

**FORM NO. 1 CAPITAL ADEQUACY TABLE**

*(Rs.In ....)*

<b>1.1 Risk Weighted Exposures</b>		<b>Current Period</b>	<b>Previous Period</b>
a	Risk Weighted Exposure for Credit Risk		
b	Risk Weighted Exposure for Operational Risk		
c	Risk Weighted Exposure for Market Risk		
<b><u>Adjustments under Pillar II</u></b>			
	Add: 3% of the total RWE due to non compliance to Disclosure Requirement (6.4 a 10)		
	Add: ...% of the total deposit due to insufficient Liquid Assets(6.4 a 6)		
<b>Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)</b>			
<b>1.2 CAPITAL</b>		<b>Current Period</b>	<b>Previous Period</b>
<b>Core Capital (Tier 1)</b>			
a	Paid up Equity Share Capital		
b	Irredeemable Non-cumulative preference shares		
c	Share Premium		
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves		
f	Retained Earnings		
g	Un-audited current year cumulative profit/(Loss)		
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
<b>K</b>	<b>Deferred Tax Reserve</b>		
l	Other Free Reserve		
m	Less: Goodwill		
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	<b>Less: Purchase of land &amp; building in excess of limit &amp; unutilized</b>		
u	Less: Other Deductions		
<b><u>Adjustments under Pillar II</u></b>			
	Less: Shortfall in Provision (6.4 a 1)		
	Less: Loans and Facilities extended to Related Parties and Restricted lending (6.4 a 2)		
<b>Supplementary Capital (Tier 2)</b>		<b>0</b>	<b>0</b>
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision		
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve		
g	Assets Revaluation Reserve		
h	Other Reserves		
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>0</b>	<b>0</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)			
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)			

**FORM NO. 2: RISK WEIGHTED EXPOSURE FOR CREDIT RISK**

*(Rs.In ....)*

A. Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
	a	b	c	d=a-b-c	e	f=d*e
Cash Balance	0	0		0	0%	0
Balance With Nepal Rastra Bank	0	0		0	0%	0
<b>Gold</b>	<b>0</b>	<b>0</b>		<b>0</b>	<b>0%</b>	<b>0</b>
Investment in Nepalese Government Securities	0	0		0	0%	0
All Claims on Government of Nepal	0	0		0	0%	0
Investment in Nepal Rastra Bank securities	0	0		0	0%	0
All claims on Nepal Rastra Bank	0	0		0	0%	0
Claims on Foreign Government and Central Bank (ECA 0-1)	0	0		0	0%	0
Claims on Foreign Government and Central Bank (ECA -2)	0	0	0	0	20%	0
Claims on Foreign Government and Central Bank (ECA -3)	0	0	0	0	50%	0
Claims on Foreign Government and Central Bank (ECA-4-6)	0	0	0	0	100%	0
Claims on Foreign Government and Central Bank (ECA -7)	0	0	0	0	150%	0
Claims On BIS, IMF, ECB, EC and on Multilateral Development Banks (MDB's) recognized by the framework	0	0		0	0%	0
Claims on Other Multilateral Development Banks	0	0	0	0	100%	0
Claims on Public Sector Entity (ECA 0-1)	0	0	0	0	20%	0
Claims on Public Sector Entity (ECA 2)	0	0	0	0	50%	0
Claims on Public Sector Entity (ECA 3-6)	0	0	0	0	100%	0
Claims on Public Sector Entity (ECA 7)	0	0	0	0	150%	0
Claims on domestic banks that meet capital adequacy requirements	0	0	0	0	20%	0
Claims on domestic banks that do not meet capital adequacy requirements	0	0	0	0	100%	0
Claims on foreign bank (ECA Rating 0-1)	0	0	0	0	20%	0
Claims on foreign bank (ECA Rating 2)	0	0	0	0	50%	0
Claims on foreign bank (ECA Rating 3-6)	0	0	0	0	100%	0
Claims on foreign bank (ECA Rating 7)	0	0	0	0	150%	0
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement	0	0	0	0	20%	0
Claims on Domestic Corporates	0	0	0	0	100%	0
Claims on Foreign Corporates (ECA 0-1)	0	0	0	0	20%	0
Claims on Foreign Corporates (ECA 2)	0	0	0	0	50%	0
Claims on Foreign Corporates (ECA 3-6)	0	0	0	0	100%	0
Claims on Foreign Corporates (ECA 7)	0	0	0	0	150%	0
Regulatory Retail Portfolio (Not Overdue)	0	0	0	0	75%	0
Claims fulfilling all criterion of regulatory retail except granularity	0	0	0	0	100%	0
Claims secured by residential properties	0	0	0	0	60%	0
Claims not fully secured by residential properties	0	0	0	0	150%	0
Claims secured by residential properties (Overdue)	0	0	0	0	100%	0
Claims secured by Commercial real estate	0	0	0	0	100%	0
Past due claims (except for claim secured by residential properties)	0	0	0	0	150%	0
High Risk claims	0	0	0	0	150%	0
Investments in equity and other capital instruments of institutions listed in the stock exchange	0	0	0	0	100%	0
Investments in equity and other capital instruments of institutions not listed in the stock exchange	0	0	0	0	150%	0
Staff loan secured by residential property	0	0	0	0	60%	0
Interest Receivable/claim on government securities	0	0	0	0	0%	0
Cash in transit and other cash items in the process of collection	0	0	0	0	20%	0
Other Assets (as per attachment)	0	0	0	0	100%	0
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>

<b>B. Off Balance Sheet Exposures</b>	<b>Gross Book Value</b>	<b>Specific Provision</b>	<b>Eligible CRM</b>	<b>Net Value</b>	<b>Risk Weight</b>	<b>Risk Weighted Exposures</b>
	<b>a</b>	<b>b</b>	<b>c</b>	<b>d=a-b-c</b>	<b>e</b>	<b>f=d*e</b>
Revocable Commitments	0	0		0	0%	0
Bills Under Collection	0	0		0	0%	0
Forward Exchange Contract Liabilities	0	0	0	0	10%	0
LC Commitments With Original Maturity Upto 6 months	0	0	0	0	20%	0
domestic counterparty						
foreign counterparty (ECA Rating 0-1)	0	0	0	0	20%	0
foreign counterparty (ECA Rating 2)	0	0	0	0	50%	0
foreign counterparty (ECA Rating 3-6)	0	0	0	0	100%	0
foreign counterparty (ECA Rating 7)	0	0	0	0	150%	0
LC Commitments With Original Maturity Over 6 months	0	0	0	0	50%	0
domestic counterparty						
foreign counterparty (ECA Rating 0-1)	0	0	0	0	20%	0
foreign counterparty (ECA Rating 2)	0	0	0	0	50%	0
foreign counterparty (ECA Rating 3-6)	0	0	0	0	100%	0
foreign counterparty (ECA Rating 7)	0	0	0	0	150%	0
Bid Bond, Performance Bond and Counter guarantee	0	0	0	0	50%	0
domestic counterparty						
foreign counterparty (ECA Rating 0-1)	0	0	0	0	20%	0
foreign counterparty (ECA Rating 2)	0	0	0	0	50%	0
foreign counterparty (ECA Rating 3-6)	0	0	0	0	100%	0
foreign counterparty (ECA Rating 7)	0	0	0	0	150%	0
Underwriting commitments	0	0	0	0	50%	0
Lending of Bank's Securities or Posting of Securities as collateral	0	0	0	0	100%	0
Repurchase Agreements, Assets sale with recourse	0	0	0	0	100%	0
Advance Payment Guarantee	0	0	0	0	100%	0
Financial Guarantee	0	0	0	0	100%	0
Acceptances and Endorsements	0	0	0	0	100%	0
Unpaid portion of Partly paid shares and Securities	0	0	0	0	100%	0
Irrevocable Credit commitments (short term)	0	0	0	0	20%	0
Irrevocable Credit commitments (long term)	0	0	0	0	50%	0
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement	0	0	0	0	20%	0
Other Contingent Liabilities	0	0	0	0	100%	0
Unpaid Guarantee Claims	0	0	0	0	200%	0
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
<b>Total RWE for credit Risk Before Adjustment (A) + (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
<b><i>Adjustments under Pillar II</i></b>						
Add: 10% of the loan and facilities in excess of Single Obligor Limits(6.4 a 3)						<b>0</b>
Add: 1% of the contract(sale) value in case of the sale of credit with recourse (6.4 a 4)						
<b>Total RWE for credit Risk (After Bank's adjustments of Pillar II)</b>						

**FORM NO.3 ELIGIBLE CREDIT RISK MITIGANTS**

Credit exposures	Deposits with Bank	Deposits with other banks/FI	Gold	Govt.& NRB Securities	G'tee of Govt. of Nepal	Sec/G'tee of Other Sovereigns	G'tee of domestic banks	G'tee of MDBs	Sec/G'tee of Foreign Banks	Total
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
<b>Balance Sheet Exposures</b>										
Claims on Foreign government and Central Bank (ECA -2)										0
Claims on Foreign government and Central Bank (ECA -3)										0
Claims on Foreign government and Central Bank (ECA-4-6)										0
Claims on Foreign government and Central Bank (ECA -7)										0
Claims on Other Multilateral Development Banks										0
Claims on Public Sector Entity (ECA 0-1)										0
Claims on Public Sector Entity (ECA 2)										0
Claims on Public Sector Entity (ECA 3-6)										0
Claims on Public Sector Entity (ECA 7)										0
Claims on domestic banks that meet capital adequacy requirements										0
Claims on domestic banks that do not meet capital adequacy requirements										0
Claims on foreign bank (ECA Rating 0-1)										0
Claims on foreign bank (ECA Rating 2)										0
Claims on foreign bank (ECA Rating 3-6)										0
Claims on foreign bank (ECA Rating 7)										0
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement										
Claims on Domestic Corporates										0
Claims on Foreign Corporates (ECA 0-1)										0
Claims on Foreign Corporates (ECA 2)										0
Claims on Foreign Corporates (ECA 3-6)										0
Claims on Foreign Corporates (ECA 7)										0
Regulatory Retail Portfolio (Not Overdue)										0
Claims fulfilling all criterion of regulatory retail except granularity										0
Claims secured by residential properties										0
Claims not fully secured by residential properties										0
Claims secured by residential properties (Overdue)										0
Claims secured by Commercial real estate										0
Past due claims (except for claim secured by residential properties)										0
High Risk claims										0
Investments in equity and other capital instruments of institutions listed in the stock exchange										0
Investments in equity and other capital instruments of institutions not listed in the stock exchange										0
Other Assets (as per attachment)										
<b>Total</b>										<b>0</b>

Credit exposures	Deposits with Bank	Deposits with other banks/Fl	Gold	Govt. & NRB Securities	G'tee of Govt. of Nepal	Sec/G'tee of Other Sovereigns	G'tee of domestic banks	G'tee of MDBs	Sec/G'tee of Foreign Banks	Total
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
<b>Off Balance Sheet Exposures</b>										
Forward Exchange Contract Liabilities										
LC Commitments With Original Maturity Upto 6 months										0
domestic counterparty										
foreign counterparty (ECA Rating 0-1)										0
foreign counterparty (ECA Rating 2)										0
foreign counterparty (ECA Rating 3-6)										0
foreign counterparty (ECA Rating 7)										0
LC Commitments With Original Maturity Over 6 months										0
domestic counterparty										
foreign counterparty (ECA Rating 0-1)										0
foreign counterparty (ECA Rating 2)										0
foreign counterparty (ECA Rating 3-6)										0
foreign counterparty (ECA Rating 7)										0
Bid Bond, Performance Bond and Counter guarantee										0
domestic counterparty										
foreign counterparty (ECA Rating 0-1)										0
foreign counterparty (ECA Rating 2)										0
foreign counterparty (ECA Rating 3-6)										0
foreign counterparty (ECA Rating 7)										0
Underwriting commitments										0
Lending of Bank's Securities or Posting of Securities as collateral										0
Repurchase Agreements, Assets sale with recourse										0
Advance Payment Guarantee										0
Financial Guarantee										0
Acceptances and Endorsements										0
Unpaid portion of Partly paid shares and Securities										0
<b>Irrevocable Credit commitments (Short Term)</b>										0
<b>Irrevocable Credit commitments (Long Term)</b>										
Other Contingent Liabilities										0
Total										
<b>Grand Total</b>										