Shine Resunga Development Bank Limited

Form No 1

Capital Adequacy Table

At the month end of Srawan, 2079

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		**Current Period**	**Previous Period**
a	Risk Weighted Exposure for Credit Risk	35,755,614.49	35,775,918.94
b	Risk Weighted Exposure for Operational Risk	2,432,355.78	2,213,294.85
c	Risk Weighted Exposure for Market Risk	211.81	75.10
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**38,188,182.08**	**37,989,288.89**
Adjustments under Pillar II			
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*	-	-
SRP 6.4a (9)	*Select answer of SRP6.4a(9)in SRP Sheet*	-	-
SRP 6.4a (10)	*Select answer of SRP6.4a(10)in SRP Sheet*	-	
	Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	**38,188,182.08**	**37,989,288.89**
1.2 CAPITAL		**Current Period**	**Previous Period**
(A) Core Capital (Tier 1)		**4,953,334.31**	**5,113,811.16**
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	1,874.19
g	Un-audited current year cumulative profit/(loss)	(160,476.86)	470,002.66
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	-	
Adjustments under Pillar II			
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) Supplementary Capital (Tier 2)		**500,267.88**	**500,267.88**
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	-	-
	Total Capital Fund (Tier I and Tier II)	**5,453,602.19**	**5,614,079.04**
1.3 CAPITAL ADEQUACY RATIOS		**Current Period**	**Previous Period**
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		12.97%	13.46%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		14.28%	14.78%