

# Janaki Finance Co. Limited

## Capital Adequacy Table

At the month end of Poush, 2082

Form No. 1A  
(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Month End
a	Risk Weighted Exposure for Credit Risk	3,609,818.80
b	Risk Weighted Exposure for Operational Risk	462,310.54
c	Risk Weighted Exposure for Market Risk	-
<b>Total Risk Weighted Exposures</b> (Before adjustments of Pillar II)		<b>4,072,129.34</b>
<b>Adjustments under Pillar II</b>		
SRP 6.4a (5)	Adjustment as per SRP 6.4a (5)	1,667.05
SRP 6.4a (6)	Adjustment as per SRP 6.4a (6)	-
SRP 6.4a (7)	Adjustment as per SRP 6.4a (7)	77,637.05
SRP 6.4a (9)	Adjustment as per SRP 6.4a (9)	162,885.17
SRP 6.4a (10)	Adjustment as per SRP 6.4a (10)	40,721.29
<b>Total Risk Weighted Exposures</b> (After Bank's adjustments of Pillar II)		<b>4,355,039.91</b>
<b>1.2 CAPITAL</b>		<b>Current Month End</b>
<b>(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]</b>		<b>-284,449.52</b>
<b>Common Equity Tier 1 (CET 1)</b>		<b>-284,449.52</b>
a	Paid up Equity Share Capital	690,472.80
b	Equity Share Premium	
c	Proposed Bonus Equity Shares	
d	Statutory General Reserves	184,348.73
e	Retained Earnings	-1,136,887.51
f	Unaudited current year cumulative profit/(loss)	-22,383.53
z	Less: Other Deductions	0.00
<b>Adjustments under Pillar II</b>		
SRP 6.4a(1)	Less: Shortfall in Provision(6.4 a 1)	-
SRP 6.4a(2)	Less: Loans and Facilities extended to related parties and restricted lending	-
<b>Additional Tier 1 (AT 1)</b>		<b>-</b>
a	Perpetual Non Cumulative Preference Share Capital	

<b>b</b>	Perpetual Debt Instruments	
<b>c</b>	Stock Premium	

<b>(B) Supplementary Capital (Tier 2)</b>		-
<b>a</b>	Cumulative and/or Redeemable Preference Share	
<b>b</b>	Subordinated Term Debt (only 50% of Tier 1 capital =Rs -142224.76 thousand is eligible)	
<b>c</b>	Hybrid Capital Instruments	
<b>d</b>	Stock Premium	
<b>e</b>	General loan loss provision	36,866.48
<b>f</b>	Exchange Equalization Reserve	
<b>g</b>	Investment Adjustment Reserve	
<b>h</b>	Accrued Interest Receivable on pass loan included in Regulatory Reserve	
<b>i</b>	Regulatory reserve for non-banking assets recorded within the last 24 months.	133,948.38
<b>j</b>	Interest Capitalized Reserve included in Regulatory Reserve	
<b>k</b>	Excess Additional Tier 1 Capital	-
<b>l</b>	Other Reserves	
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>(284,449.52)</b>

<b>1.3 CAPITAL ADEQUACY RATIOS</b>	<b>Current Month End</b>
Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	-6.53%
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	-6.53%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	-6.53%

### Risk Weighted Exposure for Credit Risk

Form No. 2

<b>A. Balance Sheet Exposures</b>	<b>Book Value</b>	<b>Specific Provision</b>	<b>Net Value</b>	<b>Risk Weight</b>	<b>Risk Weighted Exposures</b>
	<b>a</b>	<b>b</b>	<b>d=a-b-c</b>	<b>e</b>	<b>f=d*e</b>
Cash Balance	30,776.07		30,776.07	0%	-
Balance With Nepal Rastra Bank	107,649.65		107,649.65	0%	-
Claims on Public Sector Entity (ECA 7)			-	150%	-
Claims on domestic banks that meet capital adequacy requirements	647,470.35		647,470.35	20%	129,494.07
Claims on Domestic Corporates (Unrated)			-	100%	-
Regulatory Retail Portfolio (Not Overdue)			-	75%	-

Claims fulfilling all criterion of regularity retail except granularity			-	100%	-
Claims secured by residential properties			-	60%	-
Claims not fully secured by residential properties			-	150%	-
Claims secured by residential properties (Overdue)			-	100%	-
Claims secured by Commercial real estate			-	100%	-
Past due claims (except for claims secured by residential properties)			-	150%	-
High Risk claims	2,454,459.80	1,242,866.61	1,211,593.19	150%	1,817,389.78
Investments in equity and other capital instruments of institutions listed in stock exchange	39,145.00		39,145.00	100%	39,145.00
Investments in equity and other capital instruments of institutions not listed in the stock exchange	351.50		351.50	150%	527.25
Staff loan secured by residential property	4,567.28		4,567.28	50%	2,283.64
Interest Receivable/claim on government securities			-	0%	-
Cash in transit and other cash items in the process of collection			-	20%	-
Other Assets (as per attachment)	1,381,013.69	-	1,381,013.69	100%	1,381,013.69
<b>TOTAL (A)</b>	<b>4,665,433.33</b>	<b>1,242,866.61</b>	<b>3,422,566.72</b>		<b>3,369,853.43</b>

<b>B. Off Balance Sheet Exposures</b>	<b>Book Value</b>	<b>Specific Provision</b>	<b>Net Value</b>	<b>Risk Weight</b>	<b>Risk Weighted Exposures</b>
Revocable Commitments			-	0%	-
Bid Bond, Performance Bond and Counter guarantee domestic counterparty	1,300.00		1,300.00	40%	520.00
Unpaid portion of Partly paid shares and Securities			-	100%	-
Irrevocable Credit commitments (short term)	210,165.42		210,165.42	20%	42,033.08
Irrevocable Credit commitments (long term)			-	50%	-
Other Contingent Liabilities			-	100%	-
Unpaid Guarantee Claims			-	200%	-
<b>TOTAL (B)</b>	<b>211,465.42</b>	<b>-</b>	<b>211,465.42</b>		<b>42,553.08</b>
<b>Total RWE for credit Risk Before Adjustment (A) + (B)</b>	<b>4,876,898.75</b>	<b>1,242,866.61</b>	<b>3,634,032.14</b>		<b>3,412,406.51</b>

**Adjustments under Pillar II**

SRP 6.4a(3) - Add 10% of the loans & facilities in excess of Single Obligor Limits to RWE					197,412.29
SRP 6.4a(4) - Add 1% of the contract (sale) value in case of the sale of credit with recourse to RWE					-
<b>Total RWE for Credit Risk after Bank's adjustments under Pillar II</b>	<b>4,876,898.75</b>	<b>1,242,866.61</b>	<b>3,634,032.14</b>		<b>3,609,818.80</b>

**Other Assets**

At the month end of Poush, 2082

(Rs. in '000)

S.No.	Assets	Gross Amount	Specific Provision & Valuation Adjustment	Net Balance
1	Current Tax Assets	194,269.48		194,269.48
2	Investment Property	39,496.50		39,496.50
3	Property and Equipment	54,049.34		54,049.34
4	Assets held for Sale			-
5	Other non banking assets	133,948.38		133,948.38
6	Bills Receivable			-
7	Accounts Receivable	188,105.30		188,105.30
8	Accrued Income	726,236.87		726,236.87
9	Prepayment and Deposits	402.92		402.92
10	Income tax and deposits	44,504.89		44,504.89
11	Deferred employee expenditure			-
12	Others			-
	<b>TOTAL</b>	<b>1,381,013.69</b>	<b>-</b>	<b>1,381,013.69</b>

**Net Liquid Assets to Total Deposit Ratio**

(Rs. in '000)

Particulars		Amount
<b>A</b>	<b>Total Deposit &amp; Borrowing</b>	<b>2,549,600.39</b>

	1. Total Deposits (as per NRB Ni. Fa. 9.1)	2,549,600.39
	2. Total Borrowings (as per NRB Ni. Fa. 9.1)	
<b>B</b>	<b>Liquid Assets</b>	<b>785,896.06</b>
	1. Cash(as per NRB Ni. Fa. 9.1)	30,776.07
	2. Bank Balance (as per NRB Ni. Fa. 9.1)	110,727.51
	3. Money at call and short notice (as per NRB Ni. Fa. 9.1)	644,392.48
	4. Investments in government securities (as per NRB Ni. Fa. 9.1)	
	5. Placements upto 90 days	
<b>C</b>	<b>Borrowings payable upto 90 days</b>	
<b>D</b>	<b>Net Liquid Assets (B-C)</b>	<b>785,896.06</b>
<b>E</b>	<b>Net Liquid Assets to Total deposit (D/A1)</b>	<b>30.82%</b>
<b>F</b>	<b>Shortfall in Ratio</b>	<b>No Shortfall</b>
<b>G</b>	<b>Percentage of deposit to be added to RWE</b>	
<b>H</b>	<b>Amount to be added to risk weighted exposures</b>	<b>-</b>

### Eligible Credit Risk Mitigants

Eligible Credit Risk Mitigants	Amount
Deposit with Banks Govt. & NRB Securities	-
Total Eligible CRM	-

### Non-Performing Assets

(Rs. in '000)

Particulars	Gross	Provision	Net
Restructured and Rescheduled Loan Provision			
Sub-Standard Loan Provision	23827.77	5956.94	17870.83
Doubtful Loan Provision	191258.28	95629.14	95629.14

Loss Loan Provision	1141280.53	1141280.53	0
Total		1242866.61	113499.97