

# Shine Resunga Development Bank Limited

Form No 1

## Capital Adequacy Table At the month end of Bhadra, 2079

(Rs. in '000)

I. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	36,061,285.97	35,755,614.49
b	Risk Weighted Exposure for Operational Risk	2,432,355.78	2,432,355.78
c	Risk Weighted Exposure for Market Risk	230.66	211.81
<b>Total Risk Weighted Exposures (Before adjustments of Pillar II)</b>		<b>38,493,872.42</b>	<b>38,188,182.08</b>
<i>Adjustments under Pillar II</i>			
SRP 6.4a (5)	Select answer of SRP6.4a(5)in SRP Sheet	-	-
SRP 6.4a (6)	Complete the form no 8	-	-
SRP 6.4a (7)	Select answer of SRP6.4a(7)in SRP Sheet	380,721.70	-
SRP 6.4a (9)	Select answer of SRP6.4a(9)in SRP Sheet	769,877.45	-
SRP 6.4a (10)	Select answer of SRP6.4a(10)in SRP Sheet	-	-
<b>Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)</b>		<b>39,644,471.56</b>	<b>38,188,182.08</b>
<b>I.2 CAPITAL</b>			
		<b>Current Period</b>	<b>Previous Period</b>
<b>(A) Core Capital (Tier 1)</b>		<b>4,794,210.72</b>	<b>4,953,334.31</b>
a	Paid up Equity Share Capital	3,781,009.01	3,781,009.01
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	55,109.61	55,109.61
d	Proposed Bonus Equity Shares	-	-
e	Statutory General Reserves	838,832.69	838,832.69
f	Retained Earnings	471,876.85	471,876.85
g	Un-audited current year cumulative profit/(loss)	(319,600.44)	(160,476.86)
h	Capital Redemption Reserve	-	-
i	Capital Adjustment Reserve	-	-
j	Debenture Redemption Reserve		
k	Dividend Equalization Reserves	-	-
l	Other Free Reserve	-	-
m	Less: Goodwill	-	-
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)	Select answer of SRP6.4a(1)in SRP Sheet	-	-
SRP 6.4a(2)	Select answer of SRP6.4a(2)in SRP Sheet	-	-
<b>(B) Supplementary Capital (Tier 2)</b>		<b>500,267.88</b>	<b>500,267.88</b>
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	-	-
c	Hybrid Capital Instruments	-	-
d	General loan loss provision	497,549.42	497,549.42
e	Exchange Equalization Reserve	218.46	218.46
f	Investment Adjustment Reserve	2,500.00	2,500.00
g	Asset Revaluation Reserve	-	-
h	Other Reserves	-	-
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>5,294,478.60</b>	<b>5,453,602.19</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)		12.09%	12.97%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		13.35%	14.28%