FORM NO.1 CAPITAL ADEQUACY TABLE - 14th JAN 2023 (30 Poush 2079)

NPR in '000

1.1 RISK WEIGHTED EXPOSURES		Amount
a.	Risk Weighted Exposure for Credit Risk	179,188,055
b.	Risk Weighted Exposure for Operational	8,947,133
c.	Risk Weighted Exposure for Market Risk	918,929
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 3% of gross income.	1,998,527
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	3,781,082
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)		**194,833,726**
1.2 CAPITAL		
Core Capital (Tier 1)		**20,034,189**
a.	Paid up Equity Share Capital	10,698,094
b.	Proposed Bonus Equity Shares	-
c.	Share Premium	238,470
d.	Irredeemable Non- cumulative preference shares	-
e.	Statutory General Reserves	5,653,520
f.	Retained Earnings	2,524,123
h.	Un-audited current year cumulative profit	-
i.	Dividend Equalization Reserve	-
j.	Capital Adjustment Reserve	647,563
k.	Capital Redemption Reserve	468,845
l.	Debenture Redemption Reserve	-
m.	Other Free Reserve	88,177
n.	Less: Goodwill	-
o.	Less: Deferred Tax Assests	-
p.	Less: Intangible Assests	(36,434)
q.	Less: Miscellaneous Expenditure not written off	-
r.	Less: Investment in Equity in licensed Financial Institutions	-
s.	Less: Investment in Equity in licensed Financial Institutions	-
t.	Less: Investment in Equity of institutions with excess of limits	-
u.	Less: Investments arising out of underwriting commitments	-
v.	Less: Reciprocal crossholdings	-
w.	Less: Purchase of land & building in excess of limit and unutilized	(31,200)
x.	Less: Negative Balances of reserve accounts	(105,011)
y.	Less: Other Deductions	(111,957)
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)		**4,152,014**
a.	Cumulative and/or Redeemable Preference Share	-
b.	Subordinated Term Debt	2,000,000
c.	Hybrid Capital Instruments	-
d.	Stock Premium	-
e.	General Loan Loss Provision	2,081,121
f.	Investment Adjustment Reserve	2,691
g.	Assets Revaluation Reserve	-
i.	Exchange Equalization Reserve	51,738
j.	Other Reserves	16,464
Total Capital Fund (Tier I and II)		**24,186,204**
1.3 CAPITAL ADEQUACY RATIOS		**Current Period**
	Tier 1 Capital to Risk Weighted Exposures	10.28%
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	12.41%