

Disclosure under Basel II

1. Capital structure & Capital Adequacy

Tier 1 capital and breakdown of its Components:

Core Capital (Tier 1)		1,775,016,715.56
a	Paid up Equity Share Capital	1,479,269,600.00
b	Irredeemable non-cumulative preference shares	-
c	Share Premium	-
d	Proposed Bonus Equity Share	-
e	Statutory General Reserve	112,643,383.12
f	Retained Earnings	99,234,437.13
g	Un-audited current year cumulative profit	95,767,137.76
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)		169,961,382.42
a	Cumulative and/or Redeemable Preference Shares	-
b	Subordinated Term Debt	-
c	Hybrid Capital Instruments	-
d	General Loan Loss Provision	160,910,706.82
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	2,954,842.45
B	Investments arising out of underwriting commitments	8,943,000.00
Total		11,897,842.45

5. **Total Qualifying Capital:**

Particulars	Amount
Core Capital	1,775,016,715.56
Supplementary Capital	169,961,382.42
Total Capital Fund	1,944,978,097.98

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	135,189,375.00
c. Claims on Banks	208,275,791.63
d. Claims on Corporate and Securities Firms	7,221,169,220.57
e. Claims on regulatory retail portfolio	2,718,755,201.72
f. Claims secured by residential properties	471,692,773.17
g. Claims secured by commercial real estate	1,327,206,017.25
h. Past due claims	48,652,809.62
i. High risk claims	2,317,581,221.59
j. Other assets	1,099,531,215.66
k. Off Balance Sheet items	1,447,213,112.34
Total	16,995,266,738.54

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

RISK WEIGHTED EXPOSURES		Current Quarter
a	Risk Weighted Exposure for Credit Risk	17,005,424,156.71
b	Risk Weighted Exposure for Operational Risk	788,110,831.00
c	Risk Weighted Exposure for Market Risk	87,804,390.00
Adjustment under Pillar II :		
Add :5 % of the total deposit due to insufficient liquid assets		830,431,211.47
Total Risk Weighted Exposures (a+b+c)		18,711,770,589.18

Risk Weighted Exposure Calculation Table

Risk Weighted Exposure		Current Quarter
a	Total Risk Weighted Exposures	18,711,770,589.18
b	Total Core Capital Fund	1,775,016,715.56
c	Total Capital Fund	169,961,382.42
d	Total Core Capital to Total Risk Weighted Exposures	9.49%
e	Total Capital to Total Risk Weighted Exposures	10.39%

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

Category	Gross Amount	Provision	Net
Re-Structure and Personal Guarantee	359,190,155.02	249,240,537.51	109,949,617.51
Substandard	42,086,067.66	10,521,516.92	31,564,550.75
Doubtful	1,741,311.34	870,655.67	870,655.67
Loss	157,810,566.99	157,810,566.99	-
Total	560,828,101.01	418,443,277.09	142,384,823.92

8. NPA Ratio

NPA Ratios	Percentage
Gross NPA to Gross Loans and Advances	1.31%
Net NPA to Net Advances	0.22%

9. Movement of Non Performing Assets

Particulars	Current Quarter	Previous Quarter	Change (%)
Non Performing Loan	201,637,945.99	288,206,760.69	(30.04)%

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

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

11. Movement of Loan Loss Provision and Interest Suspense

Particulars	Current Quarter	Previous Quarter	Change (%)
Loan loss Provision	566,786,397.48	484,291,599.06	17.03
Interest Suspense	114,010,105.35	93,004,257.34	22.59

12. Details of Additional Loan Loss Provision

Particulars	Current Quarter	Previous Quarter	Addition
Additional Loan Loss Provision	98,324,348.18	15,844,710.51	82,479,637.67