

Disclosure of Basel II (Fourth Quarter end of F.Y. 2009/10), Unaudited

Tier 1 Capital and breakdown of its components

Particulars	Rs. In 000
1 Paid up equity share capital	3,037,500
2 Irredeemable preference shares	6,400,000
3 Statutory general reserves	1,039,737
4 Retained earnings(loss)	(5,453,820)
5 Unauditedcurrent year cummulative profit	1,450,055
6 Other free reserve	3,860,889
7 Deduction from capital - Investment in excess of limit	(83,758)
Total	10,250,603

Tier 2 Capital and breakdown of its components

Particulars	Rs. In 000
1 Subordibnated Term Debt	2,300,000
2 General loan loss provision	881,113
3 Investment Adjustment Reserve	82,708
4 Exchange Equalization Reserve	9,221
Total	3,273,042

Detailed information about the subordinated term debt with information on the outstanding amount, maturity amount raised during the year and amount eligible to be reckoned as capital funds

Rs. 2.3 billion of redeemable preference shares has been converted into 6% debenture with maturity of five years.

Total Qualifying Capital

Particulars	Rs. In 000
1 Core (Tier 1) Capital	10,250,603
2 Supplementary (Tier 2) Capital	3,273,042
Total	13,523,645

Capital adequacy ratio

19.19

Risk weighted exposures

Particulars	Rs. In 000
1 Risk weighted exposure for credit risk	63,569,282
2 Risk weighted exposure for operational risk	6,874,103
3 Risk weighted exposure for market risk	45,616
Total	70,489,001

Risk weighted exposure under each of 11 categories of credit risk

Particulars	Risk Weighted Exposure (Rs.in'000)
1 Claims on government & central bank	-
2 Claims on other official entities	-
3 Claims on banks	1,540,000
4 Claims on corporate & securities firms	-
5 Claims on regulatory retail portfolio	-
6 Claims secured by residential properties	-
7 Claims secured by commercial real state	-
8 Past due claims	-
9 High risk claims	52,130,047
10 Other assets	8,155,643
11 Off balance sheet items	1,743,590
Total	63,569,280

Total risk weighted exposure calculation table

Particulars	Rs. In 000
1 Total risk weighted exposures	70,489,001
2 Total core (tier 1) capital	10,250,603
3 Total capital fund (tier 1 + tier 2)	3,273,042
4 Core capital to total risk weighted exposures	14.54%
5 Total capital fund to total risk weighted exposures	19.19%

Amount of NPA

Categories	Gross NPA (Rs. In 000)	Provision (Rs. In 000)	Net NPA In 000)	(Rs. In 000)
1 Reschedule/Restructured loan	977,739	122,217	855,522	
2 Substandard loan	425,681	106,420	319,261	
3 Doubtful loan	625,556	312,778	312,778	
4 Loss loan	2,184,623	2,184,623	-	
Total	4,213,599	2,726,039	1,487,560	

NPA Ratio

Gross NPA to gross loan & advance	10.70%
Net NPA to net loan & advance	3.78%

Movement of Non Performing Assets

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Reschedule/Restructured loan	977,739	2,241,530	(1,263,791)
2 Substandard loan	425,681	598,903	(173,222)
3 Doubtful loan	625,556	658,628	(33,072)
4 Loss loan	2,184,623	2,087,109	97,514
Total	4,213,599	5,586,170	(1,372,571)

Write-off Loan and Interest Suspense

Categories	Rs. In 000
1 Write-off Loan	3,956,809
2 Write-off interest suspense	989,202
Total	4,946,011

Movement in Loan Loss Provision

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Loan loss provision	5,736,972	5,704,434	32,538
2 Interest suspense	1,494,768	2,772,193	(1,277,425)
Total	7,231,740	8,476,627	(1,244,887)

Segregation of investment portfolio

Categories	Rs. In 000
1 Held for trading	-
2 Held to maturity	3,426,422
3 Available for sale	2,657,037
Total	6,083,459