FORM NO.1 CAPITAL ADEQUACY TABLE - 15 July 2024 (31 Ashad 2081)		
		NPR in '000
1.1 RISK WEIGHTED EXPOSURES		**Amount**
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	203,699,320
b.	Risk Weighted Exposure for Operational Risk -Form No.5	9,787,726
c.	Risk Weighted Exposure for Market Risk	616,576
Adjustments under Pillar II		
	Overall risk management policies and precedures are not satisfactory. Add 2% of RWE (6.4 a 7)	2,464,390
	Add RWE equvalent to reciprocal of capital charge of 3% of gross income. (6.4 a 9)	4,282,072
	Add: …% of the total deposit due to insufficient liquid Assets (6.4 a 6)	
Total Risk Weighted Exposures (After Adjustment under Pillar II)		**220,850,084**
1.2 CAPITAL		
Core Capital (Tier 1)		**24,015,987**
a	Paid up Equity Share Capital	11,767,904
b	Proposed Bonus Equity Shares	
c	Equity Share Premium	238,470
d	Irredeemable Non- cumulative preference shares	
e	Statutory General Reserves	6,748,475
f	Retained Earnings	3,514,478
g	Reserve for Deferred Tax	-
h	Unaudited current year cumulative profit/(loss)	-
i	Debenture Redemption Reserve	768,575
j	Capital Adjustment Reserve	1,116,408
k	Capital Redemption Reserve	
l	Other Free Reserve	87,982
m	Calls in Advance	
Less :		
a	Less: Intangible Assets	(24,477)
b	Less: Goodwill	
c	Less: Fictitious Assets	
d	Less: Investment in Equity in licensed Financial Institutions	
e	Less: Investment in Equity of Institutions with financial interests	
f	Less: Investment in Equity of institutions with excess of limits	
g	Less: Investments arising out of underwriting commitments	
h	Less: Reciprocal crossholdings	
i	Less: Purchase of land & building in excess of limit and unutilized	
j	Less: Cash Flow Hedge	
k	Less: Define Benefit Pension Assets	
l	Less: Un recognised Define benefit Pension Liabilities	
m	Less: Negative Balances of reserve accounts	
n	Less: other deduction	(201,830)
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)		**3,834,157**
a	Cumulative and/or Redeemable Preference Share	-
b	Subordinated Term Debt	1,600,000
c	Hybrid Capital Instruments	
d	General Loan Loss Provision	2,161,844
e	Investment Adjustment Reserve	2,691
f	Assets Revaluation Reserve	
g	Exchange Equalization Reserve	69,622
h	Additional Loan Loss Provision	
i	Other Reserves	-
Total Capital Fund (Tier I and II)		**27,850,144**
1.3 CAPITAL ADEQUACY RATIOS		**Current Period**
	Tier 1 Capital to Risk Weighted Exposures	10.87%
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	12.61%