

**Disclosure under Capital Adequacy Framework
As at Mid-January (2nd 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	111,667,513
Less: Fictitious Assets	2,924,084
Core Capital	2,128,283,793

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

Particulars	Amount (Rs.)
General Loan Loss Provision	98,821,996
Exchange Fluctuation Reserve	110,281
Supplementary Capital	98,932,277

- **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. 2,924,084

- **Total qualifying Capital**

Particulars	Amount (Rs.)
Core Capital	2,128,283,793
Supplementary capital	98,932,277
Total Capital Fund	2,227,216,070

- **Capital Adequacy Ratio :**

18.65%

2. Risk Exposure

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

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	10,821,266,214
Risk Weighted Exposure for Operational Risk	315,050,269
Risk Weighted Exposure for Market Risk	286,385,994
Total Risk Weighted Exposures (a+b+c)	11,422,702,477
Adjustments under Pillar II	
Add: 1.% of the total deposit due to insufficient Liquid Assets(6.4 a 6)	104,246,577
Add: 3% of the total RWE charge from NRB (6.4 a 10)	342,681,074
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)	11,939,378,613

- **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	153,000,000
c) Claims on banks	247,976,332
d) Claims on corporate & securities firms	7,954,224,282
e) Claims on regulatory retail portfolio	598,531,400
f) Claims secured by residential properties	80,248,064
g) Claims secured by commercial real state	327,581,482
h) Past due claims	139,449,416
i) High risk claims	464,949,816
j) Other assets	433,478,808
k) Off balance sheet items	421,826,613
Total Risk Weightage Assets	10,821,266,214

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

Particulars	Amount (Rs.)
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- **Details of Non-Performing Assets (Gross amount and Net amount)**

Particulars	Loan
Restructured and rescheduled loan	-
Sub-standard loan	121,774,429
Doubtful loans	-
Bad loan	-
Gross Amount	121,774,429
Provision for Loan Loss	30,443,607
Net Amount	91,330,822

- **NPA Ratio**

Particulars	Ratio
Gross NPA to Gross Advances	1.22%
Net NPA to Net Advances	0.92%

- **Movement of Nonperforming Assets:**

Particulars	This Quarter	Previous Quarter	Changes (%)
Non-Performing Assets (Gross)	121,774,429	35,830,308	70.58%
Non-Performing Assets (Net))	91,330,822	26,872,731	70.58%

- **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	129,265,603	99,282,699	30.20%
Interest Suspense	21,921,811	19,879,890	10.27%

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

Particulars	This Quarter
1. Pass	98,821,996
2. Restructured	-
3. Substandard	30,443,607
4. Doubtful	-
5. Loss	-
Total Loan Loss Provision	129,265,603

- **Segregation of Investment Portfolio:**

Particulars	This Quarter
Held for Trading	
Held to Maturity	1,630,656,300
Available for Sale	298,912
Total Investments	1,630,955,212