FORM NO.1 CAPITAL ADEQUACY TABLE - 15th July 2020 (32nd Ashad 2077)

NPR in '000

1.1 RISK WEIGHTED EXPOSURES		Amount
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	119,354,370
b.	Risk Weighted Exposure for Operational Risk -Form No.5	8,195,200
c.	Risk Weighted Exposure for Market Risk	749,309
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.	2,139,000
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	2,565,978
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)		**133,003,856**
1.2 CAPITAL		
Core Capital (Tier 1)		**15,776,261**
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	4,315,053
f.	Retained Earnings	307,435
h.	Un-audited current year cumulative profit	-
i.	Dividend Equalization Reserve	47,563
j.	Capital Adjustment Reserve	975,080
k.	Capital Redemption Reserve	1,420,092
l.	Other Free Reserve	119,024
m.	Less: Goodwill	-
n.	Less: Deferred Tax Assests	-
o.	Less: Intangible Assests	(45,151)
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)		**1,944,656**
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	1,646,084
f.	Investment Adjustment Reserve	1,453
g.	Assets Revaluation Reserve	16,464
i.	Exchange Equalization Reserve	30,162
j.	Other Reserves	22,954
Total Capital Fund (Tier I and II)		**17,720,916**
1.3 CAPITAL ADEQUACY RATIOS		**Current Period**
	Tier 1 Capital to Risk Weighted Exposures	11.86%
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	13.32%