

Disclosure under Basel II

- **Capital structure & Capital Adequacy**

| Core Capital (Tier 1) | | 1,596,878,969.98 |
|---|--|-------------------------|
| a | Paid up Equity Share Capital | 1,314,642,080.00 |
| b | Irredeemable non-cumulative preference shares | - |
| c | Share Premium | - |
| d | Proposed Bonus Equity Share | 164,330,260.00 |
| e | Statutory General Reserve | 87,993,163.45 |
| f | Retained Earnings | 3,071,292.83 |
| g | Un-audited current year cumulative profit | 39,648,930.08 |
| h | Capital Redemption Reserve | - |
| i | Capital Adjustment Reserve | - |
| j | Dividend Equalization Reserve | - |
| k | Other Free Reserve | - |
| l | Less : Goodwill | - |
| m | Less : Miscellaneous Expenditure not written off | (3,863,756.38) |
| n | Less : Investment in equity in licensed Financial Institutions | - |
| o | Less : Investment in equity of institutions with Financial interests | - |
| p | Less : Investment in equity of institutions in excess of limits | - |
| q | Less : Investments arising out of underwriting commitments | (8,943,000.00) |
| r | Less : Reciprocal crossholdings | - |
| s | less : Other Deductions | - |
| Supplementary Capital (Tier 2) | | 112,488,434.54 |
| a | Cumulative and/or Redeemable Preference Shares | - |
| b | Subordinated Term Debt | - |
| c | Hybrid Capital Instruments | - |
| d | General Loan Loss Provision | 105,875,493.31 |
| e | Exchange Equalization Reserve | 6,612,941.23 |
| f | Investment Adjustment Reserve | - |
| g | Assets Revaluation Reserve | - |
| h | Other Reserves | - |
| Total Capital Fund (Tier 1 and Tier 2) | | 1,709,367,404.52 |

- **Information about Subordinated Term Debts**

The Bank has not issued any Bond and Debenture

- **Deduction from Capital**

| | | |
|-------|---|---------------|
| a | Miscellaneous Expenditure not written off | 3,863,756.38 |
| b | Investments arising out of underwriting commitments | 8,943,000.00 |
| Total | | 12,806,756.38 |

- **Total Qualifying Capital** **Rs 1,709,367,404.52**
- **Capital Adequacy Ratio**

| | | |
|---|---|-------|
| A | Tier I Capital to Total Risk Weighted Exposures | 11.84 |
| B | Tier I and Tier II Capital to Total Risk Weighted Exposures | 12.68 |

- **Risk Exposures**

| RISK WEIGHTED EXPOSURES | | Current Quarter |
|--|---|--------------------------|
| a | Risk Weighted Exposure for Credit Risk | 12,798,846,815.71 |
| b | Risk Weighted Exposure for Operational Risk | 651,101,957.88 |
| c | Risk Weighted Exposure for Market Risk | 32,145,135.94 |
| Total Risk Weighted Exposures (a+b+c) | | 13,482,093,909.53 |

- **Risk Weighted Exposures under each of 11 categories of Credit Risk**

| Particulars | Risk Weighted Exposures |
|---|--------------------------------|
| a. Claims on Government and Central Bank | |
| b. Claims on other Official Entities | 155,025,000.00 |
| c. Claims on Banks | 255,217,600.26 |
| d. Claims on Corporate and Securities Firms | 4,678,755,484.20 |
| e. Claims on regulatory retail portfolio | 2,235,175,227.78 |
| f. Claims secured by residential properties | 387,194,264.86 |
| g. Claims secured by commercial real estate | 652,896,959.15 |
| h. Past due claims | 836,367,585.51 |
| i. High risk claims | 1,348,949,497.25 |
| j. Other assets | 909,226,655.42 |
| k. Off Balance Sheet items | 1,340,038,541.28 |
| Total | 12,798,846,815.71 |

- **Risk Weighted Exposure Calculation Table**

| Risk Weighted Exposure | | Current Quarter |
|--|---|--------------------------|
| a | Risk Weighted Exposure for Credit Risk | 12,798,846,815.71 |
| b | Risk Weighted Exposure for Operational Risk | 651,101,957.88 |
| c | Risk Weighted Exposure for Market Risk | 32,145,135.94 |
| Total Risk Weighted Exposures (a+b+c) | | 13,482,093,909.53 |

- **Amount of NPAs**

| Category | Gross | Provision | Net |
|--------------|-----------------------|-----------------------|---------------------|
| Substandard | 5,247,279.73 | 1,311,819.93 | 3,935,459.80 |
| Doubtful | 10,858,345.39 | 5,625,414.45 | 5,232,930.94 |
| Loss | 334,755,619.07 | 334,755,619.07 | - |
| Total | 350,861,244.19 | 341,692,853.45 | 9,168,390.74 |

- **NPA Ratio**

| | |
|---------------------------------------|--------|
| Gross NPA to Gross Loans and Advances | 3.14% |
| Net NPA to Net Advances | 0.086% |

- **Movement of NPA**

| Particulars | Current Quarter | Previous Quarter | Movement |
|---------------------|-----------------|------------------|------------------|
| Non Performing Loan | 350,861,244.19 | 505,012,180.67 | (154,150,936.48) |

- **Write off of Loans and Interest Suspense**

| | |
|--------------------------------|---------------|
| Write off of Loan | Rs 234,793.81 |
| Write off of Interest suspense | Nil |

- **Movement of Loan Loss Provision and Interest Suspense**

| Particulars | Current Quarter | Previous Quarter | Movement |
|---------------------|-----------------|------------------|---------------|
| Loan loss Provision | 485,450,141.04 | 431,287,656.66 | 54,162,484.38 |
| Interest Suspense | 100,795,862.4 | 86,538,362.45 | 14,257,499.99 |

- **Details of Additional Loan Loss Provision**

| Particulars | Current Quarter | Previous Quarter | Addition |
|---------------------------|-----------------|------------------|---------------|
| Total Loan Loss Provision | 485,450,141.04 | 431,287,656.66 | 54,162,484.38 |