

Muktinath Bikas Bank Ltd.

Form No. 1

Capital Adequacy Table

At the month end of Falgun, 2076

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	39,495,728.75	38,262,076.10
b	Risk Weighted Exposure for Operational Risk	2,762,298.38	2,762,298.38
c	Risk Weighted Exposure for Market Risk	75,522.05	37,629.63
Total Risk Weighted Exposures (Before adjustments of Pillar II)		42,333,549.18	41,062,004.12
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)		42,333,549.18	41,062,004.12

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		5,307,770.03	5,318,281.53
a	Paid up Equity Share Capital	4,324,989.49	4,324,989.49
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	64,012.14	64,012.14
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	582,484.00	582,484.00
f	Retained Earnings	24,286.50	24,286.50
g	Un-audited current year cumulative profit/(loss)	461,497.91	472,009.41
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Other Free Reserve	40,281.18	40,281.18
l	Less: Goodwill		
m	Less: Deferred Tax Assets	40,281.18	40,281.18
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		
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)		479,419.82	474,266
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	477,881.22	472,727.77
e	Exchange Equalization Reserve	38.60	38.60
f	Investment Adjustment Reserve	1,500.00	1,500.00
g	Asset Revaluation Reserve		
h	Other Reserves		
Total Capital Fund (Tier I and Tier II)		5,787,189.85	5,792,547.91

1.3 CAPITAL ADEQUACY RATIOS	Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	12.54%	12.95%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	13.67%	14.11%