

## Disclosure under Basel II

### 1. Capital structure & Capital Adequacy

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

<b>Core Capital (Tier 1)</b>		<b>1,734,129,103.37</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	222,262,979.05
f	Retained Earnings	-
g	Un-audited current year cumulative profit	47,842,626.68
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	(6,164,102.37)
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>149,747,603.54</b>
a	Cumulative and/or Redeemable Preference Shares	-
b	Subordinated Term Debt	-
c	Hybrid Capital Instruments	-
d	General Loan Loss Provision	140,696,927.94
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 except investment in shares.

**4. Deduction from Capital**

S.N.	Particulars	Amount
A	Miscellaneous Expenditure not written off	6,164,102.37
B	Investments arising out of underwriting commitments	8,943,000.00
<b>Total</b>		<b>15,107,102.37</b>

**5. Total Qualifying Capital:**

Particulars	Amount
Core Capital	1,734,129,103.37
Supplementary Capital	149,747,603.54
<b>Total Capital Fund</b>	<b>1,883,876,706.91</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	132,150,000.00
c. Claims on Banks	409,888,956.47
d. Claims on Corporate and Securities Firms	6,695,253,417.18
e. Claims on regulatory retail portfolio	2,535,317,935.08
f. Claims secured by residential properties	449,024,898.81
g. Claims secured by commercial real estate	1,388,351,899.83
h. Past due claims	340,445,976.12
i. High risk claims	2,151,806,763.24
j. Other assets	1,110,015,736.35
k. Off Balance Sheet items	1,414,654,965.21
<b>Total</b>	<b>16,626,910,548.28</b>

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

RISK WEIGHTED EXPOSURES		Current Quarter
a	Risk Weighted Exposure for Credit Risk	16,626,910,548.28
b	Risk Weighted Exposure for Operational Risk	788,108,173.29
c	Risk Weighted Exposure for Market Risk	39,262,500.00
<b>Total Risk Weighted Exposures (a+b+c)</b>		<b>17,454,281,221.56</b>

**Risk Weighted Exposure Calculation Table**

<b>Risk Weighted Exposure</b>		<b>Current Quarter</b>
a	Total Risk Weighted Exposures	17,454,281,221.56
b	Total Core Capital Fund	1,734,129,103.37
c	Total Capital Fund	1,883,876,706.91
d	Total Core Capital to Total Risk Weighted Exposures	9.94%
e	Total Capital to Total Risk Weighted Exposures	10.79%

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

<b>Category</b>	<b>Gross Amount</b>	<b>Provision</b>	<b>Net</b>
Substandard	4,644,277.21	1,161,069.30	3,483,207.91
Doubtful	-	-	-
Loss	286,806,374.45	286,806,374.45	-
<b>Total</b>	<b>291,450,651.66</b>	<b>287,967,443.75</b>	<b>3,483,207.91</b>

**8. NPA Ratio**

<b>NPA Ratios</b>	<b>Percentage</b>
Gross NPA to Gross Loans and Advances	2.00%
Net NPA to Net Advances	0.02%

**9. Movement of Non Performing Assets**

<b>Particulars</b>	<b>Current Quarter</b>	<b>Previous Quarter</b>	<b>Change (%)</b>
Non Performing Loan	291,450,651.66	357,183,630.08	(18.40)%

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

<b>Particulars</b>	<b>Amount</b>
Loan Write off	NIL
Write off of Interest suspense	NIL

**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	523,095,328.39	517,271,362.06	1.13
Interest Suspense	99,306,373.14	68,470,485.13	45.04

**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	523,095,328.39	517,271,362.06	5,823,966.33