

DISCLOSURE REQUIREMENTS UNDER BASEL II
For the month ended (Chaitra 2065)

1. Capital Structure and Capital Adequacy

▪ **Tier 1 Capital and a breakdown of its components:** (Rs. In '000)

Core Capital (Tier 1)		24,104
a.	Paid up Equity Share Capital	1,822,777
b.	Share Premium	3,472
c.	Statutory General Reserves	320,948
d.	Retained Earnings	(3,386,819)
e.	Un-audited current year cumulative profit	1,191,726
f.	Capital Adjustment Reserve	72,000

▪ **Tier 2 Capital and a breakdown of its components:** (Rs. In '000)

Supplementary Capital (Tier 2)		143,862
a.	General Loan Loss Provision	64,038
b.	Investment Adjustment Reserve	28,000
c.	Exchange Equalization Reserve	51,824

Note: Since Tier 1 Capital is negative, Tier 2 Capital has been taken as Zero for the purpose of computation of Capital Adequacy.

▪ **Detailed Information About Subordinated Term Debts**

Bank does not have subordinated term debts.

▪ **Deductions from Capital** (Rs. In '000)

Deductions From Capital		897,790
a.	Miscellaneous expenditure not written off	7,408
b.	Investment in equity in licensed Financial Institutions	10,000
c.	Loans extended to Shareholders holding more than 1% percent Shares	880,232
d.	Loans to staff relatives	150

▪ **Total Qualifying Capital** (In Rs. '000)

Total Qualifying Capital		(873,686)
a.	Tier 1 Capital Less Deductions	(873,686)
b.	Tier 2 Capital	0

▪ **Capital Adequacy Ratio**

a.	Tier 1 Capital to Total Risk Weighted Exposures	(8.16)%
b.	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	(8.16)%

2. Risk Exposures

▪ Risk Weighted Exposures for Credit, Market and Operational Risk

(Rs. In '000)

Total Risk Weighted Exposures		10,710,888
a.	Risk Weighted Exposure for Credit Risk	9,385,391
b.	Risk Weighted Exposure for Operational Risk	1,215,477
c.	Risk Weighted Exposure for Market Risk	110,020

▪ Risk Weighted Exposures under each of 11 Categories of Credit Risk

(Rs. In '000)

Total Risk Weighted Exposures for Credit Risk		9,385,391
a.	Claims on government and central Bank	-
b.	Claims on other official entities	2,573
c.	Claims on Banks	201,745
d.	Claims on corporate and securities firms	2,349,065
e.	Claims on regulatory retail portfolio	1,601,321
f.	Claims secured by residential properties	300,798
g.	Claims secured by commercial real estate	35,114
h.	Past due claims (except for claim secured by residential properties)	277,176
i.	High risk claims	1,845,067
j.	Other Assets	536,581
k.	Off Balance sheet items	2,235,951

▪ Total Risk Weighted Exposure Calculation Table

(Rs. In '000)

S.N	Particulars	Amount
a.	Total Risk Weighted Exposure	10,710,888
b.	Total Core Capital Fund	(873,686)
c.	Total Capital Fund (Tier I and Tier II Capital)	(873,686)
d.	Tier 1 Capital to Total Risk Weighted Exposures	(8.16)%
e.	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	(8.16)%

▪ Amount of NPAs (Both Gross and Net)

(Amount in Rs.)

S.N	Particulars	Gross Amount	Loan loss Provision	Net Amount
a.	Restructured/ Reschedule Loan	186,966,068.15	23,370,758.33	163,595,309.82
b.	Substandard Loan	186,745,242.09	46,686,313.53	140,058,928.56
c.	Doubtful Loan	106,961,121.53	53,480,560.77	53,480,560.76
d.	Loss Loan	2,506,254,748.26	2,506,797,420.45	(542672.19)
Total		2,986,927,180.03	2,630,335,053.08	356,592,126.95

▪ **NPA Ratios**

S.N.	Ratios	%
a.	Gross NPA to Gross Advances	29.90
b.	Net NPA to Net Advances	0.30

▪ **Movement of Non Performing Assets (Amount in Rs.)**

Particulars	Current Quarter	Previous Quarter	Change (%)
Non Performing Assets (NPA)	2,799,961,123.88	2,780,386,162	1%

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

Particulars	Amount (Rs.)
Loan Write Off	697,886,862
Interest Suspense	349,419,817

▪ **Movements in Loan Loss Provisions and Interest Suspense**

Particulars	Current Quarter	Previous Quarter	Change (%)
Loan Loss Provision	2,694,781,844.17	2,749,963,873	(2.01%)
Interest Suspense	909,356,020	893,979,000	2%

▪ **Details of additional loan loss provisions**

The Bank does not have additional loan loss provisions.

▪ **Investment Portfolio**

(Amount in Rs.)

Particulars	Held To Maturity	Available for Sale
Investment on Treasury Bill	1,814,451,516.40	
Investment on Bond	35,528,506.00	
Placement (USD)	79,850,000.00	
Investment on Shares		
Commercial Bank		10,000,000.00
Rural Development Bank		6,500,000.00
Rural Micro-Finance Development Center		4,531,000.00
Insurance Companies		15,000,000.00
Others		20,802,000.00
TOTAL	1,929,830,022.40	56,833,000.00