

Saptakoshi Development Bank Limited

Form No. 1

Capital Adequacy Table

At the month end of Ashwin, 2078

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	4,168,646.08	4,318,471.31
b	Risk Weighted Exposure for Operational Risk	343,794.24	343,833.46
c	Risk Weighted Exposure for Market Risk	-	-
Total Risk Weighted Exposures (Before adjustments of Pillar II)		4,512,440.32	4,662,304.78
Adjustments under Pillar II			
SRP 6.4a (5)	Select answer of SRP 6.4a (5) in SRP sheet	-	-
SRP 6.4a (6)	Add% of the total deposit due to insufficient Liquid Assets	-	-
SRP 6.4a (7)	Answer the question SRP 6.4a (7) in SRP sheet	-	-
SRP 6.4a (9)	Answer the question SRP 6.4a (9) in SRP sheet	-	-
SRP 6.4a (10)	Answer the question SRP 6.4a (9) in SRP sheet	-	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		4,512,440.32	4,662,304.78

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		858,570.46	971,361.64
a	Paid up Equity Share Capital	834,338.43	834,338.43
b	Irredeemable Non-cumulative preference shares	-	-
c	Share Premium	-	-
d	Proposed Bonus Equity Shares	-	-
e	Statutory General Reserves	77,032.72	67,443.73
f	Retained Earnings	74,494.10	74,494.10
g	Un-audited current year cumulative profit/(loss)	(127,294.80)	(4,914.63)
h	Capital Redemption Reserve	-	-
i	Capital Adjustment Reserve	-	-
j	Debenture Redemption Reserve	-	-
k	Dividend Equalization Reserves	-	-
l	Other Free Reserve	-	-
n	Less: Goodwill	-	-
o	Less: Fictitious Assets	-	-
p	Less: Investment in equity in licensed Financial Institutions	-	-
q	Less: Investment in equity of institutions with financial interests	-	-
r	Less: Investment in equity of institutions in excess of limits	-	-
s	Less: Investments arising out of underwriting commitments	-	-
t	Less: Reciprocal crossholdings	-	-
u	Less: Purchase of land & building in excess of limit and unutilized	-	-
v	Less: Other Deductions	-	-
Adjustments under Pillar II			
SRP 6.4a(1)	Answer the question SRP 6.4a (1) in SRP sheet	-	-
SRP 6.4a(2)	Answer the question SRP 6.4a (2) in SRP sheet	-	-

(B) Supplementary Capital (Tier 2)		70,340.82	54,836
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	70,340.82	54,835.95
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve		
g	Asset Revaluation Reserve		
h	Other Reserves		
Total Capital Fund (Tier I and Tier II)		928,911.28	1,026,197.59

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		19.03%	20.83%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		20.59%	22.01%