

FORM NO.1 CAPITAL ADEQUACY TABLE - 16TH JULY 2015 (31ST ASHADH 2072)

NPR in '000

1.1 RISK WEIGHTED EXPOSURES		Amount
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	56,381,528
b.	Risk Weighted Exposure for Operational Risk -Form No.5	4,787,542
c.	Risk Weighted Exposure for Market Risk	341,993
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 equivalent to reciprocal of capital charge of 2 % of gross income.	709,829
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	1,230,221
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)		63,451,114
1.2 CAPITAL		
Core Capital (Tier 1)		6,791,588
a.	Paid up Equity Share Capital	2,017,388
b.	Proposed Bonus Equity Shares	-
c.	Share Premium	18,555
d.	Irredeemable Non- cumulative preference shares	
e.	Statutory General Reserves	2,240,602
f.	Retained Earnings	1,811,640
g.	Reserve for Deferred Tax	
h.	Un-audited current year cumulative profit	
i.	Debenture Redemption Reserve	140,655
j.	Capital Adjustment Reserve	507,147
k.	Capital Redemption Reserve	
l.	Other Free Reserve	137,795
m.	Less: Goodwill	-
n.	Less: Deferred Tax Assests	(82,194)
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)		1,657,004
a.	Cumulative and/or Redeemable Preference Share	120,000
b.	Subordinated Term Debt	928,190
c.	Hybrid Capital Instruments	
d.	General Loan Loss Provision	563,031
e.	Investment Adjustment Reserve	3,476
f.	Assets Revaluation Reserve	
g.	Exchange Equalization Reserve	25,843
h.	Additional Loan Loss Provision	16,465
i.	Other Reserves	-
Total Capital Fund (Tier I and II)		8,448,592
1.3 CAPITAL ADEQUACY RATIOS		Current Period
	Tier 1 Capital to Risk Weighted Exposures	10.70
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	13.32