

DISCLOSURE UNDER BASEL-II NEW CAPITAL ADEQUACY FRAMEWORK:**POSITION AS ON 31.12.2010**

| I. | Capital Funds : | (Rs. in Lacs) | |
|-----------|---|----------------------|------------------|
| | A. Tier I Capital Elements: | | |
| | (a) Paid up Capital | | 44670.00 |
| | (b) Innovative Perpetual Debt Instruments | | 30000.00 |
| | (c) Less: | | |
| | 1. Equity Investments in All Bank Finance Ltd. | 750.00 | |
| | 2. Equity Investment in RRBs | 1381.03 | |
| | 3. Equity Investment in ASREC & USGICL | 3729.99 | 5861.02 |
| | Total (a+b-c) | | 68808.98 |
| | (d) Reserves & Surplus | | |
| | 1. Statutory Reserve | | 162738.71 |
| | 2. Special Reserve | | 11500.00 |
| | 3. Capital Reserve | | 35127.04 |
| | 4. Share Premium | | 72000.00 |
| | 5. Other Disclosed Reserves | | 251133.43 |
| | 6. Balance in Profit & Loss Account | | 129070.50 |
| | Total (d) | | 661569.68 |
| | Tier I Capital (a+b-c+d) | | 730378.66 |
| | B. Tier II Capital Elements : | | |
| | 1. a) Undisclosed Reserves and Cumulative and Perpetual Preference Shares | | 0.00 |
| | b) Upper Tier-II Instrument | | 100000.00 |
| | c) Revaluation Reserves | | 38940.19 |
| | d) General Provision and Loss Reserves | | 37784.00 |
| | e) Hybrid Debt Capital Instruments | | 0.00 |
| | f) Subordinated Debts | | 245190.90 |
| | g) Investment Reserve | | 0.00 |
| | Total (1) | | 421915.09 |

| | | | | |
|------------|---|---|---------|-------------------|
| | 2. Less: | (i) Equity Investments in All Bank Finance Ltd. | 750.00 | |
| | | (ii) Equity Investment in RRBs | 1381.02 | |
| | | (iii) Equity Investment in ASREC & USGICL | 3730.00 | 5861.02 |
| | | Tier II Capital (1-2) | | 416054.07 |
| | | | | |
| II | Total Capital Fund (Tier I + Tier II) | | | 1146432.73 |
| III | Risk Weighted Assets | | | |
| | 1. Credit Risk | | | 7928340.70 |
| | 2. Market Risk | | | 500206.84 |
| | 3. Operational Risk | | | 540438.33 |
| | Total Risk Weighted Assets (1 + 2 + 3) | | | 8968985.88 |
| IV | Minimum Capital Required-Regulatory | | | 9.00% |
| V | Tier-I Capital Ratio (Tier-I Capital / Total Risk Weighted Assets) | | | 8.14% |
| VI | Tier-II Capital Ratio (Tier-II Capital / Total Risk Weighted Assets) | | | 4.64% |
| VII | Total Capital Adequacy Ratio (Total Capital Funds / Total Risk Weighted Assets) | | | 12.78% |