ANNEXTURE: REPORTING FORMS

FORM NO.1 CAPITAL ADEQUACY TABLE - 15 JUlY 2009

		Current Period	Previous Period
1.1 RISK WEIGHTED EXPOSURES		**Ashad 2066**	**Jestha 2066**
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	24,119,362	23,916,579
b.	Risk Weighted Exposure for Operational Risk -Form No.5	1,804,243	1,372,994
c.	Risk Weighted Exposure for Market Risk	114,837	245,730
Total Risk Weighted Exposures (a+b+c)		**26,038,441**	**25,535,303**
1.2 CAPITAL		**Current Period**	**Current Period**
Core Capital (Tier 1)		**2,168,649**	**2,010,516**
a.	Paid up Equity Share Capital	638,821	638,821
b.	Proposed Bonus Equity Shares	-	-
c.	Share Premium	206,427	206,427
d.	Irredeemable Non- cumulative preference shares		
e.	Statutory General Reserves	447,906	323,091
f.	Retained Earnings	425,980	83,750
g.	Reserve for Deferred Tax	20,189	9,445
h.	Un-audited current year cumulative profit		449,656
I.	Capital Redemption Reserve	120,000	60,000
j.	Capital Adjustment Reserve	284,100	220,100
k.	Dividend Equalization Reserves		
l.	Other Free Reserve	25,226	19,226
m.	Less: Goodwill		
	Less: Miscellaneous Expenditure not written off		
q.	Less: Investment in Equity in licensed Financial Institutions		
r.	Less: Investment in Equity of Institutions with vested interests		
s.	Less: Investment in Equity of institutions with excess of limits		
t	Less: Investments arising out of underwriting commitments	-	-
u.	Less: Reciprocal crossholdings		
v	Less: Other Deductions		
Supplementary Capital (Tier 2)		**727,525**	**681,538**
a.	Cumulative and/or Redeemable Preference Share	200,000	200,000
b.	Subordinated Term Debt	180,000	240,000
c.	Hybrid Capital Instruments		
d.	General Loan Loss provision	242,486	221,160
e.	Investment Adjustment Reserve		
f.	Assets Revaluation Reserve		
g.	Exchange Equalization Reserve	22,044	20,378
h.	Additional Loan Loss Provision	82,995	
i.	Other Reserves		
Total Capital Fund (Tier I and II)		**2,896,174**	**2,692,054**
1.3 CAPITAL ADEQUACY RATIOS		**Current Period**	**Previous Period**
	Tier 1 Capital to Risk Weighted Exposures	8.33	7.87
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	11.12	10.54