

**ANNEXTURE: REPORTING FORMS**  
**FORM NO.1 CAPITAL ADEQUACY TABLE - 13 APRIL 2013 (31st Chaitra 2069)**

Rs. '000

<b>1.1 RISK WEIGHTED EXPOSURES</b>		<b>Chaitra end 2069</b>
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	43,385,332
b.	Risk Weighted Exposure for Operational Risk -Form No.5	3,365,355
c.	Risk Weighted Exposure for Market Risk	254,624
Adjustments under Pillar II		
	Add: 2% of the total RWE due to non Compliance to Disclosure (Requirement	940,106
	Add : 5% of gross income (capital charge) of immediate previous financial year	1,304,898
<b>Total Risk Weighted Exposures (After Bank's Adjustment of pillar II)</b>		<b>49,250,315</b>
<b>1.2 CAPITAL</b>		
<b>Core Capital (Tier 1)</b>		<b>5,025,259</b>
a.	Paid up Equity Share Capital	1,601,126
b.	Proposed Bonus Equity Shares	-
c.	Share Premium	18,555
d.	Irredeemable Non- cumulative preference shares	-
e.	Statutory General Reserves	1,021,567
f.	Retained Earnings	437,523
g.	Reserve for Deferred Tax	73,780
h.	Un-audited current year cumulative profit	1,034,335
I.	Debenture Redemption Reserve	300,000
j.	Capital Adjustment Reserve	367,147
k.	Capital Redemption Reserve	140,000
l.	Dividend Equalization Reserves	-
m.	Other Free Reserve	31,226
n.	Less: Goodwill	-
o.	Less: Miscellaneous Expenditure not written off	-
p.	Less: Investment in Equity in licensed Financial Institutions	-
q.	Less: Investment in Equity in licensed Financial Institutions	-
r.	Less: Investment in Equity of institutions with excess of limits	-
s.	Less: Investments arising out of underwriting commitments	-
t.	Less: Reciprocal crossholdings	-
u.	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	-
<b>Supplementary Capital (Tier 2)</b>		<b>682,465</b>
a.	Cumulative and/or Redeemable Preference Share	160,000
b.	Subordinated Term Debt	
c.	Hybrid Capital Instruments	
d.	General Loan Loss provision	415,597
e.	Investment Adjustment Reserve	3,476
f.	Assets Revaluation Reserve	
g.	Exchange Equalization Reserve	22,903
h.	Additional Loan Loss Provision	80,490
i.	Other Reserves	-
<b>Total Capital Fund (Tier I and II)</b>		<b>5,707,724</b>
<b>1.3 CAPITAL ADEQUACY RATIOS</b>		
	Tier 1 Capital to Risk Weighted Exposures	10.20
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	11.59