

ANNEXTURE: REPORTING FORMS
FORM NO.1 CAPITAL ADEQUACY TABLE - 17 OCTOBER 2011

NPR in 000

		Ashwin end 2068
1.1 RISK WEIGHTED EXPOSURES		Current Period
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	33,813,681
b.	Risk Weighted Exposure for Operational Risk -Form No.5	2,832,941
c.	Risk Weighted Exposure for Market Risk	98,505
Adjustments under Pillar II		
	Add: 2% of the total RWE due to non Compliance to Disclosure (Requirement (6.4 a 10	734,903
	Add: ...% of the total deposit due to insufficient liquid Assets (6.4 a 6)	-
Total Risk Weighted Exposures (After Bank's Adjustment of pillar II)		37,480,030
1.2 CAPITAL		Current Period
Core Capital (Tier 1)		3,171,793
a.	Paid up Equity Share Capital	1,231,570
b.	Proposed Bonus Equity Shares	-
c.	Share Premium	14,781
d.	Irredeemable Non- cumulative preference shares	
e.	Statutory General Reserves	803,454
f.	Retained Earnings	36,092
g.	Reserve for Deferred Tax	62,898
h.	Un-audited current year cumulative profit	244,626
I.	Debenture Redemption Reserve	240,000
j.	Capital Adjustment Reserve	367,147
k.	Capital Redemption Reserve	140,000
l.	Dividend Equalization Reserves	
m.	Other Free Reserve	31,226
n.	Less: Goodwill	
o.	Less: Miscellaneous Expenditure not written off	
p.	Less: Investment in Equity in licensed Financial Institutions	
q.	Less: Investment in Equity in licensed Financial Institutions	
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	
Adjustments under Pillar II		
	Less: Shortfall in Provision (6.4 a 1)	
	Less: Loans and Facilities extended to Related Parties and Restricted lending (6.4 a 2)	
Supplementary Capital (Tier 2)		714,879
a.	Cumulative and/or Redeemable Preference Share	160,000
b.	Subordinated Term Debt	60,000
c.	Hybrid Capital Instruments	
d.	General Loan Loss provision	325,705
e.	Investment Adjustment Reserve	3,476
f.	Assets Revaluation Reserve	
g.	Exchange Equalization Reserve	22,903
h.	Additional Loan Loss Provision	142,795
i.	Other Reserves	
Total Capital Fund (Tier I and II)		3,886,672
1.3 CAPITAL ADEQUACY RATIOS		Current Period
	Tier 1 Capital to Risk Weighted Exposures	8.46
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	10.37