

## Disclosure under Basel II

As at Chaitra end 2067 of the Fiscal Year 2067/068 (Mid April 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	1,558,851
f	Retained Earnings	(7,005,930)
g	Un-audited current year cumulative profit	596,753
h	Capital Redemption Reserve	-
i	Capital Adjustment Reserve	228,230
j	Dividend Equalization Reserves	7,486
k	Other Free Reserves	6,063
Total Tier 1 Capital		(4,228,164)

### 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	592,755
e	Investment Adjustment Reserve	2,504
f	Assets Revaluation Reserve	-
g	Exchange Equalization Reserve	67,968
h	Other Reserves	-
Total Tier 2 Capital		663,226

### 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)	(4,417,472)
Supplementary Capital (Tier 2)	663,226
<b>Total Capital Fund*</b>	<b>(4,417,472)</b>

\*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	940,853
4	Claims on Domestic Corporates and Securities Firms	-
5	Claims on Regulatory Retail Portfolio	-
6	Claims secured by residential properties	2,724,074
7	Claims Secured by Commercial real estate	-
8	Past due claims	-
9	High Risk claims	30,769,108
10	Other Assets	5,871,615
11	Off Balance Sheet Items	1,387,664
Total		41,693,314

### Risk weighted exposures for Credit, Market and Operational Risk

Risk Weighted Exposures	Amount
Risk Weighted Exposure for Credit Risk	41,693,314
Risk Weighted Exposure for Operational Risk	3,027,909
Risk Weighted Exposure for Market Risk	1,167,149
Add : 4 % of Risk Weighted Exposure (Supervisor's addition due to poor risk management)	1,835,535
<b>Total Risk Weighted Exposures</b>	<b>47,723,908</b>

### Amount of Non Performing Assets (both Gross and Net)

Particulars	Amount	
	Gross	Net
Bass B (Restructure)	108,976	-
Substandard	353,781	-
Doubtful	34,511	-
Bad	837,973	-
<b>Total</b>	<b>1,335,241</b>	<b>-</b>

### NPA Ratios

NPA Ratios	%
Gross NPA to Gross Advances	5.08%
Net NPA to Net Advances	0.00%

### Movement in Non Performing Assets

Particulars	This Quarter	Previous Quarter	Changes %
Non Performing Assets (Rs. in 000')	1,335,241	1,299,222	2.70%
Non Performing Assets (%)	5.08%	4.99%	0.09%

### 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	1,550,050	1,602,932	-3.4%
Interest Suspense	3,706,675	3,426,015	8.2%

### Details of Additional Loan Loss Provision

None

### Segregation of Investment Portfolio

Particulars	Amount
Held for Trading	-
Held to Maturity	5,065,458
Available for sale	61,915
<b>Total</b>	<b>5,127,374</b>