

## Full Name of Bank and Financial Institutions

Form No. 1

### Capital Adequacy Table

At the month end of Ashwin, 2077

(Rs in ....)

<b>1. 1 RISK WEIGHTED EXPOSURES</b>		<b>Current Period</b>	<b>Previous Period</b>
a	Risk Weighted Exposure for Credit Risk	35,404,956.08	33,683,581.66
b	Risk Weighted Exposure for Operational Risk	2,427,916.78	2,427,916.78
c	Risk Weighted Exposure for Market Risk	2,069.44	2,103.50
<b>Total Risk Weighted Exposures (Before adjustments of Pillar II)</b>		<b>37,834,942.30</b>	<b>36,113,601.94</b>
<b>Adjustments under Pillar II</b>			
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 2-5% of gross income	-	
SRP 6.4a (9)	If overall risk management policies and precedures are not satisfactory. Add ....% of RWE	-	
SRP 6.4a (10)	If desired level of disclosure requirement has not been achieved, Add .....% of RWE	-	
<b>Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)</b>		<b>37,834,942.30</b>	<b>36,113,601.94</b>

<b>1.2 CAPITAL</b>		<b>Current Period</b>	<b>Previous Period</b>
<b>(A) Core Capital (Tier 1)</b>		<b>4,135,927.75</b>	<b>4,004,719.70</b>
a	Paid up Equity Share Capital	3,238,689.43	3,238,689.43
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	97.07	97.07
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	463,984.90	463,984.90
f	Retained Earnings	446,654.00	448,264.97
g	Un-audited current year cumulative profit/(loss)	18,617.15	(114,201.86)
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Other Free Reserve	21,290.14	21,290.14
l	Less: Goodwill		
m	Less: Deferred Tax Assets	21,290.14	21,290.14
n	Less: Fictitious Assets		
o	Less: Investment in equity in licensed Financial Institutions		
p	Less: Investment in equity of institutions with financial interests		
q	Less: Investment in equity of institutions in excess of limits		
r	Less: Investments arising out of underwriting commitments		
s	Less: Reciprocal crossholdings		
t	Less: Purchase of land & building in excess of limit and unutilized	32,114.80	32,114.80
u	Less: Other Deductions		
<b>Adjustments under Pillar II</b>			
SRP 6.4a(1)	Less: Shortfall in Provision	-	
SRP 6.4a(2)	Less: Loans & Facilities extended to related parties and restricted lending	-	

<b>(B) Supplementary Capital (Tier 2)</b>		<b>565,939.13</b>	<b>459,225</b>
<b>(eligible Rs. 474436.78 ..... only)</b>			
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	564,439.13	457,725.00
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	1,500.00	1,500.00
g	Asset Revaluation Reserve		
h	Other Reserves		
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>4,610,364.52</b>	<b>4,463,944.71</b>

<b>1.3 CAPITAL ADEQUACY RATIOS</b>		<b>Current Period</b>	<b>Previous Period</b>
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		10.93%	11.09%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		12.19%	12.36%