	Capital Adequacy Disclosures	
	As Per the Nepal Rastra Bank Capital Adequacy Framework 2015 First Quarter-end of F.Y. 2019/20	
Tier-1	Capital and Breakdown of Its Components	
1	Particulars Common Equity Tion 1 Conitol	Rs. In Million 22,576.03
1 1.01	Common Equity Tier 1 Capital Paid-up Equity Share Capital	9,015.53
	Proposed Bonus Shares	9,013.33
1.03	Equity Share Premium	-
1.04	Statutory General Reserves	6,951.25
1.05	Retained Earnings	3,846.64
1.06	Unaudited Current Year Cummulative Profit	599.02
1.07	Debenture Redeemption Reserve	2,300.00
1.08	Other Reserves Less: Investment in Equity of Licensed Financial Institutions	0.23 (35.17)
1.1	Less: Investment in Equity of Execused 1 manetal institutions Less: Investment in Equity of Institutions with Financial Interest	(101.47)
1.11		(0.00)
2	Additional Tier 1 Capital	5,432.71
2.1	Irredeemable Non-Cumulative Preference Share Capital	5,432.71
TT1 4	Total	28,008.74
Tier-2	Capital and Breakdown of Its Components Particulars	Rs. In Million
1	Subordinated Term Debt	KS. III WIIIIOII
2	General Loan Loss Provision	1,236.59
3	Investment Adjustment Reserve	8.05
4	Exchange Equalization Reserve	109.05
5	Other Reserves	215.94
	Total	1,569.62
Total	Qualifying Capital	
Total	Quamying Capitai Particulars	Rs. In Million
1	Core (Tier-1) Capital	28,008.74
1.1	Common Equity Tier-1 Capital	22,576.03
1.2	Additional Tier-1 Capital	5,432.71
2	Supplementary (Tier-2) Capital	1,569.62
D: 1 X	Total Capital Fund (Tier 1 + Tier 2)	29,578.36
RISK V	Veighted Exposures Particulars	Rs. In Million
1	Risk Weighted Exposure for Credit Risk	120,762.79
2	Risk Weighted Exposure for Operational Risk	12,590.52
3	Risk Weighted Exposure for Market Risk	107.42
	Total	
	Total Veighted Exposure under each of 11 Categories of Credit Risk	107.42 133,460.72
Risk V	Total Veighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure	107.42
Risk V	Total Veighted Exposure under each of 11 Categories of Credit Risk Particulars Claims on Government and Central Bank Risk Weighted Exposure	107.42 133,460.72
Risk V	Total Veighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure	107.42 133,460.72 (Rs. In Million)
Risk V	Total Veighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities	107.42 133,460.72
1 2 3	Total Veighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks	107.42 133,460.72 (Rs. In Million)
1 2 3 4	Total Weighted Exposure under each of 11 Categories of Credit Risk Particulars Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Corporate and Securities Firms	107.42 133,460.72 (Rs. In Million)
1 2 3 4 5 6 7	Total Veighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State	107.42 133,460.72 (Rs. In Million)
1 2 3 4 5 6 7 8	Total Veighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims	107.42 133,460.72 (Rs. In Million) - - 3,565.26 - 75,498.50 3,846.73
1 2 3 4 5 6 7 8 9	Total Weighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims	107.42 133,460.72 (Rs. In Million)
1 2 3 4 5 6 7 8 9 10	Total Weighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims Other Assets	107.42 133,460.72 (Rs. In Million)
1 2 3 4 5 6 7 8 9	Total Veighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims Other Assets Off-balance Sheet Items	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36
1 2 3 4 5 6 7 8 9 10 111	Total Weighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims Other Assets	107.42 133,460.72 (Rs. In Million)
1 2 3 4 5 6 7 8 9 10 111	Total Veighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims Other Assets Off-balance Sheet Items	107.42 133,460.72 (Rs. In Million)
1 2 3 4 4 5 6 6 7 8 9 10 11 1 Total	Total Weighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Duc Claims High Risk Claims Other Assets Off-balance Sheet Items Total Risk Weighted Exposure Calculation Table Particulars Total Risk Weighted Exposures (After Supervisory Adjustment)	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36 120,762.79 Rs. In Million 142,393
Risk V 1 2 3 4 5 6 7 8 9 10 11 Total	Total Veighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims Other Assets Off-balance Sheet Items Total Risk Weighted Exposure Calculation Table Particulars Total Risk Weighted Exposures (After Supervisory Adjustment) Total Risk Weighted Exposures (Prior to Supervisory Adjustment)	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36 120,762.79 Rs. In Million 142,393 133,461
Risk V 1 2 3 4 5 6 7 8 9 10 11 Total 1 1.1	Total Veighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims Other Assets Off-balance Sheet Items Total Risk Weighted Exposure Calculation Table Particulars Total Risk Weighted Exposures (After Supervisory Adjustment) Total Risk Weighted Exposures (Prior to Supervisory Adjustment) SRP 6.4 a (5) ALM Policies and Practices are not satisfactory, add 1% of net interest income to RWE	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36 120,762.79 Rs. In Million 142,393 133,461 74
Risk V 1 2 3 4 5 6 7 8 9 10 11 Total 1 1.1 1.2 1.3	Total Veighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims Other Assets Off-balance Sheet Items Total Risk Weighted Exposure Calculation Table Particulars Total Risk Weighted Exposures (After Supervisory Adjustment) Total Risk Weighted Exposures (Prior to Supervisory Adjustment) SRP 6.4 a (5) ALM Policies and Practices are not satisfactory, add 1% of net interest income to RWE SRP 6.4 a (7) Add RWE equivalent to reciprocal of capital charge of 4% of Gross Income	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36 120,762.79 Rs. In Million 142,393 133,461 74 3,520
Risk V 1 2 3 4 5 6 7 8 9 10 11 Total 1 1.1 1.2 1.3 1.4	Veighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims Other Assets Off-balance Sheet Items Total Risk Weighted Exposure Calculation Table Particulars Total Risk Weighted Exposures (After Supervisory Adjustment) Total Risk Weighted Exposures (Prior to Supervisory Adjustment) SRP 6.4 a (5) ALM Policies and Practices are not satisfactory, add 1% of net interest income to RWE SRP 6.4 a (9) Overall Risk Management Policies and Procedures are not Satisfactory. Add 3% of RW	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36 120,762.79 Rs. In Million 142,393 133,461 74 3,520 5,338
Risk V 1 2 3 4 5 6 7 8 9 10 11 Total 1 1.1 1.2 1.3 1.4 2	Veighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Duc Claims High Risk Claims Other Assets Off-balance Sheet Items Total Risk Weighted Exposure Calculation Table Particulars Total Risk Weighted Exposures (After Supervisory Adjustment) Total Risk Weighted Exposures (Prior to Supervisory Adjustment) SRP 6.4 a (5) ALM Policies and Practices are not satisfactory, add 1% of net interest income to RWE SRP 6.4 a (9) Overall Risk Management Policies and Procedures are not Satisfactory. Add 3% of RW Total Core (Tier 1) Capital	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36 120,762.79 Rs. In Million 142,393 133,461 74 3,520 5,338 28,009
Risk V 1 2 3 4 5 6 7 8 9 10 11 Total 1 1.1 1.2 1.3 1.4	Veighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims Other Assets Off-balance Sheet Items Total Risk Weighted Exposure Calculation Table Particulars Total Risk Weighted Exposures (After Supervisory Adjustment) Total Risk Weighted Exposures (Prior to Supervisory Adjustment) SRP 6.4 a (5) ALM Policies and Practices are not satisfactory, add 1% of net interest income to RWE SRP 6.4 a (7) Add RWE equivalent to reciprocal of capital charge of 4% of Gross Income SRP 6.4 a (9) Overall Risk Management Policies and Procedures are not Satisfactory. Add 3% of RW Total Coer (Tier 1) Capital Common Equity Tier-1 Capital	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36 120,762.79 Rs. In Million 142,393 133,461 74 3,520 5,338 28,009 22,576
Risk V 1 2 3 4 5 6 7 8 9 10 11 Total 1 1.1 1.2 1.3 1.4 2 2.1	Veighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Duc Claims High Risk Claims Other Assets Off-balance Sheet Items Total Risk Weighted Exposure Calculation Table Particulars Total Risk Weighted Exposures (After Supervisory Adjustment) Total Risk Weighted Exposures (Prior to Supervisory Adjustment) SRP 6.4 a (5) ALM Policies and Practices are not satisfactory, add 1% of net interest income to RWE SRP 6.4 a (9) Overall Risk Management Policies and Procedures are not Satisfactory. Add 3% of RW Total Core (Tier 1) Capital	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36 120,762.79 Rs. In Million 142,393 133,461 74 3,520 5,338 28,009
Risk V 1 2 3 4 5 6 7 8 9 10 11 Total 1 1.1 1.2 1.3 1.4 2 2.1 2.2	Veighted Exposure under each of 11 Categories of Credit Risk Particulars Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Banks Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims Other Assets Off-balance Sheet Items Total Risk Weighted Exposure Calculation Table Particulars Total Risk Weighted Exposures (After Supervisory Adjustment) Total Risk Weighted Exposures (Prior to Supervisory Adjustment) SRP 6.4 a (5) ALM Policies and Practices are not satisfactory, add 1% of net interest income to RWE SRP 6.4 a (7) Add RWE equivalent to reciprocal of capital charge of 4% of Gross Income SRP 6.4 a (9) Overall Risk Management Policies and Procedures are not Satisfactory. Add 3% of RW Total Core (Tier 1) Capital Common Equity Tier-1 Capital Additional Tier-1 Capital	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36 120,762.79 Rs. In Million 142,393 133,461 74 3,520 5,338 28,009 22,576 5,433
Risk V 1 2 3 4 5 6 7 8 9 10 11 Total 1 1.1 1.2 1.3 1.4 2 2.1 2.2 3	Veighted Exposure under each of 11 Categories of Credit Risk Particulars Risk Weighted Exposure Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Banks Claims on Regulatory Retail Portfolio Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims Other Assets Off-balance Sheet Items Total Risk Weighted Exposure Calculation Table Particulars Total Risk Weighted Exposures (After Supervisory Adjustment) Total Risk Weighted Exposures (Prior to Supervisory Adjustment) SRP 6.4 a (5) ALM Policies and Practices are not satisfactory, add 1% of net interest income to RWE SRP 6.4 a (9) Overall Risk Management Policies and Procedures are not Satisfactory. Add 3% of RW Total Core (Tier 1) Capital Common Equity Tier-1 Capital Additional Tier-1 Capital Total Supplementary (Tier-2) Capital	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36 120,762.79 Rs. In Million 142,393 133,461 74 3,520 5,338 28,009 22,576 5,433 1,570
Risk V 1 2 3 4 5 6 7 8 9 10 11 Total 1 1.1 1.2 1.3 1.4 2 2.1 2.2 3 4 5 6	Veighted Exposure under each of 11 Categories of Credit Risk Particulars Claims on Government and Central Bank Claims on Other Official Entities Claims on Other Official Entities Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims Other Assets Offi-balance Sheet Items Total Risk Weighted Exposure Calculation Table Particulars Total Risk Weighted Exposures (After Supervisory Adjustment) Total Risk Weighted Exposures (Prior to Supervisory Adjustment) SRP 6.4 a (5) ALM Policies and Practices are not satisfactory, add 1% of net interest income to RWE SRP 6.4 a (9) Overall Risk Management Policies and Procedures are not Satisfactory. Add 3% of RW Total Core (Tier 1) Capital Common Equity Tier-1 Capital Additional Tier-1 Capital Total Supplementary (Tier-2) Capital Total Supplementary (Tier-2) Capital Total Capital Fund (Tier-1 + Tier-2) Common Equity Tier-1 Capital Lotal Risk Weighted Exposures Core Capital to Total Risk Weighted Exposures	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36 120,762.79 Rs. In Million 142,393 133,461 74 3,520 5,338 28,009 22,576 5,433 1,570 29,578 15.85% 19.67%
Risk V 1 2 3 4 5 6 7 8 9 10 11 Total 1 1.1 1.2 1.3 1.4 2 2.1 2.2 3 4 5 6 7	Total Veighted Exposure under each of 11 Categories of Credit Risk Particulars Claims on Government and Central Bank Claims on Other Official Entities Claims on Other Official Entities Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims Other Assets Off-balance Sheet Items Total Risk Weighted Exposure Calculation Table Particulars Total Risk Weighted Exposures (After Supervisory Adjustment) Total Risk Weighted Exposures (Prior to Supervisory Adjustment) SRP 6.4 a (5) ALM Policies and Practices are not satisfactory, add 1% of net interest income to RWE SRP 6.4 a (7) Add RWE equivalent to reciprocal of capital charge of 4% of Gross Income SRP 6.4 a (9) Overall Risk Management Policies and Procedures are not Satisfactory. Add 3% of RW Total Core (Tier 1) Capital Common Equity Tier-1 Capital Additional Tier-1 Capital Total Supplementary (Tier-2) Capital Total Capital Fund (Tier-1 + Tier-2) Common Equity Tier-1 Capital to Total Risk Weighted Exposures Total Capital Fund to Total Risk Weighted Exposures Total Capital Fund to Total Risk Weighted Exposures Total Capital Fund to Total Risk Weighted Exposures	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36 120,762.79 Rs. In Million 142,393 133,461 74 3,520 5,338 28,009 22,576 5,433 1,570 29,578 15.85% 19.67% 20.77%
Risk V 1 2 3 4 5 6 7 8 9 10 11 1.1 1.2 1.3 1.4 2 2.1 2.2 3 4 5 6 7 8	Total Veighted Exposure under each of 11 Categories of Credit Risk Particulars Claims on Government and Central Bank Claims on Other Official Entities Claims on Other Official Entities Claims on Corporate and Securities Firms Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims Other Assets Off-balance Sheet Items Total Risk Weighted Exposure Calculation Table Particulars Total Risk Weighted Exposures (After Supervisory Adjustment) Total Risk Weighted Exposures (Prior to Supervisory Adjustment) SRP 6-4 a (7) Add RWE equivalent to reciprocal of capital charge of 4% of Gross Income SRP 6-4 a (7) Overall Risk Management Policies and Procedures are not Satisfactory. Add 3% of RW Total Core (Tier 1) Capital Common Equity Tier-1 Capital Additional Tier-1 Capital Total Supplementary (Tier-2) Capital Total Supplementary (Tier-2) Capital Total Capital Fund (Tier-1 + Tier-2) Common Equity Tier-1 Capital to Total Risk Weighted Exposures Core Capital to Total Risk Weighted Exposures Leverage Ratio	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36 120,762.79 Rs. In Million 142,393 133,461 74 3,520 5,338 28,009 22,576 5,433 1,570 29,578 15.85% 19.67%
Risk V 1 2 3 4 5 6 7 8 9 10 11 1.1 1.2 1.3 1.4 2 2.1 2.2 3 4 5 6 7 8	Total Veighted Exposure under each of 11 Categories of Credit Risk Particulars Claims on Government and Central Bank Claims on Other Official Entities Claims on Banks Claims on Banks Claims on Regulatory Retail Portfolio Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Duc Claims High Risk Claims Other Assets Off-balance Sheet Items Total Risk Weighted Exposure Calculation Table Particulars Total Risk Weighted Exposures (After Supervisory Adjustment) Total Risk Weighted Exposures (Prior to Supervisory Adjustment) SRP 6.4 a (5) ALM Policies and Practices are not satisfactory, add 1% of net interest income to RWE SRP 6.4 a (7) Add RWE equivalent to reciprocal of capital charge of 4% of Gross Income SRP 6.4 a (9) Overall Risk Management Policies and Procedures are not Satisfactory. Add 3% of RW Total Core (Tier 1) Capital Additional Tier-1 Capital Additional Tier-1 Capital Ind (Tier-1) Capital Total Supplementary (Tier-2) Capital Total Supplementary (Tier-2) Capital Total Supplementary (Tier-2) Capital Total Capital Fund (Tier-1+ Tier-2) Common Equity Tier-1 Capital to Total Risk Weighted Exposures Core Capital to Total Risk Weighted Exposures Leverage Ratio Into Non-Performing Assets (NPA)	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36 120,762.79 Rs. In Million 142,393 133,461 74 3,520 5,338 28,009 22,576 5,433 1,570 29,578 15.85% 19.67% 20.77% 13.66
Risk V 1 2 3 4 5 6 7 8 9 10 11 1.1 1.2 1.3 1.4 2 2.1 2.2 3 4 5 6 7 8	Total Veighted Exposure under each of 11 Categories of Credit Risk Particulars Claims on Government and Central Bank Claims on Other Official Entities Claims on Other Official Entities Claims on Corporate and Securities Firms Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims Other Assets Off-balance Sheet Items Total Risk Weighted Exposure Calculation Table Particulars Total Risk Weighted Exposures (After Supervisory Adjustment) Total Risk Weighted Exposures (Prior to Supervisory Adjustment) SRP 6-4 a (7) Add RWE equivalent to reciprocal of capital charge of 4% of Gross Income SRP 6-4 a (7) Overall Risk Management Policies and Procedures are not Satisfactory. Add 3% of RW Total Core (Tier 1) Capital Common Equity Tier-1 Capital Additional Tier-1 Capital Total Supplementary (Tier-2) Capital Total Supplementary (Tier-2) Capital Total Capital Fund (Tier-1 + Tier-2) Common Equity Tier-1 Capital to Total Risk Weighted Exposures Core Capital to Total Risk Weighted Exposures Leverage Ratio	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36 120,762.79 Rs. In Million 142,393 133,461 74 3,520 5,338 28,009 22,576 5,433 1,570 29,578 15.85% 19.67% 20.77%
Risk V 1 2 3 4 5 6 7 8 9 10 11 1.1 1.2 1.3 1.4 2 2.1 2.2 3 4 5 6 7 8	Veighted Exposure under each of 11 Categories of Credit Risk Particulars Claims on Government and Central Bank Claims on Government and Central Bank Claims on Government and Securities Claims on Banks Claims on Corporate and Securities Firms Claims on Regulatory Retail Portfolio Claims Secured by Residential Properties Claims Secured by Commercial Real State Past Due Claims High Risk Claims Other Assets Off-balance Sheet Items Total Risk Weighted Exposure Calculation Table Particulars Total Risk Weighted Exposures (After Supervisory Adjustment) Total Risk Weighted Exposures (Prior to Supervisory Adjustment) Total Risk Weighted Exposures (Prior to Supervisory Adjustment) Total Risk Weighted Exposures on to Satisfactory, add 1% of net interest income to RWE SRP 6.4 a (7) Add RWE equivalent to reciprocal of capital charge of 4% of Gross Income SRP 6.4 a (9) Overall Risk Management Policies and Procedures are not Satisfactory. Add 3% of RW Total Core (Tier 1) Capital Common Equity Tier-1 Capital Additional Tier-1 Capital Total Supplementary (Tier-2) Capital Total Supplementary (Tier-2) Capital Total Supplementary (Tier-1 Prior-2) Common Equity Tier-1 Capital Interest Income to Response Secured Statistics of the Statistics of Statistics	107.42 133,460.72 (Rs. In Million) 3,565.26 75,498.50 3,846.73 735.38 2,268.40 6,638.15 28,210.36 120,762.79 Rs. In Million 142,393 133,461 74 3,520 5,338 28,009 22,576 5,433 1,570 29,578 15.85% 19.67% 20.77% 13.66

		(Rs. In Million)	Provision (Rs. In Million)	Net NPA (Rs. In Million)
2	Reschedule/Restructured Loan	263	33	230
	Substandard Loan	1,654	414	1,241
3	Doubtful Loan	741	371	371
4	Loss Loan	1,487	1,487	-
	Total	4,145	2,304	1,842
PA R	atio			

M A Rado			
	Gross NPA to Gross Loan and Advance	3.70%	
	Net NPA to Net Loan and Advance	1.70%	

Movement of Non-Performing Assets

	Categories	This Quarter (Rs.in Million)	Previous Quarter (Rs.in Million)	Difference (Rs. in Million)
1	Reschedule/Restructured loan	263	296	(32)
2	Substandard loan	1,654	819	835
3	Doubtful loan	741	591	150
4	Loss loan	1,487	1,538	(52)
	Total	4,145	3,244	901

Written-off Loan and Interest Suspense

	Categories	Rs. In Million
1	Write-off Loan and Its Interest	1,962
2	Interest suspense	361
	Total	2,320

Movement in Loan Loss Provision and Interset Suspense

	Categories	This Quarter (Rs.in Million)	Previous Quarter (Rs.in Million)	Difference (Rs. in Million)
1	Loan loss provision	3541	3,356	185
2	Interest suspense	361	400	(39)
	Total	3,902	3,756	146

Segregation of Investment Portfolio

	Categories		Amount in Million
1	Held-for-trading		
2	Held-to-maturity		27,315
3	Available-for-sale		1,082
		Total	28,397

Summary of the bank's internal approach to assess the adequacy of its capital to support current and future activities.

Bank conducts its operations based on the annual budget and programs approved by its board of directors. This is formulated by taking into accounts of the level of risk tolerance which forms the basis of determining the bank's business exposure and there by the amount of capital required. They also provide the guiding principle to assess and achieve the bank's statutory capital adequacy which are reflected in regular basis on review of achievements of targeted results throughout the year. The framework consisting various committees and department review and ensure adequacy of capital held by the bank either by influencing capital or risk exposures.