

**Muktinath Bikas Bank Ltd.**  
**Capital Adequacy Table**  
At the month end of Ashadh, 2075

Form No. 1

(Rs. in '000)

<b>1.1 RISK WEIGHTED EXPOSURES</b>		<b>Current Period</b>	<b>Previous Period</b>
a	Risk Weighted Exposure for Credit Risk	25,215,514.24	24,164,181.96
b	Risk Weighted Exposure for Operational Risk	1,374,021.45	1,374,021.45
c	Risk Weighted Exposure for Market Risk	1,308.10	1,206.16
<b>Total Risk Weighted Exposures (Before adjustments of Pillar II)</b>		<b>26,590,843.79</b>	<b>25,539,409.57</b>
<b>Adjustments under Pillar II</b>			
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	-	
<b>Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)</b>		<b>26,590,843.79</b>	<b>25,539,409.57</b>

<b>1.2 CAPITAL</b>		<b>Current Period</b>	<b>Previous Period</b>
<b>(A) Core Capital (Tier 1)</b>		<b>3,529,423.59</b>	<b>3,450,283.42</b>
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	1,003.81	1,003.81
g	Un-audited current year cumulative profit/(loss)	575,475.00	496,334.83
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		
<b>Adjustments under Pillar II</b>			
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>(B) Supplementary Capital (Tier 2)</b>		<b>260,564.65</b>	<b>237,713</b>
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	256,251.25	230,654.82
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	2,188.74	2,188.74
g	Assets Revaluation Reserve		
h	Other Reserves	2,124.67	4,869.34
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>3,789,988.25</b>	<b>3,687,996.32</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)		13.27%	13.51%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		14.25%	14.44%