

Disclosure under Basel II

As at Asadh end 2067 of the Fiscal Year 2066/067 (Mid July of 2010)

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	(7,363,028)
g	Un-audited current year cumulative profit	357,098
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		(4,824,917)

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	594,293
e	Investment Adjustment Reserve	2,504
f	Assets Revaluation Reserve	-
g	Exchange Equalization Reserve	67,968
h	Other Reserves	-
Total Tier 2 Capital		664,765

Details of Subordinated Term Debt:

Not Applicable

Deduction from Capital

The Bank holds Investment in shares and debentures amounting to Rs. 143,359 thousand.

Total Capital Fund

Particulars	Amount
Core Capital (after deduction of qualifying amount)	(4,968,276)
Supplementary Capital (Tier 2)	664,765
Total Capital Fund	(4,303,512)

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	746,586
4	Claims on Domestic Corporates and Securities Firms	-
5	Claims on Regulatory Retail Portfolio	-
6	Claims secured by residential properties	2,825,741
7	Claims Secured by Commercial real estate	-
8	Past due claims	-
9	High Risk claims	28,194,195
10	Other Assets	5,376,234
11	Off Balance Sheet Items	1,217,616
Total		38,360,371

Risk weighted exposures for Credit, Market and Operational Risk

Risk Weighted Exposures	Amount
Risk Weighted Exposure for Credit Risk	38,360,371
Risk Weighted Exposure for Operational Risk	2,606,635
Risk Weighted Exposure for Market Risk	1,291,986
Total Risk Weighted Exposures	42,258,993

Amount of Non Performing Assets (both Gross and Net)

Particulars	Amount	
	Gross	Net
Substandard	662,824	-
Doubtful	46,836	-
Bad	531,403	-
Total	1,241,063	-

NPA Ratios

NPA Ratios	%
Gross NPA to Gross Advances	4.98%
Net NPA to Net Advances	0.00%

Movement in Non Performing Assets

Particulars	This Quarter	Previous Quarter	Changes %
Non Performing Assets (Rs. in 000')	1,241,063	983,062	20.79%
Non Performing Assets (%)	4.98%	4.11%	0.87%

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	1,527,353	2,010,691	-31.6%
Interest Suspense	3,250,069	4,132,065	-21.3%

Details of Additional Loan Loss Provision

None

Segregation of Investment Portfolio

Particulars	Amount
Held for Trading	-
Held to Maturity	5,886,083
Available for sale	-
Total	5,886,083