

FORM NO.1 CAPITAL ADEQUACY TABLE

(Rs.In)

1.1 Risk Weighted Exposures		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk		
b	Risk Weighted Exposure for Operational Risk		
c	Risk Weighted Exposure for Market Risk		
<i>Adjustments under Pillar II</i>			
	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)		
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)			
1.2 CAPITAL		Current Period	Previous Period
Core Capital (Tier 1)			
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		
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Other Free Reserve		
l	Less: Goodwill		
m	Less: Fictitious Assets		
n	Less: Investment in equity in licensed Financial Institutions		
o	Less: Investment in equity of institutions with financial interests		
p	Less: Investment in equity of institutions in excess of limits		
q	Less: Investments arising out of underwriting commitments		
r	Less: Reciprocal crossholdings		
s	Less: Other Deductions		
<i>Adjustments under Pillar II</i>			
	Less: Shortfall in Provision (6.4 a 1)		
	Less: Loans and Facilities extended to Related Parties and Restricted lending (6.4 a 2)		
Supplementary Capital (Tier 2)		0	0
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		
Total Capital Fund (Tier I and Tier II)		0	0
1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
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
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
Other Assets (as per attachment)	0	0	0	0	100%	0
TOTAL	0	0	0	0		0

B. Off Balance Sheet Exposures	Gross Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
	a	b	c	d=a-b-c	e	f=d*e

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						
domestic counterparty	0	0	0	0	20%	0
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						
domestic counterparty	0	0	0	0	50%	0
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						
domestic counterparty	0	0	0	0	50%	0
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
Other Contingent Liabilities	0	0	0	0	100%	0
Unpaid Guarantee Claims	0	0	0	0	200%	0
TOTAL	0	0	0	0		0
Total RWE for credit Risk Before Adjustment (A) +(B)	0	0	0	0		0
<i>Adjustments under Pillar II</i>						
Add: 10% of the loan and facilities in excess of Single Obligor Limits(6.4 a 3)						0
Add: 1% of the contract(sale) value in case of the sale of credit with recourse (6.4 a 4)						
Total RWE for credit Risk (After Bank's adjustments of Pillar II)						

FORM NO. 6: RISK WEIGHTED EXPOSURE FOR OPERATIONAL RISK

Particulars	Year 1	Year 2	Year 3
Net Interest Income			
Commission and Discount Income			
Other Operating Income			
Exchange Fluctuation Income			
Addition/Deduction in Interest Suspense during the period			
Gross income (a)			
Alfa (b)	15%	15%	15%
Fixed Percentage of Gross Income [c=(a×b)]			
Capital Requirement for operational risk (d) (average of c)			
Risk Weight (reciprocal of capital requirement of 10%) in times (e)			10
Equivalent Risk Weight Exposure [f=(d×e)]			
<i>PILLAR-II ADJUSTMENTS</i>			
If Gross Income for all the last three years is negative(6.4 a 8)			
Total Credit and Investment (net of Specific Provision)			
Capital Requirement for operational risk (5%)			
Risk Weight (reciprocal of capital requirement of 10%) in times			10
Equivalent Risk Weight Exposure [g]			
Equivalent Risk Weight Exposure [h=f+g]			

FORM NO. 8 NET LIQUID ASSETS TO TOTAL DEPOSIT RATIO

(Rs.In)

Particulars	Amount
Total Deposit and Borrowing (A)	
<i>Total Deposit(as per NRB Ni.Fa. 9.1)</i>	
<i>Total Borrowing(as per NRB Ni.Fa. 9.1)</i>	
Liquid Assets (B)	
<i>Cash(9.1)</i>	
<i>Bank Balance(9.1)</i>	
<i>Money at call and short notice (9.1)</i>	
<i>Investment in government Securities(9.1)</i>	
<i>Placement upto 90 days</i>	
<i>Borrowings payable upto 90 days (C)</i>	
Net Liquid Assets (D) = (B-C)	
Net Liquid Assets to Total Deposit	
<i>Shortfall in Ratio</i>	
Amount to be added to Risk Weighted Exposures	

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विवरण	२०६. आषाढ मसान्त	गत आ. ब.
१.१ जोखिम भारित सम्पत्ति		
क. कर्जा जोखिम		
ख. संचालन जोखिम		
ग. वजार जोखिम		
Pillar II अन्तरगतको समायोजन		
जोडः ६.४ (क) (१०) अनुसार पर्याप्त सूचना प्रवाह नगरे बापत जोखिम भार सम्पत्तिको ३ प्रतिशत		
जोडः अपर्याप्त तरल सम्पत्ति बापत कुल निक्षेपकोप्रतिशत		
कुल जोखिम भार सम्पत्ति (Pillar II अन्तरगतको समायोजन पछि)		
१.२ पूँजी कोष		
प्राथमिक पूँजी (Tier I)		
क. चुक्ता पूँजी		
ख. इरिडिमेवल नन् क्युम्युलेटिभ प्रिफरेन्स शेयर		
ग. शेयर प्रिमियम		
घ. प्रस्तावित वोनस शेयर		
ङ. साधारण जगेडा कोष		
च. संचित नाफा/(नोक्सान) गत आ.व. सम्मको		
छ. चालू आ.व.को नाफा/(नोक्सान)		
ज. पूँजी फिर्ता समायोजन कोष		
झ. पूँजी समायोजन कोष		
ञ. लाभांश समिकरण कोष		
ट. ऋणपत्र भूक्तानी कोष		
ठ. अन्य स्वतन्त्र कोषहरु		
घटाउने :		
क. ख्याति वापतको रकम		
ख. अपलेखन नगरिएका विविध सम्पत्ति		
ग. इजाजत प्राप्त संस्थामा गरिएको शेयर लगानी		
घ. वित्तीय स्वार्थ रहेको कम्पनीमा रहेको लगानी		
ङ. सीमा भन्दा बढी लगानी		
च. प्रत्याभूति (Underwriting) अन्तर्गत गरिएको लगानी		
छ. पारिस्परिक क्रस होल्डिंग		
ज. अन्य		
Pillar II अन्तरगतको समायोजन		
घटाउने: ६.४ (क) (१) अनुसार अप्रयाप्त व्यवस्था		
घटाउने: ६.४ (क) (२) अन्तरगत सम्बन्धित पक्षलाई तथा निषेधित क्षेत्रमा प्रवाहित कर्जा तथा सुविधा		
पुरक पूँजी (Tier II)		
क. क्युम्युलेटिभ र रिडिमेवल प्रिफरेन्स शेयर		
ख. सुरक्षण नराखिएको सहायक आवधिक ऋण		
ग. हाइब्रिड पूँजी उपकरणहरु		
घ. असल कर्जा नोक्सानी व्यवस्था		
ङ. सटही समिकरण कोष		
च. लगानी समायोजन कोष		
छ. सम्पत्ति पूनर्मूल्याङ्कन कोष		
ज. अन्य कोष		
१.३ पूँजीकोष अनुपात		
प्राथमिक पूँजी/कुल जोखिम भारित सम्पत्ति (Tier I)		
पूँजी कोष/कुल जोखिम भारित सम्पत्ति (Tier I & Tier II)		

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नेपाल सरकारको ऋणपत्रमा लगानी					0			
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नेपाल राष्ट्र बैक ऋणपत्रमा गरिएको लगानी					0			
नेपाल राष्ट्र बैक उपरको सम्पूर्ण दावी					0			
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विदेशी सरकार तथा केन्द्रीय बैक उपरको दावी (ECA Rating -2)					२०			
विदेशी सरकार तथा केन्द्रीय बैक उपरको दावी (ECA Rating -3)					५०			
विदेशी सरकार तथा केन्द्रीय बैक उपरको दावी (ECA Rating 4-6)					१००			
विदेशी सरकार तथा केन्द्रीय बैक उपरको दावी (ECA Rating-7)					१५०			
BIS, IMF, ECB, EC र बहुपक्षिय विकास बैकहरु उपरको दावी					0			
अन्य बहुपक्षिय विकास बैकहरु उपरको दावी					१००			
सार्वजनिक संस्था उपरको दावी (ECA Rating 0-1)					२०			
सार्वजनिक संस्था उपरको दावी (ECA Rating -2)					५०			
सार्वजनिक संस्था उपरको दावी (ECA Rating 3-6)					१००			
सार्वजनिक संस्था उपरको दावी (ECA Rating -7)					१५०			
तोकिएको पूजीकोष कायम गर्ने स्वदेशी बैक उपरको दावी					२०			
तोकिएको पूजीकोष कायम नगर्ने स्वदेशी बैक उपरको दावी					१००			
विदेशी बैक उपरको दावी (ECA Rating 0-1)					२०			
विदेशी बैक उपरको दावी (ECA Rating -2)					५०			
विदेशी बैक उपरको दावी (ECA Rating 3-6)					१००			

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Pillar II अन्तर्गतको समायोजन				
६.४ (अ) (द) अनुसार गत तीन वर्षको कुल आम्दानी ऋणात्मक भएमा				
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