

**FORM NO.1 CAPITAL ADEQUACY TABLE - 15TH JULY 2017 (31st Ashadh 2074)**

NPR in '000

<b>1.1 RISK WEIGHTED EXPOSURES</b>		<b>Amount</b>
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	79,929,362
b.	Risk Weighted Exposure for Operational Risk -Form No.5	5,682,107
c.	Risk Weighted Exposure for Market Risk	552,592
Adjustments under Pillar II		
SRP 6.4a (5)	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	-
SRP 6.4a (6)	Add .....% of the total deposit due to insufficient Liquid Assets	-
SRP 6.4a (7)	Add RWE equivalent to reciprocal of capital charge of 2 % of gross income.	833,600
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	1,723,281
SRP 6.4a (10)	If desired level of disclosure requirement has not been achieved, Add .....% of RWE	-
<b>Total Risk Weighted Exposures (After Bank's Adjustment of pillar II)</b>		<b>88,720,942</b>
<b>1.2 CAPITAL</b>		
<b>Core Capital (Tier 1)</b>		<b>11,391,417</b>
a.	Paid up Equity Share Capital	4,526,427
b.	Proposed Bonus Equity Shares	-
c.	Share Premium	17,845
d.	Irredeemable Non- cumulative preference shares	-
e.	Statutory General Reserves	2,682,984
f.	Retained Earnings	1,633,392
h.	Un-audited current year cumulative profit	-
i.	Debenture Redemption Reserve	-
j.	Capital Adjustment Reserve	854,710
k.	Capital Redemption Reserve	474,425
l.	Other Free Reserve	1,309,640
m.	Less: Goodwill	-
n.	Less: Deferred Tax Assests	(70,835)
o.	Less: Intangible Assests	(5,970)
p.	Less: Miscellaneous Expenditure not written off	-
q.	Less: Investment in Equity in licensed Financial Institutions	-
r.	Less: Investment in Equity in licensed Financial Institutions	-
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: Purchase of land & building in excess of limit and unutilized	(31,200)
w.	Less: Other Deductions	-
Adjustments under Pillar II		
	Less: Shortfall in Provision (6.4 a 1)	-
	Less: Loans and Facilities extended to Related Parties and Restricted lending (6.4 a 2)	-
<b>Supplementary Capital (Tier 2)</b>		<b>1,781,148</b>
a.	Cumulative and/or Redeemable Preference Share	80,000
b.	Subordinated Term Debt	828,845
c.	Hybrid Capital Instruments	-
d.	Stock Premium	712
e.	General Loan Loss Provision	807,020
f.	Investment Adjustment Reserve	1,418
g.	Assets Revaluation Reserve	-
i.	Exchange Equalization Reserve	28,236
j.	Other Reserves	34,917
<b>Total Capital Fund (Tier I and II)</b>		<b>13,172,565</b>
<b>1.3 CAPITAL ADEQUACY RATIOS</b>		<b>Current Period</b>
	Tier 1 Capital to Risk Weighted Exposures	12.84%
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	14.85%