

# Muktinath Bikas Bank Ltd.

Form No. 1

## Capital Adequacy Table

At the month end of Ashwin, 2076

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	35,302,793.01	33,908,771.52
b	Risk Weighted Exposure for Operational Risk	1,934,784.44	1,758,719.05
c	Risk Weighted Exposure for Market Risk	102,078.99	54,922.39
<b>Total Risk Weighted Exposures (Before adjustments of Pillar II)</b>		<b>37,339,656.43</b>	<b>35,722,412.96</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>37,339,656.43</b>	<b>35,722,412.96</b>

1.2 CAPITAL		Current Period	Previous Period
<b>(A) Core Capital (Tier 1)</b>		<b>4,392,639.98</b>	<b>4,180,173.95</b>
a	Paid up Equity Share Capital	3,064,760.12	3,064,760.12
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	-	-
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	582,484.00	411,250.99
f	Retained Earnings	705,631.00	820,293.94
g	Un-audited current year cumulative profit/(loss)	189,264.86	33,368.90
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Other Free Reserve	17,507.71	17,507.71
l	Less: Goodwill		
m	Less: Deferred Tax Assets	17,507.71	17,507.71
n	Less: Fictitious Assets		
o	Less: Investment in equity in licensed Financial Institutions		
p	Less: Investment in equity of institutions with financial interests	117,500.00	117,500.00
q	Less: Investment in equity of institutions in excess of limits	32,000.00	32,000.00
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>453,095.39</b>	<b>404,219</b>
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	448,423.22	399,546.63
e	Exchange Equalization Reserve	38.60	38.60
f	Investment Adjustment Reserve	4,633.57	4,633.57
g	Asset Revaluation Reserve		
h	Other Reserves		
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>4,845,735.37</b>	<b>4,584,392.76</b>

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		11.76%	11.70%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		12.98%	12.83%