

ANNEXTURE: REPORTING FORMS
FORM NO.1 CAPITAL ADEQUACY TABLE - 16 JULY 2011

Ashadh end 2068

1.1 RISK WEIGHTED EXPOSURES		Current Period
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	31,411,094
b.	Risk Weighted Exposure for Operational Risk -Form No.5	2,345,841
c.	Risk Weighted Exposure for Market Risk	119,221
Adjustments under Pillar II		
	Add: 2% of the total RWE due to non Compliance to Disclosure (Requirement (6.4 a 10)	677,523
	Add: ...% of the total deposit due to insufficient liquid Assets (6.4 a 6)	-
Total Risk Weighted Exposures (a+b+c)		34,553,678
1.2 CAPITAL		
Core Capital (Tier 1)		3,496,241
a	Paid up Equity Share Capital	1,119,609
b	Proposed Bonus Equity Shares	-
c	Share Premium	14,781
d	Irredeemable Non- cumulative preference shares	
e	Statutory General Reserves	803,454
f	Retained Earnings	717,126
g	Reserve for Deferred Tax	62,898
h	Un-audited current year cumulative profit	-
i	Debenture Redemption Reserve	240,000
j	Capital Adjustment Reserve	367,147
k	Capital Redemption Reserve	140,000
l	Other Free Reserve	31,226
m	Less: Goodwill	-
n	Less: Miscellaneous Expenditure not written off	-
o	Less: Investment in Equity in licensed Financial Institutions	-
p	Less: Investment in Equity of Institutions with vested interests	-
q	Less: Investment in Equity of institutions with excess of limits	-
r	Less: Investments arising out of underwriting commitments	-
s	Less: Reciprocal crossholdings	-
t	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)	
Supplementary Capital (Tier 2)		674,924
a	Cumulative and/or Redeemable Preference Share	160,000
b	Subordinated Term Debt	60,000
c	Hybrid Capital Instruments	
d	General Loan Loss provision	315,534
e	Investment Adjustment Reserve	100
f	Assets Revaluation Reserve	
g	Exchange Equalization Reserve	22,903
h	Additional Loan Loss Provision	116,387
i	Other Reserves	-
Total Capital Fund (Tier I and II)		4,171,164
1.3 CAPITAL ADEQUACY RATIOS		
	Tier 1 Capital to Risk Weighted Exposures	10.12
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	12.07