

Disclosure under Basel II

As at Ashad end 2068 of the Fiscal Year 2067/068 (Mid July of 2011)

Rs. in '000'

Tier 1 Capital and Breakdown of its Components

Particulars		Amount
a	Paid up equity Share Capital	380,383
b	Proposed Bonus Equity Shares	-
c	Irredeemable Non-cumulative preference shares	-
d	Share Premium	-
e	Statutory General Reserves	1,608,727
f	Retained Earnings	(7,252,355)
g	Un-audited current year cumulative profit	383,436
h	Capital Redemption Reserve	-
i	Capital Adjustment Reserve	266,268
j	Dividend Equalization Reserves	7,486
k	Other Free Reserves	6,063
Total Tier 1 Capital		(4,599,992)

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	299,401
e	Investment Adjustment Reserve	2,786
f	Assets Revaluation Reserve	-
g	Exchange Equalization Reserve	67,968
h	Other Reserves	-
Total Tier 2 Capital		370,155

Details of Subordinated Term Debt:

Not Applicable

Deduction from Capital

The Bank holds Investment in shares and debentures amounting to Rs. 189,307 thousand.

Total Capital Fund

Particulars	Amount
Core Capital (Tier 1) (after deduction of qualifying amount)	(4,789,138)
Supplementary Capital (Tier 2)	370,155
Total Capital Fund*	(4,789,138)

*Since the Tier 1 Capital is negative, Tier 2 Capital is not considered for calculating Total Capital Fund.

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	1,117,449
4	Claims on Domestic Corporates and Securities Firms	-
5	Claims on Regulatory Retail Portfolio	-
6	Claims secured by residential properties	2,646,542
7	Claims Secured by Commercial real estate	-
8	Past due claims	-
9	High Risk claims	31,454,384
10	Other Assets	5,983,448
11	Off Balance Sheet Items	1,441,513
Total		42,643,336

Risk weighted exposures for Credit, Market and Operational Risk

Risk Weighted Exposures	Amount
Risk Weighted Exposure for Credit Risk	42,643,336
Risk Weighted Exposure for Operational Risk	3,029,827
Risk Weighted Exposure for Market Risk	1,265,890
Supervisor's adjustment (addition)	
1 % of Net Interest Income on market risk (due to poor assets-liabilities management)	227,795
2 % of Gross Income on Operational risk (due to weak operational risk management)	534,692
4 % of Risk Weighted Exposure (Supervisor's addition due to poor risk management)	1,877,562
Total Risk Weighted Exposures	49,579,103

Amount of Non Performing Assets (both Gross and Net)

Particulars	Amount	
	Gross	Net
Bass B (Restructure)	183,785	-
Substandard	43,015	-
Doubtful	34,342	-
Bad	1,150,702	-
Total	1,411,844	-

NPA Ratios

NPA Ratios	%
Gross NPA to Gross Advances	5.29%
Net NPA to Net Advances	0.00%

Movement in Non Performing Assets

Particulars	This Quarter	Previous Quarter	Changes %
Non Performing Assets (Rs. in 000')	1,411,844	1,335,241	5.43%
Non Performing Assets (%)	5.29%	5.08%	0.21%

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	1,501,000	1,550,050	-3.3%
Interest Suspense	3,014,686	3,706,675	-18.7%

Details of Additional Loan Loss Provision

None

Segregation of Investment Portfolio

Particulars	Amount
Held for Trading	-
Held to Maturity	7,515,948
Available for sale	61,754
Total	7,577,702