

# Shine Resunga Development Bank Ltd.

Form No. 1

## Capital Adequacy Table

At the month end of Kartik, 2076

(Rs. in '000)

<b>1.1 RISK WEIGHTED EXPOSURES</b>		<b>Current Period</b>	<b>Previous Period</b>
a	Risk Weighted Exposure for Credit Risk	22,890,991.16	22,271,783.94
b	Risk Weighted Exposure for Operational Risk	1,181,814.97	1,181,814.97
c	Risk Weighted Exposure for Market Risk	529.39	523.50
<b>Total Risk Weighted Exposures (Before adjustments of Pillar II)</b>		<b>24,073,335.53</b>	<b>23,454,122.42</b>
<b>Adjustments under Pillar II</b>			
<b>SRP 6.4a (5)</b>	<i>Select answer of SRP 6.4a(5) in SRP sheet</i>	-	
<b>SRP 6.4a (6)</b>	<i>Add .....% of the total deposit due to insufficient Liquid Assets</i>	-	
<b>SRP 6.4a (7)</b>	<i>Answer the question SRP 6.4a(7) in SRP sheet</i>	-	
<b>SRP 6.4a (9)</b>	<i>Answer the question SRP 6.4a(9) in SRP sheet</i>	-	
<b>SRP 6.4a (10)</b>	<i>Answer the question SRP 6.4a(9) in SRP sheet</i>	-	
<b>Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)</b>		<b>24,073,335.53</b>	<b>23,454,122.42</b>

<b>1.2 CAPITAL</b>		<b>Current Period</b>	<b>Previous Period</b>
<b>(A) Core Capital (Tier 1)</b>		<b>3,766,992.88</b>	<b>3,720,594.42</b>
a	Paid up Equity Share Capital	2,622,904.12	2,622,904.12
b	Irredeemable Non-cumulative preference shares		
c	Share Premium		
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	407,872.08	407,872.08
f	Retained Earnings	575,793.51	575,793.51
g	Un-audited current year cumulative profit/(loss)	173,869.38	127,470.91
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Other Free Reserve	7,105.42	7,105.42
l	Less: Goodwill		
m	Less: Deferred Tax Assets	19,939.63	19,939.63
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	612.00	612.00
u	Less: Other Deductions		
<b>Adjustments under Pillar II</b>			
<b>SRP 6.4a(1)</b>	<i>Answer the question SRP 6.4a(1) in SRP sheet</i>	-	
<b>SRP 6.4a(2)</b>	<i>Answer the question SRP 6.4a(2) in SRP sheet</i>	-	

<b>(B) Supplementary Capital (Tier 2)</b>		<b>265,701.96</b>	<b>265,702</b>
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	261,704.86	261,704.86
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	3,997.09	3,997.09
g	Asset Revaluation Reserve		
h	Other Reserves		
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>4,032,694.84</b>	<b>3,986,296.37</b>

<b>1.3 CAPITAL ADEQUACY RATIOS</b>	<b>Current Period</b>	<b>Previous Period</b>
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	15.65%	15.86%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	16.75%	17.00%