FORM NO.1 CAPITAL ADEQUACY TABLE - 13TH APR 2017 (31st Chaitra 2073)

NPR in '000

1.1 RISK WEIGHTED EXPOSURES		**Amount**
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	75,160,523
b.	Risk Weighted Exposure for Operational Risk -Form No.5	5,682,107
c.	Risk Weighted Exposure for Market Risk	692,134
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 equvalent 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	1,630,695
SRP 6.4a (10)	If desired level of disclosure requirement has not been achieved, Add .....% of RWE	-
Total Risk Weighted Exposures (After Bank's Adjustment of pillar II)		**83,999,059**
1.2 CAPITAL		
Core Capital (Tier 1)		**9,789,327**
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	2,286,644
f.	Retained Earnings	206,835
h.	Un-audited current year cumulative profit	1,525,882
i.	Debenture Redemption Reserve	307,540
j.	Capital Adjustment Reserve	854,710
k.	Capital Redemption Reserve	-
l.	Other Free Reserve	155,123
m.	Less: Goodwill	-
n.	Less: Deferred Tax Assests	(75,138)
o.	Less: Intangible Assests	(16,540)
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: 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)		**1,873,236**
a.	Cumulative and/or Redeemable Preference Share	80,000
b.	Subordinated Term Debt	948,844
c.	Hybrid Capital Instruments	
d.	Stock Premium	
e.	General Loan Loss Provision	766,137
f.	Investment Adjustment Reserve	50,418
g.	Assets Revaluation Reserve	
i.	Exchange Equalization Reserve	27,837
j.	Other Reserves	-
Total Capital Fund (Tier I and II)		**11,662,563**
1.3 CAPITAL ADEQUACY RATIOS		**Current Period**
	Tier 1 Capital to Risk Weighted Exposures	11.65%
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	13.88%