

**Shine Resunga Development Bank Limited**  
**Capital Adequacy Table**  
**At the month end of Magh, 2076**

Form No 1

(Rs. in '000)

<b>I. 1 RISK WEIGHTED EXPOSURES</b>		<b>Current Period</b>	<b>Previous Period</b>
a	Risk Weighted Exposure for Credit Risk	24,414,876.60	24,427,720.87
b	Risk Weighted Exposure for Operational Risk	2,628,709.87	2,628,709.87
c	Risk Weighted Exposure for Market Risk	531.61	523.59
<b>Total Risk Weighted Exposures (Before adjustments of Pillar II)</b>		<b>27,044,118.08</b>	<b>27,056,954.33</b>
<b>Adjustments under Pillar II</b>			
SRP 6.4a (5)	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	-	-
SRP 6.4a (6)	Add .....% of the total deposit due to insufficient Liquid Assets	-	-
SRP 6.4a (7)	Add RWE equivalent to reciprocal of capital charge of 2-5% of gross income	-	-
SRP 6.4a (9)	If overall risk management policies and procedures are not satisfactory. Add .....% of RWE	-	-
SRP 6.4a (10)	If desired level of disclosure requirement has not been achieved, Add .....% of RWE	-	-
<b>Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)</b>		<b>27,044,118.08</b>	<b>27,056,954.33</b>
<b>I. 2 CAPITAL</b>			
<b>(A) Core Capital (Tier 1)</b>		<b>Current Period</b>	<b>Previous Period</b>
a	Paid up Equity Share Capital	3,987,069.92	3,933,204.92
b	Irredeemable Non-cumulative preference shares	2,622,904.12	2,622,904.12
c	Share Premium	2,465.45	2,465.45
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	407,872.08	407,872.08
f	Retained Earnings	588,794.33	588,794.33
g	Un-audited current year cumulative profit/(loss)	338,626.61	284,761.61
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	37,090.90	37,090.90
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>			
SRP 6.4a(1)	Less: Shortfall in Provision	-	-
SRP 6.4a(2)	Less: Loans & Facilities extended to related parties and restricted lending	-	-
<b>(B) Supplementary Capital (Tier 2)</b>		<b>255,054.90</b>	<b>255,054.90</b>
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	252,930.44	252,930.44
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	2,124.46	2,124.46
g	Asset Revaluation Reserve		
h	Other Reserves		
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>4,242,124.82</b>	<b>4,188,259.82</b>
<b>I. 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)		14.74%	14.54%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		15.69%	15.48%