546,105.39
Total	100,047,521.91
Provision For Loss	34,224,585.00
Net Amount	65,822,936.91

- **Non Performing Loan Ratio**

Particulars	Ratio
NPA / Total Loan	0.82%
Net NPA / Net Loan	0.55%

- **Movement of Non performing Assets:**

Particulars	This Quarter (Rs.)	Previous Quarter (Rs.)	Changes (%)
Non Performing Assets (Gross)	100,047,521.91	21,907,970.03	356.67%
Non Performing Assets (Net)	65,822,936.91	8,707,353.85	655.95%

- **Write off of loans and interest Suspense during the year : Nil**

- **Movements in Loan Loss Provisions and interest suspense**

Particulars	This Quarter (Rs.)	Previous Quarter (Rs.)	Changes (%)
Loan Loss Provision	154,860,464.75	135,506,269.56	14.28%
Interest Suspense	24,479,799.00	18,760,481.96	30.49%

- **Details of additional Loan Loss Provision:**

Particulars	This Quarter (Rs.)
1. Pass	120,635,880.23
2. Restructured	10,684,812.50
3. Substandard	6,993,666.63
4. Doubtful	0.00
5. Loss	16,546,105.39
Total Loan Loss Provision	154,860,464.75

- **Segregation of Investment Portfolio:**

Particulars	This Quarter (Rs.)
Held for Trading	
Held to Maturity	2,270,487,367.00
Available for Sale	
Total Investments	2,270,487,367.00