

FORM NO.1 CAPITAL ADEQUACY TABLE - 17th October 2019 (30 Ashwin 2076)

NPR in '000

1.1 RISK WEIGHTED EXPOSURES		Amount
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	115,216,860
b.	Risk Weighted Exposure for Operational Risk -Form No.5	8,205,295
c.	Risk Weighted Exposure for Market Risk	772,672
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.	1,430,453
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	2,483,897
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)		128,109,177
1.2 CAPITAL		
Core Capital (Tier 1)		15,963,683
a.	Paid up Equity Share Capital	8,026,863
b.	Proposed Bonus Equity Shares	-
c.	Share Premium	238,470
d.	Irredeemable Non- cumulative preference shares	-
e.	Statutory General Reserves	3,815,054
f.	Retained Earnings	2,324,151
h.	Un-audited current year cumulative profit	690,868
i.	Debenture Redemption Reserve	-
j.	Capital Adjustment Reserve	808,195
k.	Capital Redemption Reserve	47,563
l.	Other Free Reserve	138,625
m.	Less: Goodwill	-
n.	Less: Deferred Tax Assests	-
o.	Less: Intangible Assests	(40,960)
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: Purchase of land & building in excess of limit and unutilized	(31,200)
w.	Less: Other Deductions	(53,946)
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)		1,698,897
a.	Cumulative and/or Redeemable Preference Share	80,000
b.	Subordinated Term Debt	401,307
c.	Hybrid Capital Instruments	
d.	Stock Premium	
e.	General Loan Loss Provision	1,163,021
f.	Investment Adjustment Reserve	1,453
g.	Assets Revaluation Reserve	-
i.	Exchange Equalization Reserve	30,162
j.	Other Reserves	22,954
Total Capital Fund (Tier I and II)		17,662,581
1.3 CAPITAL ADEQUACY RATIOS		Current Period
	Tier 1 Capital to Risk Weighted Exposures	12.46%
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	13.79%