

Disclosure under Basel II

1. Capital structure & Capital Adequacy

Tier 1 capital and breakdown of its Components:

Core Capital (Tier 1)		1,770,207,648.36
a	Paid up Equity Share Capital	1,627,196,560.00
b	Irredeemable non-cumulative preference shares	-
c	Share Premium	-
d	Proposed Bonus Equity Share	-
e	Statutory General Reserve	129,282,217.14
f	Retained Earnings	17,720,777.29
g	Un-audited current year cumulative profit	6,689,104.30
h	Capital Redemption Reserve	-
i	Capital Adjustment Reserve	-
j	Dividend Equalization Reserve	-
k	Other Free Reserve	-

Tier 2 Capital and breakdown of its Components:

Supplementary Capital (Tier 2)		139,403,497.87
a	Cumulative and/or Redeemable Preference Shares	-
b	Subordinated Term Debt	-
c	Hybrid Capital Instruments	-
d	General Loan Loss Provision	130,210,786.29
e	Exchange Equalization Reserve	9,192,711.58
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 except investment in shares.

3. Deduction from Capital

S.N.	Particulars	Amount
A	Miscellaneous Expenditure not written off	-10,681,010.37
B	Investments arising out of underwriting commitments	0
Total		-10,681,010.37

1. **Total Qualifying Capital:**

Particulars	Amount
Core Capital	1,770,207,648.36
Supplementary Capital	139,403,497.87
Total Capital Fund	1,909,611,146.23

2. **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	146,121,875
c. Claims on Banks	224,752,647.2
d. Claims on Corporate and Securities Firms	6,776,641,658.13
e. Claims on regulatory retail portfolio	2,225,686,607.93
f. Claims secured by residential properties	394,178,551.83
g. Claims secured by commercial real estate	2,043,480,379.45
h. Past due claims	743,864,753.13
i. High risk claims	66,764,960.91
j. Other assets	1,253,986,377.32
k. Off Balance Sheet items	1,167,370,568.63
Total	15,042,848,379.52

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

RISK WEIGHTED EXPOSURES		Current Quarter
a	Risk Weighted Exposure for Credit Risk	15,042,848,379.52
b	Risk Weighted Exposure for Operational Risk	1,035,724,165.62
c	Risk Weighted Exposure for Market Risk	38,343,500
Adjustment under Pillar II :		
Add : 3 % of Total RWE due to Supervisory review process		483,507,481.35
Add : 1 % of the total deposit due to insufficient liquid assets		0
Total Risk Weighted Exposures (a+b+c)		16,600,423,526.50

Risk Weighted Exposure Calculation Table

Risk Weighted Exposure		Current Quarter
a	Total Risk Weighted Exposures	16,600,423,526.50
b	Total Core Capital Fund	1,770,207,648.36
c	Total Capital Fund	1,909,611,146.23
d	Total Core Capital to Total Risk Weighted Exposures	10.66%
e	Total Capital to Total Risk Weighted Exposures	11.50%

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

Category	Gross Amount	Provision	Net
Re-Structure and Personal Guarantee	435,784,279.632	56,878,534.95	378,905,744.68
Substandard	131,951,259	32,987,814.86	98,963,444.14
Doubtful	6,392,181.44	3,196,090.72	3,196,090.72
Loss	36,284,222.05	36,284,222	0.00
Total	610,411,942.1	129,346,662.6	481,065,279.5

4. NPA Ratio

NPA Ratios	Percentage
Gross NPA to Gross Loans and Advances	4.27%
Net NPA to Net Advances	3.43%

5. Movement of Non Performing Assets

Particulars	Current Quarter	Previous Quarter	Change (%)
Non Performing Loan	582,111,942.55	576,943,430.42	0.99%

6. Write off of Loans and Interest Suspense in this quarter

Particulars	Amount
Loan Write off	0
Write off of Interest suspense	0

7. Movement of Loan Loss Provision and Interest Suspense

Particulars	Current Quarter	Previous Quarter	Change (%)
Loan loss Provision	259,557,448.87	260,705,990.02	-0.0044%
Interest Suspense	308,203,083	249,816,978.61	0.233%

8. Details of Additional Loan Loss Provision

Particulars	Current Quarter	Previous Quarter	Addition
Additional Loan Loss Provision	259,557,448.87	260,849,466.75	(1,292,017.88)