

## Disclosure under Basel II

### 1. Capital structure & Capital Adequacy

#### Tier 1 capital and breakdown of its Components:

<b>Core Capital (Tier 1)</b>		<b>1,644,510,975.07</b>
a	Paid up Equity Share Capital	1,479,130,600.00
b	Irredeemable non-cumulative preference shares	-
c	Share Premium	-
d	Proposed Bonus Equity Share	-
e	Statutory General Reserve	106,580,064.01
f	Retained Earnings	3,071,292.83
g	Un-audited current year cumulative profit	71,909,867.85
h	Capital Redemption Reserve	-
i	Capital Adjustment Reserve	-
j	Dividend Equalization Reserve	-
k	Other Free Reserve	-
l	Less : Goodwill	-
m	Less : Miscellaneous Expenditure not written off	(7,237,849.62)
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	(8,943,000.00)
r	Less : Reciprocal crossholdings	-
s	less : Other Deductions	-

#### Tier 2 capital and breakdown of its Components:

<b>Supplementary Capital (Tier 2)</b>		<b>132,972,451.72</b>
a	Cumulative and/or Redeemable Preference Shares	-
b	Subordinated Term Debt	-
c	Hybrid Capital Instruments	-
d	General Loan Loss Provision	123,921,776.11
e	Exchange Equalization Reserve	9,050,675.61
f	Investment Adjustment Reserve	-
g	Assets Revaluation Reserve	-
h	Other Reserves	-

### 2. Information about Subordinated Term Debts

The Bank has not issued any Bond and Debenture

### 3. Segregation of investment portfolio into Held for trading, Held to maturity and Available for sale category:

- All the Investments are for held to maturity

**4. Deduction from Capital**

S.N.	Particulars	Amount
A	Miscellaneous Expenditure not written off	7,237,849.62
B	Investments arising out of underwriting commitments	8,943,000.00
<b>Total</b>		<b>16,180,849.62</b>

**5. Total Qualifying Capital:**

Particulars	Amount
Core Capital	<b>1,644,510,975.07</b>
Supplementary Capital	<b>132,972,451.72</b>
<b>Total Capital Fund</b>	<b>1,777,483,426.78</b>

**6. Risk Exposures**

**Risk Weighted Exposures under each of 11 categories of Credit Risk :**

Particulars	Risk Weighted Exposures
a. Claims on Government and Central Bank	-
b. Claims on other Official Entities	148,200,000.00
c. Claims on Banks	240,930,214.03
d. Claims on Corporate and Securities Firms	5,576,556,806.66
e. Claims on regulatory retail portfolio	2,442,839,971.37
f. Claims secured by residential properties	417,744,910.77
g. Claims secured by commercial real estate	1,121,725,214.05
h. Past due claims	403,469,704.04
i. High risk claims	1,926,271,898.56
j. Other assets	966,009,734.65
k. Off Balance Sheet items	1,354,865,897.81
<b>Total</b>	<b>14,598,614,351.94</b>

**Risk weighted exposure for credit Risk, Market risk and Operational Risk:**

RISK WEIGHTED EXPOSURES		Current Quarter
a	Risk Weighted Exposure for Credit Risk	14,598,614,351.94
b	Risk Weighted Exposure for Operational Risk	651,101,957.88
c	Risk Weighted Exposure for Market Risk	58,606,500.00
<b>Total Risk Weighted Exposures (a+b+c)</b>		<b>15,308,322,809.82</b>

### Risk Weighted Exposure Calculation Table

Risk Weighted Exposure		Current Quarter
a	<b>Total Risk Weighted Exposures</b>	<b>15,308,322,809.82</b>
b	Total Core Capital Fund	651,101,957.88
c	Total Capital Fund	32,145,135.94
d	Total Core Capital to Total Risk Weighted Exposures	10.74%
e	Total Capital to Total Risk Weighted Exposures	11.61%

#### 7. Amount of Non Performing Assets (Both Gross and Net)

Category	Gross Amount	Provision	Net
Substandard	1,282,202.92	320,550.73	961,652.19
Doubtful	2,046,186.59	1,218,039.45	828,147.14
Loss	353,855,240.57	353,855,240.57	-
<b>Total</b>	<b>357,183,630.08</b>	<b>355,393,830.75</b>	<b>1,789,799.33</b>

#### 8. NPA Ratio

NPA Ratios	Percentage
Gross NPA to Gross Loans and Advances	2.75%
Net NPA to Net Advances	0.02%

#### 9. Movement of Non Performing Assets

Particulars	Current Quarter	Previous Quarter	Change (%)
Non Performing Loan	<b>357,183,630.08</b>	350,861,244.19	1.80%

#### 10. Write off of Loans and Interest Suspense in this quarter

Particulars	Amount
Loan Write off	381,579.12
Write off of Interest suspense	28,054.72

**11. Movement of Loan Loss Provision and Interest Suspense**

<b>Particulars</b>	<b>Current Quarter</b>	<b>Previous Quarter</b>	<b>Change (%)</b>
Loan loss Provision	517,271,362.06	485,450,141.04	6.56
Interest Suspense	68,470,485.13	100,795,862.4	(32.07)

**12. Details of Additional Loan Loss Provision**

<b>Particulars</b>	<b>Current Quarter</b>	<b>Previous Quarter</b>	<b>Addition</b>
Total Loan Loss Provision	517,271,362.06	485,450,141.04	31,845,529.25