

Disclosures under Basel II – Ashadh 2073

A. Capital Structure & Capital Adequacy as per Basel II

1. Tier 1 Capital and Breakdown of its Components :

Figures in NPR

SN	Particulars	Amount
A	Core Capital (Tier 1)	7,719,054,246
1	Paid Up Capital	4,576,891,000
2	Irredeemable Non-cumulative preference shares	-
3	Share Premium	-
4	Proposed Bonus Shares	-
5	General Reserve Fund	1,490,870,609
6	Retained Earnings	395,927,607
7	Un-audited current year cumulative profit	758,102,743
8	Capital Redemption Reserve	-
9	Capital Adjustment Reserve	395,534,680
10	Dividend Equalization Reserves	-
11	Bond Redemption Reserve	133,333,333
12	Deferred Tax Reserve	-
13	Other Free Reserve	38,443,873
14	Deductions	(70,049,600)
	Less: Deferred Tax Asset	(57,449,600)
	Less: Investment in equity of institutions in excess of limits	(12,600,000)

2. Tier 2 Capital and Breakdown of its Components

Figures in NPR

SN	Particulars	Amount
B	Supplementary Capital (Tier 2)	1,703,445,264
1	Cumulative and/or Redeemable Preference Share	-
2	Unsecured Subordinated Term Debt	907,287,671
3	Less: discounted for lesser tenure	-
4	Hybrid Capital Instruments	-
5	General Loan Loss Provision	675,080,707
6	Exchange Fluctuation Reserve	56,010,467
7	Investment Adjustment Reserve	28,528,754
8	Assets Revaluation Reserve	-
9	Other Reserves	20,000,000
10	Reserve for Capital Expenditure	16,537,665

3. Detail 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:

Bond floated as	: Bank of Kathmandu Bond 2076 (BOK Bond)
Outstanding amount	: NPR 400,000,000
Amount raised during the year	: NPR 400,000,000
Maturity Date	: May 17, 2020

Amount to be reckoned as capital	: NPR 400,000,000
Bond floated as	: Bank of Kathmandu Bond 2079 (BOK Bond)
Outstanding amount	: NPR 600,000,000
Amount raised during the year	: NPR 600,000,000
Maturity Date	: June 27, 2022
Amount to be reckoned as capital	: NPR 600,000,000

A cumulative amortization factor of 20% per annum shall be applied to determine the amount to be recognized under Tier II capital during the last 5 years to maturity. Redemption reserve for BOK Bond 2076 has been created from FY 2070-71 and for BOK Bond 2079 has been created from FY 2072-73.

4. Total deductions from Capital

Particulars	Amount
Deferred Tax Asset	(57,449,600)
Investment in equity of institutions in excess of limits	(12,600,000)
Total	(70,049,600)

5. Total Qualifying Capital

Figures in NPR

SN	Particulars	Amount
1	Core Capital (Tier 1)	7,719,054,246
2	Supplementary Capital (Tier 2)	1,703,445,264
	TOTAL	9,422,499,510

6. Capital Adequacy Ratio: 12.96%

B. Risk Exposures

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

Figures in NPR

RISK WEIGHTED EXPOSURES		Amount
a	Risk Weighted Exposure for Credit Risk	65,003,553,478
b	Risk Weighted Exposure for Operational Risk	3,585,431,047
c	Risk Weighted Exposure for Market Risk	510,707,821
Total Risk Weighted Exposures (a+b+c)		69,099,692,346
<u>Adjustments under Pillar II:</u>		
Add: 3% fo the Total RWE due to non compliance to Disclosure Requirement		
Add: 1 % of the total deposit due to insufficient Liquid Assets		
Add: RWE equivalent to reciprocal of capital charge of 3 % of gross income		817,474,285
Add: 4% of the total RWE due to overall risk factors		2,763,987,694
Total Risk Weighted Exposures (a+b+c)		72,681,154,326

2. Risk Weighted Exposures under each of 11 categories of Credit Risk

Figures in NPR

SN	Particulars	Amount
1	Claims on government & central bank	-
2	Claims on other official entities	60,287,253
3	Claims on banks	1,175,683,378
4	Claims on domestic corporate and securities firms	36,181,360,371
5	Claims on regulatory retail portfolio	8,612,516,887
6	Claims secured by residential properties	1,970,360,327
7	Claims secured by commercial real estate	604,976,732
8	Past due claims	1,145,622,030
9	High risk claims	8,223,372,842
10	Other assets	1,790,421,602
11	Off balance sheet items	5,238,952,056
	TOTAL	65,003,553,478

3. Total Risk Weighted Exposures calculation table

a. Risk Weighted Exposure for Credit Risk

Figures in NPR

A. Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value d=a-b-c	Risk Weight e	Risk Weighted Exposures f=d*e
Cash Balance	1,527,376,805	-	-	1,527,376,805.46	0%	-
Balance With Nepal Rastra Bank	6,507,835,474	-	-	6,507,835,474	0%	-
Gold	1,559,602	-	-	1,559,602	0%	-
Investment in Nepalese Government Securities	8,023,476,600	-	-	8,023,476,600	0%	-
All Claims on Government of Nepal	208,578,009	-	-	208,578,009	0%	-
Investment in Nepal Rastra Bank securities	200,000,000	-	-	200,000,000	0%	-
All claims on Nepal Rastra Bank	-	-	-	-	0%	-
Claims on Foreign Government and Central Bank (ECA 0-1)	-	-	-	-	0%	-
Claims on Foreign Government and Central Bank (ECA -2)	-	-	-	-	20%	-
Claims on Foreign Government and Central Bank (ECA -3)	-	-	-	-	50%	-
Claims on Foreign Government and Central Bank (ECA-4-6)	-	-	-	-	100%	-
Claims on Foreign Government and Central Bank (ECA -7)	-	-	-	-	150%	-
Claims On BIS, IMF, ECB, EC and on Multilateral Development Banks (MDB's) recognized by the framework	-	-	-	-	0%	-
Claims on Other Multilateral Development Banks	-	-	-	-	100%	-
Claims on Public Sector Entity (ECA 0-1)	-	-	-	-	20%	-
Claims on Public Sector Entity (ECA 2)	-	-	-	-	50%	-
Claims on Public Sector Entity (ECA 3-6)	60,287,253	-	-	60,287,253	100%	60,287,253
Claims on Public Sector Entity (ECA 7)	-	-	-	-	150%	-
Claims on domestic banks that meet capital adequacy requirements	1,477,744,026	-	-	1,477,744,026	20%	295,548,805
Claims on domestic banks that do not meet capital adequacy requirements	89,764,351	-	-	89,764,351	100%	89,764,351
Claims on foreign bank (ECA Rating 0-1)	1,787,490,446	-	-	1,787,490,446	20%	357,498,089
Claims on foreign bank (ECA Rating 2)	779,862,452	-	-	779,862,452	50%	389,931,226
Claims on foreign bank (ECA Rating 3-6)	30,838,267	-	-	30,838,267	100%	30,838,267

Claims on foreign bank (ECA Rating 7)	-	-	-	-	150%	-
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement	60,513,195	-	-	60,513,195	20%	12,102,639
Claims on Domestic Corporates	36,252,137,117	-	70,776,745	36,181,360,371	100%	36,181,360,371
Claims on Foreign Corporates (ECA 0-1)	-	-	-	-	20%	-
Claims on Foreign Corporates (ECA 2)	-	-	-	-	50%	-
Claims on Foreign Corporates (ECA 3-6)	-	-	-	-	100%	-
Claims on Foreign Corporates (ECA 7)	-	-	-	-	150%	-
Regulatory Retail Portfolio (Not Overdue)	11,532,376,833	-	49,020,983	11,483,355,850	75%	8,612,516,887
Claims fulfilling all criterion of regularity retail except granularity	-	-	-	-	100%	-
Claims secured by residential properties	3,283,933,878	-	-	3,283,933,878	60%	1,970,360,327
Claims not fully secured by residential properties	-	-	-	-	150%	-
Claims secured by residential properties (Overdue)	123,896,041	20,251,353	-	103,644,687	100%	103,644,687
Claims secured by Commercial real estate	604,976,732	-	-	604,976,732	100%	604,976,732
Past due claims (except for claims secured by residential properties)	1,938,315,442	1,243,663,881	-	694,651,561	150%	1,041,977,342
High Risk claims	5,440,885,697	-	60,738,336	5,380,147,361	150%	8,070,221,042
Investments in equity and other capital instruments of institutions listed in stock exchange	74,853,300	-	-	74,853,300	100%	74,853,300
Investments in equity and other capital instruments of institutions not listed in the stock exchange	52,199,000	-	-	52,199,000	150%	78,298,500
Staff Loan secured by Residential Properties	201,744,078	-	-	201,744,078	60%	121,046,447
Interest Receivable/Claim on Government Securities	77,147,275	-	-	77,147,275	0%	-
Cash in Transit and other cash items in the process of collection	-	-	-	-	20%	-
Other Assets (as per attachment)	2,034,461,300	365,086,145	-	1,669,375,155	100%	1,669,375,155
TOTAL (A)	82,372,253,175	1,629,001,379	180,536,064	80,562,715,731		59,764,601,422

Figure in NPR

B. Off Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value d=a-b-c	Risk Weight e	Risk Weighted Exposures f=d*e
Revocable Commitments	-	-	-	-	0%	-
Bills Under Collection	481,017,456	-	-	481,017,456	0%	-
Forward Exchange Contract Liabilities	2,632,697,225	-	-	2,632,697,225	10%	263,269,723
LC Commitments With Original Maturity Upto 6 months domestic counterparty	1,906,549,416	-	225,176,865	1,681,372,551	20%	336,274,510
foreign counterparty (ECA Rating 0-1)	-	-	-	-	20%	-
foreign counterparty (ECA Rating 2)	-	-	-	-	50%	-
foreign counterparty (ECA Rating 3-6)	-	-	-	-	100%	-
foreign counterparty (ECA Rating 7)	-	-	-	-	150%	-
LC Commitments With Original Maturity Over 6 months domestic counterparty	276,794,676	-	9,198,898	267,595,778	50%	133,797,889
LC Commitments With Original Maturity Over 6 months domestic counterparty	440,231,837	-	-	440,231,837	0%	-
foreign counterparty (ECA Rating 0-1)	-	-	-	-	20%	-
foreign counterparty (ECA Rating 2)	-	-	-	-	50%	-
foreign counterparty (ECA Rating 3-6)	-	-	-	-	100%	-
foreign counterparty (ECA Rating 7)	-	-	-	-	150%	-
Bid Bond, Performance Bond and Counter guarantee domestic counterparty	2,228,645,829	-	90,292,073	2,138,353,756	50%	1,069,176,878
foreign counterparty (ECA Rating 0-1)	270,843,069	-	213,411,189	57,431,880	20%	11,486,376
foreign counterparty (ECA Rating 2)	-	-	-	-	50%	-
foreign counterparty (ECA Rating 2)	-	-	-	-	0%	-
foreign counterparty (ECA Rating 3-6)	-	-	-	-	100%	-
foreign counterparty (ECA Rating 7)	-	-	-	-	150%	-
Underwriting commitments	-	-	-	-	50%	-
Lending of Bank's Securities or Posting of Securities as collateral	-	-	-	-	100%	-
Repurchase Agreements, Assets sale with recourse	-	-	-	-	100%	-
Advance Payment Guarantee	237,653,566	-	46,588,671	191,064,895	100%	191,064,895
Advance Payment Guarantee	-	-	-	-	0%	-
Financial Guarantee	10,000,000	-	-	10,000,000	100%	10,000,000
Other Guarantee	-	-	-	-	100%	-
Acceptances and Endorsements	429,166,114	-	63,990,481	365,175,633	100%	365,175,633

Unpaid portion of Partly paid shares and Securities	-	-	-	-	100%	-
Irrevocable Credit commitments (short term)	10,886,248,603	-	-	10,886,248,603	20%	2,177,249,721
Irrevocable Credit commitments (long term)	985,401,095	-	-	985,401,095	50%	492,700,547
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement	69,448,879	-	-	69,448,879	20%	13,889,776
Other Contingent Liabilities	155,036,421	-	-	155,036,421	100%	155,036,421
Unpaid guarantee claims	43,461,032	-	33,546,188	9,914,843	200%	19,829,687
TOTAL (B)	21,053,195,219	-	682,204,365	20,370,990,854		5,238,952,056
Total RWE for Credit Risk before adjustment (A) +(B)	103,425,448,394	1,629,001,379	862,740,430	100,933,706,585		65,003,553,478
<u>Adjustments under Pillar II</u>						
Add: 10% of the loans & facilities in excess of Single Obligor Limits						-
Add: 1% of the contract (sale) value in case of the sale of credit with recourse						-
Total RWE for Credit Risk after Bank's adjustments under Pillar II	103,425,448,394	1,629,001,379	862,740,430	100,933,706,585		65,003,553,478

b. Risk Weighted Exposure for Operational Risk

Figures in NPR

Particulars	FY 2071/72	FY 2070/71	FY 2069/70
	Year 1	Year 2	Year 3
Net Interest Income	2,056,726,397	1,751,020,635	1,736,213,950
Commission and Discount Income	296,965,719	251,572,453	225,950,303
Other Operating Income	119,071,901	109,166,400	94,449,620
Exchange Fluctuation Income	214,534,984	170,731,092	138,295,644
Addition/Deduction in Interest Suspense during the period	37,615,284	21,425,708	(52,877,996)
Gross income (a)	2,724,914,284	2,303,916,289	2,142,031,522
Alfa (b)	15%	15%	15%
Fixed Percentage of Gross Income [c=(a×b)]	408,737,143	345,587,443	321,304,728
Capital Requirement for operational risk (d) (average of c)	358,543,105		
Risk Weight (reciprocal of capital requirement of 10%) in times (e)	10		
Equivalent Risk Weight Exposure [f=(d×e)]	3,585,431,047		
<i>Adjustments under Pillar II</i>			
If Gross Income for the last three years in negative	NA		
Total Credit and Investment (net of Specific Provision)	NA		
Capital Requirement for Operational Risk (5%)			
Risk Weight (reciprocal of capital requirement of 10%) in times	10		
Equivalent Risk Weight Exposure (g)	0		
Equivalent Risk Weight Exposure [h=f+g]	3,585,431,047		

c. Risk Weighted Exposure for Market Risk

Figures in NPR

S.No.	Currency	Open Position (FCY)	Exchange rate	Open Position (NPR)	Relevant Open Position
1	USD	(79,293.17)	107.10	(8,425,135.87)	8,425,135.87
2	GBP	14,598.54	143.09	2,091,524.73	2,091,524.73
3	CHF	21,197.66	108.83	2,302,627.37	2,302,627.37
4	AUD	30,873.14	81.16	2,505,446.13	2,505,446.13
5	CAD	2,086.60	82.64	172,000.49	172,000.49
6	SGD	7,809.92	79.36	618,250.26	618,250.26
7	JPY	2,832,940.21	1.01	2,874,013.37	2,874,013.37
8	SAR	48,595.00	28.47	1,380,315.50	1,380,315.50
9	QAR	27,143.00	29.29	794,423.46	794,423.46
10	AED	11,620.00	28.62	332,294.20	332,294.20
11	THB	543,020.00	3.08	1,629,630.00	1,629,630.00
12	MYR	28,232.00	26.88	757,173.43	757,173.43
13	KRW	11,000.00	88.17	1,017.50	1,017.50
14	CNY	261,731.60	15.72	4,104,248.29	4,104,248.29
15	EUR	(21,372.28)	118.78	(2,526,182.35)	2,526,182.35
16	HKD	2,510.00	10.29	34,437.20	34,437.20
17	DKK	41,480.01	11.94	656,381.76	656,381.76
18	SEK	680.00	9.26	8,391.20	8,391.20
19	KWD	535.00	264.36	188,576.80	188,576.80
20	BHD	-	211.64	-	-
21	INR	618,758,482.94	1.60	990,013,572.71	990,013,572.71
Total Open Position (a)				999,513,006.17	1,021,415,642.61
Fixed Percentage (b)					5%
Capital Charge for Market Risk [c=(a×b)]					51,070,782
Risk Weight (reciprocal of capital requirement of 10%) in times (d)					10
Equivalent Risk Weight Exposure [e=(c×d)]					510,707,821

Total Risk weighted Exposures

Figures in NPR

SN	Particulars	Amount
1	Total Risk Weighted Exposure	72,681,154,326
2	Total Core Capital Fund (Tier 1)	7,719,054,246
3	Total Capital Fund (Tier 1 & Tier 2)	1,703,445,264
4	Total Core Capital to Total Risk Weighted Exposures	10.62%
5	Total Capital to Total Risk Weighted Exposures	12.96%

2. Amount of NPAs

Figures in NPR

SN	Loan Classification	Gross Amount	Provision Held	Net Amount
1	Restructured/ Rescheduled Loan	-	-	-
2	Substandard Loan	101,662,063	25,415,516	76,246,547
3	Doubtful Loan	33,834,431	16,917,216	16,917,216
4	Bad Loan	1,221,582,503	1,221,582,503	-
	TOTAL	1,173,874,875	1,263,915,235	93,163,763

2. NPA Ratios

Gross NPA to Gross Advances	3.03%
Net NPA to Net Advances	0.08%

6. Movement of Non-Performing Assets (Ashadh 2072 vs Ashadh 2073)

Figures in NPR

SN	Non Performing Loan	Opening Balance	Increment during the period	Reduction during the period	Addition of LUBL (Merger)	Closing Balance
1	Restructured/Rescheduled Loan	-	-	-	-	-
2	Sub-Standard Loan	26,542,410	(468,433)	(1,057,511)	76,645,597	101,662,063
3	Doubtful Loan	10,393,890	15,387,984	(3,170,187)	11,222,744	33,834,431
4	Bad Loan	1,121,346,631	12,775,264	(7,875,174)	95,335,782	1,221,582,503
	Total	1,158,282,931	27,694,816	(12,102,872)	183,204,123	1,357,078,997

7. Write Off of Loans & Interest Suspense (Ashadh 2072 vs Ashadh 2073)

CARD NUMBER	CUSTOMER NAME	PRINCIPLE	INTEREST	TOTAL
4622610000005443	ANUP JOSHI	123,012.86	350,668.96	473,681.82
4622610000001996	RINZEN DORZE GURUNG	97,936.01	238,548.98	336,484.99
4622610000006128	AMIT KUMAR UPADHYAY	89,682.72	197,460.05	287,142.77
4622610000007555	KARUN DHUNGANA	117,903.97	295,417.86	413,321.83
4622610000003927	SUBARNA MAHARJAN	167,633.20	485,958.38	653,591.58
4622610000007316	SANTOSH PAUDEL	264,856.49	851,311.52	1,116,168.01
4622610000005328	NISHA SHRESTHA UPRETI	81,271.11	151,489.73	232,760.84
4622610000004552	LENISH KHADKA	67,620.26	97,035.22	164,655.48
4622610000009288	NAGENDRA B.G. CHHETRI	108,844.45	56,640.29	165,484.74
4622610000005179	ASHESH UPRETI	142,033.24	348,529.33	490,562.57
4622610000007647	TULSI THAPA	88,372.95	117,066.87	205,439.82
4622610000005468	BIJAY KUMAR DASH	100,581.54	171,523.75	272,105.29
4622610000004578	MAHESH SUBBA	84,672.00	112,052.50	196,724.50
4622610000008751	KABINDRA SHRESTHA	49,075.31	47,350.39	96,425.70
4622610000008108	DHANA BAHADUR BISUNKE	68,190.68	78,706.47	146,897.15
4622610000005385	SAJENDRA MAN SHRESTHA	109,484.64	154,595.37	264,080.01
4622610000009429	KUNDAN RAYAMAJHI	101,839.93	55,475.99	157,315.92
4622610000007225	PUSKAR KUMAR ADHIKARI	97,323.00	140,694.93	238,017.93
	Total	1,960,334.36	3,950,526.59	5,910,860.95

8. Movement in Loan Loss Provision & Interest Suspense
i. Movement in Loan Loss Provision (Ashadh 2072 vs Ashadh 2073)

Figures in NPR

SN	Loan Loss Provision	Opening Balance	Increment during the period	Reduction during the period	Addition of LUBL (Merger)	Closing Balance
1	Pass Loan	285,758,148	79,828,757	(1,914,779)	197,605,102	363,672,126
2	Watch List	73,038,769	(23,348,335)	(1,919,233)	66,032,278	47,771,201
3	Restructured/Rescheduled Loan	0	0	(0)	-	0
4	Sub-Standard Loan	6,635,602	(117,108)	(264,378)	19,161,400	6,254,116
5	Doubtful Loan	5,196,945	7,693,992	(1,585,094)	5,611,373	11,305,844
6	Bad Loan	1,121,346,631	12,775,264	(7,875,174)	95,335,782	1,126,246,721
	Total	1,491,976,095	76,832,570	(13,558,658)	120,108,555	1,555,250,008

ii. Movement in Interest Suspense (Ashadh 2072 vs Ashadh 2073)

Figures in NPR

Particulars	Opening Balance	Increment during the period	Reduction during the period	Addition of LUBL (Merger)	Closing Balance
Interest Suspense	161,457,474	388,928,824	(355,532,081)	35,646,162	230,500,378

9. Details of Additional Loan Loss Provisions

Nil

10. Segregation of Investment Portfolio

SN	Investment Category	Amount as on (Ashadh End 2073 NPR)
1	Held for Trading	-
2	Held to Maturity	7,947,884,375.00
3	Available for Sale	91,122,900.00
	Total	8,971,002,834.34

11. Types of eligible Credit Risk Mitigants (CRM) used and the benefits availed under CRM

SN	Particulars	Amount in NPR
1	Deposits with Bank	565,312,791
2	Gold	-
3	Govt. & NRB Securities	38,882,439
5	Guarantee of Foreign Banks	258,545,200
	TOTAL	862,740,430

12 Summary of the bank's internal approach to assess the adequacy of its capital to support current & future activities

The Revised Capital Adequacy Framework (under BASEL II) provides distinct approaches for computing capital requirements in relation to credit risk, operational risk and market risk. The Bank also takes into consideration these risk factors during assessment of ICAAP. The Banks' Internal Capital Adequacy Assessment Process (ICAAP) involves assessment of:

- i. Actual Capital Adequacy of the Bank
- ii. Additional capital requirement in relation to the existing risk profile of the Bank
- iii. Additional capital requirement in relation to the business growth of the Bank

The Bank has ICAAP Policy approved by the Board, to ensure the Bank possess adequate capital resources in commensuration with all the material risks posed to it by its operating activities and evaluate its ability to hold capital in excess of the minimum regulatory capital adequacy ratio. To this regard, the Risk Management Committee of the Bank reviews ICAAP on quarterly basis to ascertain the adequacy of current available capital in relation to the regulatory requirement, current risk profile and growth prospect of the Bank.

The Bank prepares annual budget plan and computes capital adequacy ratio in order to assess the adequacy of capital for the required growth. The Bank on monthly basis reviews the performance report and the capital adequacy ratio.

Furthermore, the Bank also prepares long term capital plan. The capital plan is reviewed to ensure that the financial result attained is in line with the capital plan devised. Based on the actual figures, if the Bank feels that the figures could deviate significantly, the Bank revises its long term plan.

13. Summary of terms, conditions and main features of all capital instruments, especially in case of subordinated term debts including hybrid capital instruments

The bank has issued "Bank of Kathmandu Bond, 2076" (BOK Bond) amounting to NPR 400 million as Subordinated Term Debt in Baishak 2070. Bank has not pledged any securities while issuing BOK bond. The bond has the following features:

- Bond Validity Period : 7 year
- Bond Maturity Date : May 17, 2020
- Coupon Interest Rate : 8% p.a.
- Interest Payment Period : Bi-annually (in every six months of Nepali Calendar)
- Interest Payment Timing : Interest is paid on the 1st day of Magh and Shrawan
- BOK bond can be pledged with other banks and financial institutions to avail loan facility.
- BOK bond is listed with Nepal Stock Exchange Ltd.
- BOK Bond holders will have rights of claim only after the depositors in case of liquidation.

The bank has issued "Bank of Kathmandu Bond, 2079" (BOK Bond) amounting to NPR 600 million as Subordinated Term Debt in Ashad 2072. Bank has not pledged any securities while issuing BOK bond. The bond has the following features:

- Bond Validity Period : 7 year
- Bond Maturity Date : June 27, 2022
- Coupon Interest Rate : 8% p.a.
- Interest Payment Period : Bi-annually (in every six months of Nepali Calendar)
- Interest Payment Timing : Interest is paid on the 1st day of Magh and Shrawan
- BOK bond can be pledged with other banks and financial institutions to avail loan facility.
- BOK bond is listed with Nepal Stock Exchange Ltd.
- BOK Bond holders will have rights of claim only after the depositors in case of liquidation.