

FORM NO.1(A) CAPITAL ADEQUACY TABLE - 14TH JAN 2016 (30TH POUISH 2072)

Rs in '000

1. 1 RISK WEIGHTED EXPOSURES		Current Month End
a	Risk Weighted Exposure for Credit Risk	56,014,326.70
b	Risk Weighted Exposure for Operational Risk	5,317,180.50
c	Risk Weighted Exposure for Market Risk	175,430.43
Total Risk Weighted Exposures (Before adjustments of Pillar II)		61,506,937.63
Adjustments under Pillar II		
SRP 6.4a (5)	<i>ALM policies & practices are not satisfactory, add 1% of net interest income to RWE</i>	-
SRP 6.4a (6)	<i>Add% of the total deposit due to insufficient Liquid Assets</i>	-
SRP 6.4a (7)	<i>Add RWE equivalent to reciprocal of capital charge of 2 % of gross income.</i>	729,400.00
SRP 6.4a (9)	<i>Overall risk management policies and precedures are not satisfactory. Add 2% of RWE</i>	1,230,138.75
SRP 6.4a (10)	<i>If desired level of disclosure requirement has not been achieved, Add% of RWE</i>	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		63,466,476.39

1.2 CAPITAL		Current Month End
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		7,378,193.00
Common Equity Tier 1 (CET 1)		7,378,193.00
a	Paid up Equity Share Capital	2,622,604.00
b	Equity Share Premium	18,555.00
c	Proposed Bonus Equity Shares	-
d	Statutory General Reserves	1,940,602.00
e	Retained Earnings	1,039,259.00
f	Unaudited current year cumulative profit/(loss)	753,775.00
g	Capital Redemption Reserve	140,650.00
h	Capital Adjustment Reserve	807,147.00
i	Dividend Equalization Reserves	-
j	Other Free Reserve	137,795.00
k	Less: Goodwill	-
l	Less: Intangible Assets	-
m	Less: Deferred Tax Assets	82,194.00
n	Less: Fictitious Assets	
o	Less: Investment in equity in licensed Financial Institutions	
p	Less: Investment in equity of institutions with financial interests	
q	Less: Investment in equity of institutions in excess of limits	
r	Less: Investments arising out of underwriting commitments	
s	Less: Reciprocal crossholdings	
t	Less: Purchase of land & building in excess of limit and unutilized	
u	Less: Cash Flow Hedge	
v	Less: Defined Benefits Pension Assets	
w	Less: Unrecognized Defined Benefit Pension Liabilities	
x	Less: Other Deductions	
Adjustments under Pillar II		

SRP 6.4a(1)	Less: Shortfall in Provision	-
SRP 6.4a(2)	Less: Loans & Facilities extended to related parties and restricted lending	-
Additional Tier 1 (AT 1)		-
a	Perpetual Non Cumulative Preference Share Capital	
b	Perpetual Debt Instruments	
c	Stock Premium	

(B) Supplementary Capital (Tier 2)		1,817,883.00
a	Cumulative and/or Redeemable Preference Share	120,000.00
b	Subordinated Term Debt	1,068,845.00
c	Hybrid Capital Instruments	-
d	Stock Premium	-
e	General Loan Loss Provision	565,277.00
f	Exchange Equalization Reserve	25,843.00
g	Investment Adjustment Reserve	37,918.00
h	Assets Revaluation Reserve	
i	Other Reserves	
Total Capital Fund (Tier I and Tier II)		9,196,076.00

1.3 CAPITAL ADEQUACY RATIOS	Current Month End
Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	11.63%
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	11.63%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	14.49%