



pnb Housing Finance Limited
(A wholly owned subsidiary of Punjab National Bank)

BASEL II DISCLOSURE

Rupees in Crores

Sr.	Item	Amount as on 31.03.2009	Amount as on 30.09.2008	Amount as on 31.03.2008	Amount as on 30.09.2007	Amount as on 31.03.2007
1.	Tier I Capital	207.28	185.25	162.81	146.10	131.24
2.	Total Capital	310.92	277.87	244.21	219.15	196.86
3.	Required Total Capital	221.04	189.34	177.51	152.80	165.18
4.	Tier I Ratio (%)	11.25	11.74	11.01	11.47	9.53
5.	Total Capital Adequacy Ratio (%)	16.88	17.61	16.51	17.21	14.30

Executive Vice President