

**Table 24**

**Capital Adequacy**

As on 30th June 2016

BWP in '000s

<b>Qualitative Disclosures</b>	(a)	A summary discussion of a bank's approach to assessing the adequacy of its capital to support current and future activities. Adequacy of Capital has been assessed based on current Basel directives. Additional capital has been infused during the quarter to support any future requirements.	
<b>Quantitative Disclosures</b>	(b)	Capital requirements for credit risk:	36359
		· Portfolios subject to the standardised approach, disclosed separately for each portfolio;	
	(d)	Capital requirements for market risk	
		· Standardised Measurement Approach;	3747
		· Internal models approach – Trading book.	
		Capital requirements for operational risk	
	(e)	· Basic indicator approach;	1028
		· Standardised approach;	
	(f)	Total and Tier I capital ratio;	39.65%

**TABLE 30**

**Credit risk: general disclosures for all banks**

<b>Qualitative Disclosures</b>	(a)	The general qualitative disclosure requirement. Definitions of past due and impaired (for accounting purposes); A past due account is one where the instalments or interest is not serviced for a period of 90 days. In case of overdrafts, if there is continuous irregularity for a period of 90 days or if the interest is not serviced for more than 90 days, the account is classified as Past Due or Impaired	
		· Description of approaches followed for specific and general allowances and statistical methods: General allowances of 0.40% of outstanding advances in the books as on 31st March (Year end) is made. In case of impairments, specific provision of 10% in the first year, 20% in the second year, 40% in the 3rd year and 100% in the 4th year is made	
<b>Quantitative Disclosures</b>	(b)	Total gross credit risk exposures, plus average gross exposure over the period broken down by major types of credit exposure.	197040
	(c)	Geographic distribution of exposures, broken down in significant areas by major types of credit exposure.	Domestic
	(d)	Industry or counter-party type distribution of exposures, broken down by major types of credit exposure.	Detailed in Table 30d
	(e)	Residual contractual maturity breakdown of the whole portfolio, broken down by major types of credit exposure.	Detailed in Table 30e
	(f)	By major industry or counterparty type:	
		· Amount of impaired loans and if available, past due loans provided; separately;	1379
		· Specific and general allowances; and	0
		· Charges for specific allowances and charge-offs during the period.	0
	(g)	Amount of impaired loans and, if available, past due loans provided separately broken down by significant geographic areas including, if practical, the amounts of specific and general allowances related to each geographical area.	Nil
	(h)	Reconciliation of changes in the allowances for loan impairment.	Nil



<b>INDUSTRY TYPE DISTRIBUTION OF EXPOSURE AS ON 30th June 2016</b>	<b>Exposure</b>
<b>1. Non-financial institutional units (sum of lines (i) to (vii)):</b>	<b>197040</b>
(i) Central Government	
(ii) Local Government	
(iii) Public Non-Financial Corporations	
(iv) Other Non-Financial Corporations (Private business enterprises) (sum of lines (a) to (m)):	185698
a) Agriculture, Forestry, Fishing	1606
b) Mining and Quarrying	
c) Manufacturing	9441
d) Construction	
e) Commercial real estate	20238
f) Electricity	
g) Water	
h) Telecommunication and post	
i) Tourism and hotels	10287
j) Transport and storage	
k) Trade, restaurants and bars	29815
l) Business services	114311
m) Other community, social and personal services	
(v) Households (sum of lines (a) to (h)):	11342
a) Residential property (owner occupied)	
b) Residential property (rented)	
c) Personal loans	9097
d) Motor vehicle	1052
e) Household goods	
f) Credit card loans	
g) Non-Profit Institutions Serving Households	
h) Other*	1193

**Amount Outstanding**

<b>(26B) LOANS AND ADVANCES BY MATURITY</b>	<b>Household/ Retail advances</b>	<b>Corporate</b>	<b>Total</b>
Overdrafts	1193	94226	95419
Loans -			
>0 to 6 months	35	0	35
>6 months to 12 months	67	0	67
>1 to 2 years	1093	642	1735
>2 to 3 years	1219	212	1431
>3 to 5 years	7735	16283	24018
>5 to 7 years	0	52998	52998
>7 to 10 years	0	21337	21337
Overs 10 years	0	0	0
<b>TOTAL</b>	<b>11342</b>	<b>185698</b>	<b>197040</b>

**Table 31**

**Credit risk: disclosures for portfolio subject to the standardised approach**

<b>Qualitative Disclosures</b>	(a)	For portfolios under the standardised approach: NA	
		· Names of ECAIs and ECAs used, plus reasons for any change: NA	NA
		· Types of exposure for which each agency is used: NA	NA
		· A description of the process used to transfer public issue ratings onto comparable assets in the banking book: NA	NA
		· The alignment of the alphanumerical scale of each agency used with the risk buckets: NA	NA
<b>Quantitative Disclosures</b>	(b)	· For exposure amounts after risk mitigation subject to the standardised approach, amount of a bank's outstandings (related and unrated) in each risk bucket as well as those that are deducted.	
		Below 100% Risk Weight	34256
			0
		@ 100% Risk Weight	162784
			0
		More than 100% Risk Weight	0
			0
		Amount deducted, if any	0
			0
		TOTAL	197040

**Table 32**

**Credit risk mitigation: disclosures for standardised approach**

(BWP in '000s)

<p><b>Qualitative Disclosures</b></p>	<p>(a)</p>	<p>The general qualitative disclosure requirement with respect to credit risk mitigation including:</p> <ul style="list-style-type: none"> <li>·Policies and processes for, and an indication of the extent to which the bank makes use of, on-and off-balance sheet netting;</li> <li>·Policies and processes for collateral valuation and management; The Bank as per policy accepts collateral in the form of cash (Lien on balances in CA/FDs etc.) or marketable immovable properties, which are valued by qualified Valuers.</li> <li>·A description of the main types of collateral taken by the bank; Cash or Marketable Immovable Property</li> <li>·The main types of guarantor/credit derivative counterparty and their creditworthiness; Corporates as well as Non corporates and individuals as Guarantor counterparty, whose credit worthiness is assessed based on opinion reports</li> </ul> <p>Board approved Credit Risk Assessment (CRA) Model for risk measurement is being used</p> <ul style="list-style-type: none"> <li>·Information about (market or credit) risk concentrations within the mitigation taken.</li> </ul>
<p><b>Quantitative Disclosures</b></p>	<p>(b)</p>	<p>For each separately disclosed credit risk portfolio under the standardised approach, the total exposure (after, where applicable, on-or off-balance sheet netting) that is covered by :</p> <ul style="list-style-type: none"> <li>·guarantees and credit derivatives; Nil</li> <li>·eligible collateral after application of standardised supervisory haircuts: 250000</li> </ul>

**Table 37**

**Interest rate risk the banking book (IRRBB)**

<b>Qualitative Disclosures</b>	(a)	The general qualitative requirement, including the nature of IRRBB and key assumptions, including assumptions regarding loan prepayments and behaviour of non-maturity deposits, and frequency of IRRBB measurements.	Not Applicable, No related business
<b>Quantitative Disclosures</b>	(b)	The increase (decline) in earnings or economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring IRRBB, broken down by currency (as relevant).	NA