

FORM NO.1 CAPITAL ADEQUACY TABLE - 16th Nov 2020 (30th Ashwin 2077)

NPR in '000

| 1.1 RISK WEIGHTED EXPOSURES | | Amount |
|---|---|--------------------|
| a. | Risk Weighted Exposure for Credit Risk - Form No. 2 | 124,620,870 |
| b. | Risk Weighted Exposure for Operational Risk -Form No.5 | 9,137,182 |
| c. | Risk Weighted Exposure for Market Risk | 327,032 |
| 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. | 2,052,100 |
| SRP 6.4a (9) | Overall risk management policies and procedures are not satisfactory. Add 2% of RWE | 2,681,702 |
| 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) | | 138,818,885 |
| 1.2 CAPITAL | | |
| Core Capital (Tier 1) | | 16,073,860 |
| a. | Paid up Equity Share Capital | 8,470,207 |
| b. | Proposed Bonus Equity Shares | - |
| c. | Share Premium | 238,470 |
| d. | Irredeemable Non- cumulative preference shares | - |
| e. | Statutory General Reserves | 4,318,303 |
| f. | Retained Earnings | 1,793,066 |
| h. | Un-audited current year cumulative profit | 230,233 |
| i. | Dividend Equalization Reserve | - |
| j. | Capital Adjustment Reserve | 47,563 |
| k. | Capital Redemption Reserve | 975,080 |
| l. | Other Free Reserve | 118,587 |
| m. | Less: Goodwill | - |
| n. | Less: Deferred Tax Assests | - |
| o. | Less: Intangible Assests | (46,136) |
| 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 | (40,312) |
| 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) | | 2,010,937 |
| a. | Cumulative and/or Redeemable Preference Share | 40,000 |
| b. | Subordinated Term Debt | 187,538 |
| c. | Hybrid Capital Instruments | - |
| d. | Stock Premium | - |
| e. | General Loan Loss Provision | 1,735,236 |
| f. | Investment Adjustment Reserve | 2,773 |
| g. | Assets Revaluation Reserve | - |
| i. | Exchange Equalization Reserve | 35,067 |
| j. | Other Reserves | 10,323 |
| Total Capital Fund (Tier I and II) | | 18,084,798 |
| 1.3 CAPITAL ADEQUACY RATIOS | | Current Period |
| | Tier 1 Capital to Risk Weighted Exposures | 11.58% |
| | Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures | 13.03% |