

FORM NO.1 CAPITAL ADEQUACY TABLE - 17 OCTOBER 2013 (31st Ashwin 2070)

NPR in '000

		Ashwin end 2070
1.1 RISK WEIGHTED EXPOSURES		
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	46,111,740
b.	Risk Weighted Exposure for Operational Risk -Form No.5	4,119,443
c.	Risk Weighted Exposure for Market Risk	171,194
Adjustments under Pillar II		
	Add: 2% of the total RWE due to non Compliance to Disclosure (Requirement (6.4 a 10)	1,008,048
	Add : 2% of gross income (capital charge) of immediate previous financial year *10	687,630
Total Risk Weighted Exposures (After Bank's Adjustment of pillar II)		52,098,054
1.2 CAPITAL		
Core Capital (Tier 1)		5,030,856
a.	Paid up Equity Share Capital	1,801,239
b.	Proposed Bonus Equity Shares	-
c.	Share Premium	18,555
d.	Irredeemable Non- cumulative preference shares	-
e.	Statutory General Reserves	1,615,791
f.	Retained Earnings	559,466
g.	Reserve for Deferred Tax	99,453
h.	Un-audited current year cumulative profit	351,094
I.	Debenture Redemption Reserve	46,885
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 (6.4 a 2)	-
Supplementary Capital (Tier 2)		1,111,510
a.	Cumulative and/or Redeemable Preference Share	120,000
b.	Subordinated Term Debt	421,960
c.	Hybrid Capital Instruments	-
d.	General Loan Loss Provision	448,465
e.	Investment Adjustment Reserve	3,476
f.	Assets Revaluation Reserve	-
g.	Exchange Equalization Reserve	24,607
h.	Additional Loan Loss Provision	93,002
i.	Other Reserves	-
Total Capital Fund (Tier I and II)		6,142,367
1.3 CAPITAL ADEQUACY RATIOS		Current Period
	Tier 1 Capital to Risk Weighted Exposures	9.66
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	11.79