

**Disclosure under Capital Adequacy Framework
As at Mid-July (4th Quarter)**

1. Capital Structure and Capital Adequacy

- **Tier 1 Capital and breakdowns of its Components**

Particulars	Amount (Rs.)
Paid Up Capital	2,000,000,000
General Reserve	19,540,364
Retained Earning	238,236,262
Less: Fictitious Assets	2,201,010
Core Capital	2,255,575,615

- **Tier 2 Capital and breakdowns of its Components**

Particulars	Amount (Rs.)
General Loan Loss Provision	120,485,285
Exchange Fluctuation Reserve	110,281
Supplementary Capital	120,595,566

- **Detailed information about the Subordinated Term Debts with information on the outstanding amount, maturity, amount raised during the year and amount eligible to be reckoned as capital funds:**

We have no such subordinated term debt.

- **Deductions from capital**
Premium on development Bond Rs. 2,201,010

- **Total qualifying Capital**

Particulars	Amount (Rs.)
Core Capital	2,255,575,615
Supplementary capital	120,595,566
Total Capital Fund	2,376,171,181

- **Capital Adequacy Ratio :**

15.97%

2. Risk Exposure

- Risk weighted exposures for Credit Risk, Market Risk and Operational Risk:

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	13,212,642,872
Risk Weighted Exposure for Operational Risk	315,050,269
Risk Weighted Exposure for Market Risk	852,457,809
Total Risk Weighted Exposures (a+b+c)	14,380,150,950
Adjustments under Pillar II	
Add: 1.% of the total deposit due to insufficient Liquid Assets(6.4 a 6)	-
Add: 3% of the total RWE charge from NRB (6.4 a 10)	431,404,528
Add: 2% capital charge from NRB to risk weighted exposure for operational risk	69,700,000
Total Risk Weighted Exposures (After Bank's Adjustments of Pillar II)	14,881,255,478

- Risk Weighted Exposures under each of 11 categories of Credit Risk;

Particulars	Amount (Rs.)
a) Claims on government & central bank	-
b) Claims on other official entities	294,000,000
c) Claims on banks	226,347,862
d) Claims on corporate & securities firms	9,028,816,295
e) Claims on regulatory retail portfolio	870,531,190
f) Claims secured by residential properties	96,855,180
g) Claims secured by commercial real state	410,669,391
h) Past due claims	33,978,892
i) High risk claims	796,910,142
j) Other assets	491,741,850
k) Off balance sheet items	962,792,071
Total Risk Weightage Assets	13,212,642,872

- Total risk weighted exposure calculation table:

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- **Details of Non-Performing Assets (Gross amount and Net amount)**

Particulars	Loan
Restructured and rescheduled loan	-
Sub-standard loan	18,383,782
Doubtful loans	8,942,191
Bad loan	-
Gross Amount	27,325,973
Provision for Loan Loss	9,067,041
Net Amount	18,258,932

- **NPA Ratio**

Particulars	Ratio
Gross NPA to Gross Advances	0.23%
Net NPA to Net Advances	0.15%

- **Movement of Nonperforming Assets:**

Particulars	This Quarter	Previous Quarter	Changes (%)
Non-Performing Assets (Gross)	27,325,973	107,996,922	-74.70%
Non-Performing Assets (Net))	18,258,932	80,997,692	-77.46%

- **Write off of loans and interest Suspense during the Period :**

NIL

- **Movements in Loan Loss Provisions and interest suspense**

Particulars	This Quarter	Previous Quarter	Changes (%)
Loan Loss Provision	129,552,326	137,071,261	-5.49%
Interest Suspense	16,903,230	21,989,046	-23.13%

- **Details of additional Loan Loss Provision:**

Particulars	This Quarter
1. Pass	120,485,285
2. Restructured	-
3. Substandard	4,595,946
4. Doubtful	4,471,095
5. Loss	-
Total Loan Loss Provision	129,552,326

- **Segregation of Investment Portfolio:**

Particulars	This Quarter
Held for Trading	
Held to Maturity	1,978,906,270
Available for Sale	
Total Investments	1,978,906,270