Salapa Bikas Bank Limited

Form No. 1A

Capital Adequacy Table

At the month end of Ashadh, 2079

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Month End	Previous Month End
a	Risk Weighted Exposure for Credit Risk	737,751.69	724,249.11
b	Risk Weighted Exposure for Operational Risk	87,888.47	85,268.40
c	Risk Weighted Exposure for Market Risk	-	
Total Risk Weighted Exposures (Before adjustments of Pillar II)		**825,640.16**	**809,517.51**
Adjustments under Pillar II			
SRP 6.4a (5)	*Adjustment as per SRP 6.4a (5)*	700.79	525.76
SRP 6.4a (6)	*Adjustment as per SRP 6.4a (6)*	-	-
SRP 6.4a (7)	*Adjustment as per SRP 6.4a (7)*	22,594.01	21,786.70
SRP 6.4a (9)	*Adjustment as per SRP 6.4a (9)*	33,025.61	32,380.70
SRP 6.4a (10)	*Adjustment as per SRP 6.4a (10)*	24,769.20	24,285.53
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		**906,729.78**	**888,496.19**

1.2 CAPITAL		Current Month End	Previous Month End
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		**226,509.39**	**218,151.43**
Common Equity Tier 1 (CET 1)		**226,509.39**	**218,151.43**
a	Paid up Equity Share Capital	28,000.00	28,000.00
b	Equity Share Premium		
c	Proposed Bonus Equity Shares		
d	Statutory General Reserves	10,698.85	10,994.14
e	Retained Earnings	(13,622.07)	-3,549.83
f	Unaudited current year cumulative profit/(loss)	26,065.74	2,105.25
g	Capital Redemption Reserve		
h	Capital Adjustment Reserve	177,367.10	182,602.10
i	Debenture Redemption Reserve		
j	Dividend Equalization Reserves		
K	Bargain Purchase Gain		
l	Other Free Reserve		
m	Less: Goodwill		
n	Less: Intangible Assets		
o	Less: Fictitious Assets	-2,000.23	-2,000.23
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: Cash Flow Hedge		

w	Less: Defined Benefits Pension Assets		
x	Less: Unrecognized Defined Benefit Pension Liabilities		
y	Less: Negative Balances of reserve accounts		
z	Less: Other Deductions		
Adjustments under Pillar II			
SRP 6.4a(1)	Less:Shortfall in Provision(6.4 a 1)	-	
SRP 6.4a(2)	Less: Loans and Facilities extended to related parties and restricted lending	-	
Additional Tier 1 (AT 1)		-	-
a	Perpetual Non Cumulative Preference Share Capital		
b	Perpetual Debt Instruments		
c	Stock Premium		

(B) Supplementary Capital (Tier 2)		**7,634.40**	**11,073**
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	Stock Premium		
e	General loan loss provision	7,634.40	11,072.74
f	Exchange Equalization Reserve		
g	Investment Adjustment Reserve		
h	Assets Revaluation Reserve		
i	Other Reserves		
Total Capital Fund (Tier I and Tier II)		**234,143.79**	**229,224.17**

1.3 CAPITAL ADEQUACY RATIOS	**Current Month End**	**Previous Month End**
Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	24.98%	24.55%
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	24.98%	24.55%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	25.82%	25.80%