

Saptakoshi Development Bank Limited

Form No. 1

Capital Adequacy Table At the month end of Ashwin, 2077

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	2,780,389.29	2,829,411.67
b	Risk Weighted Exposure for Operational Risk	277,601.56	277,601.56
c	Risk Weighted Exposure for Market Risk	-	-
Total Risk Weighted Exposures (Before adjustments of Pillar II)		3,057,990.85	3,107,013.23
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)		3,057,990.85	3,107,013.23

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		826,294.95	885,544.43
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	58,597.35	59,264.71
f	Retained Earnings	3,297.87	3,297.87
g	Un-audited current year cumulative profit/(loss)	(65,365.58)	(6,768.73)
h	Capital Redemption Reserve	-	-
i	Capital Adjustment Reserve	-	-
j	Dividend Equalization Reserves	-	-
k	Other Free Reserve	-	-
l	Less: Goodwill	-	-
m	Less: Deferred Tax Assets	4,573.12	4,587.85
n	Less: Fictitious Assets	-	-
o	Less: Investment in equity in licensed Financial Institutions	-	-
p	Less: Investment in equity of institutions with financial interests	-	-
q	Less: Investment in equity of institutions in excess of limits	-	-
r	Less: Investments arising out of underwriting commitments	-	-
s	Less: Reciprocal crossholdings	-	-
t	Less: Purchase of land & building in excess of limit and unutilized	-	-
u	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)		(eligible Rs. 63637.59 thousand only)	93,188.75	92,397
a	Cumulative and/or Redeemable Preference Share			
b	Subordinated Term Debt			
c	Hybrid Capital Instruments			
d	General loan loss provision	67,776.05	66,964.08	
e	Exchange Equalization Reserve			
f	Investment Adjustment Reserve			
g	Asset Revaluation Reserve			
h	Other Reserves	25,412.70	25,432.63	
Total Capital Fund (Tier I and Tier II)		889,932.54	977,941.14	

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		27.02%	28.50%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		29.10%	31.48%