

**ANNEXTURE: REPORTING FORMS**  
**FORM NO.1 CAPITAL ADEQUACY TABLE - 17 OCTOBER 2009**

Rs. '000

		Ashwin end 2066	Bhadra end 2066
<b>1.1 RISK WEIGHTED EXPOSURES</b>		<b>Current Period</b>	<b>Previous Period</b>
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	26,053,197	25,458,498
b.	Risk Weighted Exposure for Operational Risk -Form No.5	1,804,243	1,804,243
c.	Risk Weighted Exposure for Market Risk	202,577	154,636
<b>Total Risk Weighted Exposures (a+b+c)</b>		<b>28,060,017</b>	<b>27,417,377</b>
<b>1.2 CAPITAL</b>		<b>Current Period</b>	<b>Previous Period</b>
<b>Core Capital (Tier 1)</b>		<b>2,157,196</b>	<b>2,133,557</b>
a.	Paid up Equity Share Capital	638,821	638,821
b.	Proposed Bonus Equity Shares	191,646	-
c.	Share Premium	14,780	206,427
d.	Irredeemable Non- cumulative preference shares		
e.	Statutory General Reserves	450,839	450,839
f.	Retained Earnings	82,444	424,177
g.	Reserve for Deferred Tax	33,723	33,723
h.	Un-audited current year cumulative profit	175,617	(49,756)
I.	Debenture Redemption Reserve	120,000	120,000
j.	Capital Adjustment Reserve	284,100	284,100
k.	Capital Redemption Reserve	140,000	
l.	Dividend Equalization Reserves		
m.	Other Free Reserve	25,226	25,226
n	Less: Goodwill		
o	Less: Miscellaneous Expenditure not written off		
p	Less: Investment in Equity in licensed Financial Institutions		
q	Less: Investment in Equity of Institutions with vested interests		
r	Less: Investment in Equity of institutions with excess of limits		
s	Less: Investments arising out of underwriting commitments	-	-
t	Less: Reciprocal crossholdings		
u	Less: Other Deductions		
<b>Supplementary Capital (Tier 2)</b>		<b>752,794</b>	<b>744,761</b>
a.	Cumulative and/or Redeemable Preference Share	200,000	200,000
b.	Subordinated Term Debt	180,000	180,000
c.	Hybrid Capital Instruments		
d.	General Loan Loss provision	256,729	242,486
e.	Investment Adjustment Reserve		
f.	Assets Revaluation Reserve		
g.	Exchange Equalization Reserve	22,044	22,044
h.	Additional Loan Loss Provision	94,021	100,231
i.	Other Reserves		
<b>Total Capital Fund (Tier I and II)</b>		<b>2,909,990</b>	<b>2,878,318</b>
<b>1.3 CAPITAL ADEQUACY RATIOS</b>		<b>Current Period</b>	<b>Previous Period</b>
	Tier 1 Capital to Risk Weighted Exposures	7.69	7.78
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	10.37	10.50