

Shine Resunga Development Bank Ltd.

Form No. 1

Capital Adequacy Table

At the month end of Marg, 2076

(Rs. in '000)

| 1. 1 RISK WEIGHTED EXPOSURES | | Current Period | Previous Period |
|--|---|-----------------------|------------------------|
| a | Risk Weighted Exposure for Credit Risk | 24,732,815.23 | 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 | 525.78 | 523.50 |
| Total Risk Weighted Exposures (Before adjustments of Pillar II) | | 25,915,155.99 | 23,454,122.42 |
| 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) | | 25,915,155.99 | 23,454,122.42 |

| 1.2 CAPITAL | | Current Period | Previous Period |
|------------------------------------|---|-----------------------|------------------------|
| (A) Core Capital (Tier 1) | | 3,869,628.55 | 3,815,689.39 |
| a | Paid up Equity Share Capital | 2,622,904.12 | 2,622,904.12 |
| b | Irredeemable Non-cumulative preference shares | | |
| c | Share Premium | 2,465.45 | |
| d | Proposed Bonus Equity Shares | | |
| e | Statutory General Reserves | 407,872.08 | 407,872.08 |
| f | Retained Earnings | 567,485.21 | 567,485.21 |
| g | Un-audited current year cumulative profit/(loss) | 225,343.08 | 173,869.37 |
| h | Capital Redemption Reserve | | |
| i | Capital Adjustment Reserve | 57,004.82 | 57,004.82 |
| 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 | | |
| 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) | | 265,701.96 | 265,702 |
| 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 | | |
| Total Capital Fund (Tier I and Tier II) | | 4,135,330.50 | 4,081,391.34 |

| 1.3 CAPITAL ADEQUACY RATIOS | | Current Period | Previous Period |
|---|--|-----------------------|------------------------|
| Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II) | | 14.93% | 16.27% |
| Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II) | | 15.96% | 17.40% |