

DISCLOSURE REQUIREMENTS UNDER BASEL II (POUISH2065)

1. Capital Structure and Capital Adequacy

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

Core Capital (Tier 1)		(1,685,338)
a.	Paid up Equity Share Capital	744,126
b.	Share Premium	3,472
c.	Statutory General Reserves	320,948
d.	Retained Earnings	(3,386,819)
e.	Un-audited current year cumulative profit	560,935
f.	Capital Adjustment Reserve	72,000

Note: Amount of right issue has not been included in the paid up capital.

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

Supplementary Capital (Tier 2)		146,564
a.	General Loan Loss Provision	66,740
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		993,624
a.	Miscellaneous expenditure not written off	6,174
b.	Investment in equity in licensed Financial Institutions	21,031
c.	Loans extended to Shareholders holding more than 1% percent shares	966,419

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

Total Qualifying Capital		(2,678,962)
a.	Tier 1 Capital Less Deductions	(2,678,962)
b.	Tier 2 Capital	0

■ **Capital Adequacy Ratio**

a.	Tier 1 Capital to Total Risk Weighted Exposures	(21.02)%
b.	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	(21.02)%

2. Risk Exposures

▪ Risk Weighted Exposures for Credit, Market and Operational Risk

(Rs. In '000)

Total Risk Weighted Exposures		12,741,987
a.	Risk Weighted Exposure for Credit Risk	11,487,335
b.	Risk Weighted Exposure for Operational Risk	1,215,477
c.	Risk Weighted Exposure for Market Risk	39,175

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

(Rs. In '000)

Total Risk Weighted Exposures for Credit Risk		11,487,335
a.	Claims on government and central Bank	-
b.	Claims on other official entities	6,534
c.	Claims on Banks	378,548
d.	Claims on corporate and securities firms	2,678,675
e.	Claims on regulatory retail portfolio	1,548,705
f.	Claims secured by residential properties	270,518
g.	Claims secured by commercial real estate	9,543
h.	Past due claims (except for claim secured by residential properties)	172,870
i.	High risk claims	1,757,915
j.	Other Assets	1,616,093
k.	Off Balance sheet items	3,047,934

▪ Total Risk Weighted Exposure Calculation Table

(Rs. In '000)

S.N	Particulars	Amount
a.	Total Risk Weighted Exposure	12,741,987
b.	Total Core Capital Fund	(2,678,962)
c.	Total Capital Fund (Tier I and Tier II Capital)	(2,678,962)
d.	Tier 1 Capital to Total Risk Weighted Exposures	(21.02)%
e.	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	(21.02)%

▪ Amount of NPAs (Both Gross and Net)

(Amount in Rs.)

S.N	Particulars	Gross Amount	Loan loss Provision	Net Amount
a.	Restructured/ Reschedule Loan	202,766,651.80	25,345,831.48	177,420,820.32
b.	Substandard Loan	83,182,801.80	20,795,700.45	62,387,101.35
c.	Doubtful Loan	120,262,485.62	60,131,242.81	60,131,242.81
d.	Loss Loan	2,576,940,874.66	2,576,940,874.66	0
Total		2,983,152,813.88	2,683,213,649.40	299,939,164.48

▪ **NPA Ratios**

S.N.	Ratios	%
a.	Gross NPA to Gross Advances	29.01
b.	Net NPA to Net Advances	1.79

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

Particulars	Current Quarter	Previous Quarter	Change (%)
Non Performing Assets (NPA)	2,780,386,162	3,015,229,756	(7.789)

▪ **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	2,749,963,873	2,976,230,181	(7.60)
Interest Suspense	893,979,000	923,819,000	(3.23)

▪ **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	1,623,382,976.30	
Investment on Bond	355,935,706.00	
Placement (USD)	78,400,000.00	
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		20,676,500.00
TOTAL	2,057,718,682.30	56,707,500.00