

# Shine Resunga Development Bank Limited

Form No 1

## Capital Adequacy Table At the month end of Ashad, 2078

(Rs. in '000)

1.1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	28,352,505.89	28,000,647.65
b	Risk Weighted Exposure for Operational Risk	2,663,119.33	2,663,119.33
c	Risk Weighted Exposure for Market Risk	5,506.68	5,403.61
<b>Total Risk Weighted Exposures (Before adjustments of Pillar II)</b>		<b>31,021,131.90</b>	<b>30,669,170.59</b>
<i>Adjustments under Pillar II</i>			
SRP 6.4a (5)	<i>ALM policies &amp; practices are not satisfactory, add 1% of net interest income to RWE</i>	-	-
SRP 6.4a (6)	<i>Add .....% of the total deposit due to insufficient Liquid Assets</i>	-	-
SRP 6.4a (7)	<i>Add RWE equivalent to reciprocal of capital charge of 2-5% of gross income</i>	-	-
SRP 6.4a (9)	<i>If overall risk management policies and procedures are not satisfactory. Add .....% of RWE</i>	-	-
SRP 6.4a (10)	<i>If desired level of disclosure requirement has not been achieved. Add .....% of RWE</i>	310,211.32	-
<b>Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)</b>		<b>31,331,343.22</b>	<b>30,669,170.59</b>

1.2 CAPITAL		Current Period	Previous Period
<b>(A) Core Capital (Tier 1)</b>		<b>4,473,109.83</b>	<b>4,244,222.75</b>
a	Paid up Equity Share Capital	3,408,463.91	3,408,463.91
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	2,465.45	2,465.45
d	Proposed Bonus Equity Shares	-	-
e	Statutory General Reserves	711,935.71	721,108.52
f	Retained Earnings	4,304.37	4,304.37
g	Un-audited current year cumulative profit/(loss)	378,957.39	140,897.50
h	Capital Redemption Reserve	-	-
i	Capital Adjustment Reserve	-	-
j	Dividend Equalization Reserves	-	-
k	Other Free Reserve	-	-
l	Less: Goodwill	-	-
m	Less: Deferred Tax Assets	-	-
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	33,017.00	33,017.00
u	Less: Other Deductions	-	-
<i>Adjustments under Pillar II</i>			
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>387,982.61</b>	<b>333,116.03</b>
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	-	-
c	Hybrid Capital Instruments	-	-
d	General loan loss provision	387,764.15	332,897.57
e	Exchange Equalization Reserve	218.46	218.46
f	Investment Adjustment Reserve	-	-
g	Asset Revaluation Reserve	-	-
h	Other Reserves	-	-
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>4,861,092.44</b>	<b>4,577,338.78</b>

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		14.42%	13.84%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		15.52%	14.92%