FORM NO.1 CAPITAL ADEQUACY TABLE - 14 JAN 2024 (29 Poush 2080)

NPR in '000

1.1 RISK WEIGHTED EXPOSURES		Amount
a.	Risk Weighted Exposure for Credit Risk	193,521,617
b.	Risk Weighted Exposure for Operational	9,787,726
c.	Risk Weighted Exposure for Market Risk	574,637
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.	2,464,372
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 2% of RWE	4,077,680
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)		**210,426,032**
1.2 CAPITAL		
Core Capital (Tier 1)		**22,333,546**
a.	Paid up Equity Share Capital	11,767,904
b.	Proposed Bonus Equity Shares	-
c.	Share Premium	238,470
d.	Irredeemable Non- cumulative preference shares	-
e.	Statutory General Reserves	6,350,972
f.	Retained Earnings	2,404,923
h.	Un-audited current year cumulative profit	-
i.	Dividend Equalization Reserve	-
j.	Capital Adjustment Reserve	1,116,408
k.	Capital Redemption Reserve	-
l.	Debenture Redemption Reserve	510,873
m.	Other Free Reserve	87,982
n.	Less: Goodwill	-
o.	Less: Deferred Tax Assests	-
p.	Less: Intangible Assests	(23,215)
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	-
x.	Less: Negative Balances of reserve accounts	(120,770)
y.	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)		**4,079,905**
a.	Cumulative and/or Redeemable Preference Share	-
b.	Subordinated Term Debt	1,600,000
c.	Hybrid Capital Instruments	-
d.	Stock Premium	-
e.	General Loan Loss Provision	2,419,020
f.	Investment Adjustment Reserve	2,691
g.	Assets Revaluation Reserve	-
i.	Exchange Equalization Reserve	58,194
j.	Other Reserves	-
Total Capital Fund (Tier I and II)		**26,413,451**
1.3 CAPITAL ADEQUACY RATIOS		**Current Period**
	Tier 1 Capital to Risk Weighted Exposures	10.61%
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	12.55%