

**Disclosure under Capital Adequacy Framework
As at Mid-April (3rd 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	166,731,537
Less: Fictitious Assets	2,562,547
Core Capital	2,183,709,354

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

Particulars	Amount (Rs.)
General Loan Loss Provision	110,072,030
Exchange Fluctuation Reserve	110,281
Supplementary Capital	110,182,311

- **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. 2,562,547

- **Total qualifying Capital**

Particulars	Amount (Rs.)
Core Capital	2,183,709,354
Supplementary capital	110,182,311
Total Capital Fund	2,293,891,665

- **Capital Adequacy Ratio :**

17.38%

2. Risk Exposure

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

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	12,136,420,700
Risk Weighted Exposure for Operational Risk	315,050,269
Risk Weighted Exposure for Market Risk	291,654,322
Total Risk Weighted Exposures (a+b+c)	12,743,125,291
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)	382,293,759
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)	13,195,167,535

- **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	148,500,000
c) Claims on banks	382,823,078
d) Claims on corporate & securities firms	8,457,309,258
e) Claims on regulatory retail portfolio	776,147,469
f) Claims secured by residential properties	80,039,824
g) Claims secured by commercial real state	325,356,711
h) Past due claims	123,725,194
i) High risk claims	667,716,773
j) Other assets	472,041,132
k) Off balance sheet items	702,761,262
Total Risk Weightage Assets	12,136,420,700

- **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	107,996,922
Doubtful loans	-
Bad loan	-
Gross Amount	107,996,922
Provision for Loan Loss	26,999,231
Net Amount	80,997,692

- **NPA Ratio**

Particulars	Ratio
Gross NPA to Gross Advances	0.97%
Net NPA to Net Advances	0.74%

- **Movement of Nonperforming Assets:**

Particulars	This Quarter	Previous Quarter	Changes (%)
Non-Performing Assets (Gross)	107,996,922	121,774,429	-12.76%
Non-Performing Assets (Net))	80,997,692	91,330,822	-12.76%

- **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	137,071,261	129,265,603	6.04%
Interest Suspense	21,989,046	21,921,811	0.31%

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

Particulars	This Quarter
1. Pass	110,072,030
2. Restructured	-
3. Substandard	26,999,231
4. Doubtful	-
5. Loss	-
Total Loan Loss Provision	137,071,261

- **Segregation of Investment Portfolio:**

Particulars	This Quarter
Held for Trading	
Held to Maturity	1,823,833,950
Available for Sale	298,912
Total Investments	1,824,132,862