Disclosure under Basel II

As at Chaitra end 2066 of the Fiscal Year 2066/067 (Mid April of 2010)

Rs. in '000'

Tier 1 Capital and Breakdown of its Components

	Particulars	Amount
a	Paid up equity Share Cpaital	380,383
b	Proposed Bonus Equity Shares	-
c	Irredeemable Non-cumulative preference shares	-
d	Share Premium	-
e	Statutory Gereral Reserves	1,380,000
f	Retained Earnings	(7,228,977)
g	Un-audited current year cumulative profit	595,793
h	Capital Redemption Reserve	-
i	Capital Adjustment Reserve	190,191
j	Dividend Equalization Reserves	7,486
k	Other Free Reserves	6,063
	Total Tier 1 Capital	**(4,669,060)**

Tier 2 Capital and Breakdown of its Components

	Particulars	Amount
a	Cumulative and/or Redeemable Preference Share	-
b	Subordinated Term Debt	-
c	Hybrid Capital Instruments	-
d	General loan loss provision	544,294
e	Investment Adjustment Reserve	2,504
f	Assets Revaluation Reserve	-
g	Exchange Equalization Reserve	51,017
h	Other Reserves	-
	Total Tier 2 Capital	**597,815**

Details of Subordinated Term Debt:

Not Applicable

Deduction from Capital

The Bank holds Investment in shares and debentures amounting to Rs. 139,159 thousand.

Total Capital Fund

Particulars	Amount
Core Capital (after deduction of qualifing amount)	(4,808,219)
Supplimentary Capital (Tire 2)	597,815
Total Capital Fund	**(4,210,404)**

Risk weighted exposures under each 11 categories of Credit Risk

S. No.	Categories	RWE
1	Claims on Government and Central Bank	-
2	Claims on Other Financial Entities	-
3	Claims on Banks	610,783
4	Claims on Domestic Corporates and Securities Firms	-
5	Claims on Regulatory Retail Portfolio	-
6	Claims secured by residential properties	2,807,942
7	Claims Secured by Commercial real estate	-
8	Past due claims	-
9	High Risk claims	25,911,735
10	Other Assets	5,951,016
11	Off Balance Sheet Items	1,406,841
	Total	**36,688,318**

Risk weighted exposures for Credit, Market and Operational Risk

Risk Weighted Exposures	Amount
Risk Weighted Exposure for Credit Risk	36,688,318
Risk Weighted Exposure for Operational Risk	2,655,739
Risk Weighted Exposure for Market Risk	1,239,242
Total Risk Weighted Exposures	**40,583,299**

Amount of Non Performing Assets (both Gross and Net)

Particulars	Amount	
	Gross	Net
Substandard	217,434	-
Doubtful	77,070	-
Bad	688,558	-
Total	**983,062**	**-**

NPA Ratios

NPA Ratios	%
Gross NPA to Gross Advances	4.11%
Net NPA to Net Advances	0.00%

Movement in Non Performing Assets

Particulars	This Quarter	Previous Quarter	Changes %
Non Performing Assets (Rs. in 000')	983,062	831,143	15.45%
Non Performing Assets (%)	4.11%	3.77%	0.34%

Write off of Loans and Interest Suspense in the Quarter

None

Movement in Loan Loss Provision and Interest Suspense:

Particulars	This Quarter	Previous Quarter	Changes %
Loan Loss Provision	2,010,691	2,071,472	-3.0%
Interest Suspense	4,132,065	4,022,061	2.7%

Details of Additional Loan Loss Provision

None

Segregation of Investment Portfolio

Particulars	Amount
Held for Trading	-
Held to Maturity	7,468,179
Available for sale	-
Total	**7,468,179**