

**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	2,060,000,000.00
General Reserve	53,559,149.04
Retained Earning	17,019,284.96
Less: Fictitious Assets	(1,477,936.84)
Less: Loans & Facilities extended to related parties and restricted lending	(342,664.00)
Core Capital	2,128,757,833.16

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

Particulars	Amount (Rs.)
General Loan Loss Provision	128,069,696.29
Exchange Fluctuation Reserve	110,281.00
Investment Adjustment Reserve	140,000.00
Supplementary Capital	128,319,977.29

- **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. 1,477,936.84

Loans & Facilities extended to related parties and restricted lending Rs. 342,664

- **Total qualifying Capital**

Particulars	Amount (Rs.)
Core Capital	2,128,757,833.16
Supplementary capital	128,319,977.29
Total Capital Fund	2,257,077,810.45

- **Capital Adequacy Ratio :**

13.94%

2. Risk Exposure

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

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	14,525,101,126.59
Risk Weighted Exposure for Operational Risk	585,051,454.35
Risk Weighted Exposure for Market Risk	498,519,654.32
Total Risk Weighted Exposures	15,608,672,235.26
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)	468,260,167.06
Add: 2% capital charge from NRB to risk weighted exposure for operational risk	117,700,228.46
Total Risk weighted Exposures (After bank's Adjustment of Pillar II)	16,194,632,630.77

- **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	285,000,000
c) Claims on banks	160,339,440.46
d) Claims on corporate & securities firms	9,614,408,243.86
e) Claims on regulatory retail portfolio	1,014,162,959.63
f) Claims secured by residential properties	88,786,622.84
g) Claims secured by commercial real state	464,958,057.36
h) Past due claims	129,491,835.57
i) High risk claims	606,378,753.17
j) Other assets	449,809,987.02
k) Off balance sheet items	1,711,765,226.68
Total Risk Weightage Assets	14,525,101,126.59

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

Particulars	Loan
Restructured and rescheduled loan	-
Sub-standard loan	15,256,608.57
Doubtful loans	117,534,867.9
Bad loan	9,800,178.76
Total	142,591,655.23
Provision For Loss(Substandard Loans Only)	72,381,764.85
Net Amount	70,209,890.38

- **NPA Ratio**

Particulars	Ratio
Gross NPA to Gross Advances	1.10%
Net NPA to Net Advances	0.55%

- **Movement of Nonperforming Assets:**

Particulars	This Quarter	Previous Quarter	Changes (%)
Non Performing Assets (Gross)	142,591,655.23	179,060,058.69	-20.37%
Non Performing Assets (Net))	70,209,890.38	127,339,524.93	-44.86%

- **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	200,451,461.12	169,701,531	18.12%
Interest Suspense	34,220,182.70	37,311,069.18	-8.28%

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

Particulars	This Quarter
1. Pass	10,088,698.96
2. Restructured	-
3. Substandard	(47,906,381.60)
4. Doubtful	58,767,433.95
5. Loss	9,800,178.76
Total Loan Loss Provision	30,749,930.07

- **Segregation of Investment Portfolio:**

Particulars	This Quarter
Held for Trading	
Held to Maturity	1,065,062,950
Available for Sale	9,601,512
Total Investments	1,074,664,461.75