

# Shine Resunga Development Bank Limited

Form No 1

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

(Rs. in '000)

1.1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	32,048,809.61	31,912,432.19
b	Risk Weighted Exposure for Operational Risk	2,213,294.85	2,213,294.85
c	Risk Weighted Exposure for Market Risk	5,741.79	5,799.10
<b>Total Risk Weighted Exposures (Before adjustments of Pillar II)</b>		<b>34,267,846.25</b>	<b>34,131,526.13</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	-	-
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	342,678.46	341,315.26
<b>Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)</b>		<b>34,610,524.71</b>	<b>34,472,841.39</b>
<b>1.2 CAPITAL</b>			
<b>(A) Core Capital (Tier 1)</b>		<b>4,588,969.41</b>	<b>4,693,110.28</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	801,743.70	789,948.64
f	Retained Earnings	1,874.19	1,874.19
g	Un-audited current year cumulative profit/(loss)	(17,750.10)	98,185.83
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>499,694.83</b>	<b>499,694.83</b>
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	-	-
c	Hybrid Capital Instruments	-	-
d	General loan loss provision	496,976.37	496,976.37
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>5,088,664.24</b>	<b>5,192,805.11</b>
<b>1.3 CAPITAL ADEQUACY RATIOS</b>			
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		13.26%	13.61%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		14.70%	15.06%