Shine Resunga Development Bank Limited

Form No 1

Capital Adequacy Table

At the month end of Jestha , 2080

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		**Current Period**	**Previous Period**
a	Risk Weighted Exposure for Credit Risk	44,209,956.33	44,112,460.92
b	Risk Weighted Exposure for Operational Risk	2,432,355.78	2,432,355.78
c	Risk Weighted Exposure for Market Risk	148.71	867.37
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**46,642,460.82**	**46,545,684.07**
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*	380,721.70	380,721.70
SRP 6.4a (9)	*Select answer of SRP6.4a(9)in SRP Sheet*	932,849.22	930,913.68
SRP 6.4a (10)	*Select answer of SRP6.4a(10)in SRP Sheet*	-	
	Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	**47,956,031.73**	**47,857,319.45**

1.2 CAPITAL		**Current Period**	**Previous Period**
(A) Core Capital (Tier 1)		**5,095,296.26**	**5,238,022.04**
a	Paid up Equity Share Capital	4,283,883.21	4,283,883.21
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	-	
d	Proposed Bonus Equity Shares	-	
e	Statutory General Reserves	981,345.10	963,183.25
f	Retained Earnings	3,492.79	3,492.79
g	Un-audited current year cumulative profit/(loss)	(140,407.84)	20,479.79
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)		**645,648.57**	**645,648.57**
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	-	-
c	Hybrid Capital Instruments	-	-
d	General loan loss provision	642,773.73	642,773.73
e	Exchange Equalization Reserve	374.83	374.83
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)	**5,740,944.83**	**5,883,670.61**

1.3 CAPITAL ADEQUACY RATIOS	**Current Period**	**Previous Period**
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	10.62%	10.95%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	11.97%	12.29%