FORM NO.1 CAPITAL ADEQUACY TABLE - 13TH APRIL 2014 (30TH CHAITRA 2070)

NPR in '000

1.1 RISK WEIGHTED EXPOSURES		**Amount**
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	51,835,792
b.	Risk Weighted Exposure for Operational Risk -Form No.5	4,119,443
c.	Risk Weighted Exposure for Market Risk	125,703
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.	687,630
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	1,121,619
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)		**57,890,188**
1.2 CAPITAL		
Core Capital (Tier 1)		**5,760,710**
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	1,080,948
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)		**1,141,008**
a.	Cumulative and/or Redeemable Preference Share	120,000
b.	Subordinated Term Debt	421,960
c.	Hybrid Capital Instruments	
d.	General Loan Loss Provision	503,293
e.	Investment Adjustment Reserve	3,476
f.	Assets Revaluation Reserve	
g.	Exchange Equalization Reserve	24,607
h.	Additional Loan Loss Provision	67,672
i.	Other Reserves	-
Total Capital Fund (Tier I and II)		**6,901,719**
1.3 CAPITAL ADEQUACY RATIOS		**Current Period**
	Tier 1 Capital to Risk Weighted Exposures	9.95
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	11.92