

Saptakoshi Development Bank Ltd.

Form No. 1

Capital Adequacy Table

At the month end of Ashadh, 2077

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	2,752,931.47	2,892,334.21
b	Risk Weighted Exposure for Operational Risk	194,857.09	194,857.09
c	Risk Weighted Exposure for Market Risk	-	-
Total Risk Weighted Exposures (Before adjustments of Pillar II)		2,947,788.56	3,087,191.30
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)		2,947,788.56	3,087,191.30

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		911,254.50	893,080.65
a	Paid up Equity Share Capital	834,338.43	787,111.73
b	Irredeemable Non-cumulative preference shares	-	-
c	Share Premium	-	-
d	Proposed Bonus Equity Shares	-	-
e	Statutory General Reserves	65,186.14	70,752.41
f	Retained Earnings	3,297.87	35,241.29
g	Un-audited current year cumulative profit/(loss)	13,043.18	4,696.73
h	Capital Redemption Reserve	-	-
i	Capital Adjustment Reserve	-	-
j	Dividend Equalization Reserves	-	-
k	Other Free Reserve	-	-
l	Less: Goodwill	-	-
m	Less: Deferred Tax Assets	4,611.12	4,721.50
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. 66153.78 thousand only)	97,233.46	112,464
a	Cumulative and/or Redeemable Preference Share	-	-	-
b	Subordinated Term Debt	-	-	-
c	Hybrid Capital Instruments	-	-	-
d	General loan loss provision	67,927.03	34,831.40	-
e	Exchange Equalization Reserve	-	-	-
f	Investment Adjustment Reserve	-	-	-
g	Asset Revaluation Reserve	-	-	-
h	Other Reserves	29,306.42	77,633.06	-
Total Capital Fund (Tier I and Tier II)		977,408.29	1,005,545.11	

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		30.91%	28.93%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		33.16%	32.57%