

**Disclosure under Capital Adequacy Framework
As at Mid October 2012 (1st Quarter end of FY 2012/013)**

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	68,014,158
Less: Fictitious Assets	3,285,621
Core Capital	2,084,268,901

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

Particulars	Amount (Rs.)
General Loan Loss Provision	90,325,122
Exchange Fluctuation Reserve	110,281
Supplementary Capital	90,435,403

- **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. 3,285,621.00

- **Total qualifying Capital**

Particulars	Amount (Rs.)
Core Capital	2,084,268,901
Supplementary capital	90,435,403
Total Capital Fund	2,174,704,304

- **Capital Adequacy Ratio :**

19.43%

2. **Risk Exposure**

• **Risk weighted exposures for Credit Risk, Market Risk and Operational Risk:**

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	10,140,354,675
Risk Weighted Exposure for Operational Risk	315,050,269
Risk Weighted Exposure for Market Risk	345,623,185
Total Risk Weighted Exposures (a+b+c)	10,801,028,129
Adjustments under Pillar II	
Add: ...% 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)	324,030,844
Add: 2% capital charge from NRB to risk weighted exposure for operational risk	69,748,485
Total Risk Weighted Exposures (After Bank's Adjustments of Pillar II)	11,194,807,458

• **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	426,375,000
c) Claims on banks	260,910,081
d) Claims on corporate & securities firms	7,151,975,350
e) Claims on regulatory retail portfolio	497,676,523
f) Claims secured by residential properties	73,184,969
g) Claims secured by commercial real state	431,455,976
h) Past due claims	42,929,663
i) High risk claims	383,270,501
j) Other assets	391,294,562
k) Off balance sheet items	481,282,050
Total Risk Weightage Assets	10,140,354,675

• **Total risk weighted exposure calculation table:**

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	10,140,354,675
Risk Weighted Exposure for Operational Risk	315,050,269
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- **Details of Non Performing loan (Total amount and net amount)**

Particulars	
Non Performing Assets (Gross)	35,830,308
Non Performing Assets (Net))	26,872,731

- **Movement of Nonperforming Assets:**

Particulars	This Quarter	Previous Quarter	Changes (%)
Non Performing Assets (Gross)	35,830,308	0.00	100.00%
Non Performing Assets (Net))	26,872,731	0.00	100.00%

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

NIL

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

Particulars	This Quarter	Previous Quarter	Changes (%)
Loan Loss Provision	99,282,699	74,612,889	33.06%
Interest Suspense	19,879,890	8,366,850	137.60%

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

Particulars	This Quarter
1. Pass	90,325,122
2. Restructured	-
3. Substandard	8,957,577
4. Doubtful	-
5. Loss	-
Total Loan Loss Provision	99,282,699

- **Segregation of Investment Portfolio:**

Particulars	This Quarter
Held for Trading	
Held to Maturity	890,701,762
Available for Sale	
Total Investments	890,701,762