

Muktinath Bikas Bank Ltd.

Form No. 1

Capital Adequacy Table

At the month end of Ashwin, 2075

(Rs. in '000)

1.1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	27,515,963.06	26,750,473.63
b	Risk Weighted Exposure for Operational Risk	1,934,784.44	1,934,784.44
c	Risk Weighted Exposure for Market Risk	1,569.32	1,514.51
Total Risk Weighted Exposures (Before adjustments of Pillar II)		29,452,316.82	28,686,772.58
Adjustments under Pillar II			
SRP 6.4a (5)	Select answer of SRP 6.4a (5) in SRP sheet	-	
SRP 6.4a (6)	Add% of the total deposit due to insufficient Liquid Assets	-	
SRP 6.4a (7)	Answer the question SRP 6.4a (7) in SRP sheet	-	
SRP 6.4a (9)	Answer the question SRP 6.4a (9) in SRP sheet	-	
SRP 6.4a (10)	Answer the question SRP 6.4a (9) in SRP sheet	-	
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		29,452,316.82	28,686,772.58

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		3,729,801.40	3,614,776.94
a	Paid up Equity Share Capital	2,591,763.32	2,591,763.32
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	65,036.20	65,036.20
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	296,145.27	296,145.27
f	Retained Earnings	576,478.81	576,478.81
g	Un-audited current year cumulative profit/(loss)	200,377.81	85,353.34
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Other Free Reserve	5,938.03	5,938.03
l	Less: Goodwill		
m	Less: Deferred Tax Assets	5,938.03	5,938.03
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		
u	Less: Other Deductions		
Adjustments under Pillar II			
SRP 6.4a(1)	Answer the question SRP 6.4a (1) in SRP sheet	-	
SRP 6.4a(2)	Answer the question SRP 6.4a (2) in SRP sheet	-	

(B) Supplementary Capital (Tier 2)		309,747.54	268,477
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	305,434.14	264,163.69
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	2,188.74	2,188.74
g	Assets Revaluation Reserve		
h	Other Reserves	2,124.67	2,124.67
Total Capital Fund (Tier I and Tier II)		4,039,548.94	3,883,254.03

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		12.66%	12.60%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		13.72%	13.54%