

**Development Credit Bank Limited**

**Quarterly disclosures under Pillar 3 of BASEL-II Guidelines**  
**December 31, 2012**

*(Rs. In Cr.)*

<b>Total Capital funds of the Bank</b>	<b>903.63</b>
▪ <b>Tier-I</b>	<b>832.48</b>
▪ <b>Tier-II</b>	<b>71.15</b>
<b>Total Capital required at 9%</b>	<b>593.04</b>
▪ <b>Credit Risk</b>	<b>538.76</b>
▪ <b>Market Risk</b>	<b>12.45</b>
▪ <b>Operational Risk</b>	<b>41.83</b>
<b>Capital Adequacy (%)</b>	<b>13.71%</b>
▪ <b>Tier-I (%)</b>	<b>12.63%</b>
▪ <b>Tier-II (%)</b>	<b>1.08%</b>