

Shine Resunga Development Bank Limited

Form No 1

Capital Adequacy Table At the month end of Kartik , 2079

(Rs. in '000)

I. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	39,343,303.27	38,874,493.15
b	Risk Weighted Exposure for Operational Risk	2,432,355.78	2,432,355.78
c	Risk Weighted Exposure for Market Risk	594.95	255.51
Total Risk Weighted Exposures (Before adjustments of Pillar II)		41,776,254.00	41,307,104.44
<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	380,721.70
SRP 6.4a (9)	Select answer of SRP6.4a(9)in SRP Sheet	835,525.08	826,142.09
SRP 6.4a (10)	Select answer of SRP6.4a(10)in SRP Sheet	-	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		42,992,500.78	42,513,968.23
I.2 CAPITAL			
(A) Core Capital (Tier 1)		5,028,818.82	5,162,399.80
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	900,445.87	879,530.47
f	Retained Earnings	467,415.62	467,415.62
g	Un-audited current year cumulative profit/(loss)	(142,144.29)	12,352.09
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) Supplementary Capital (Tier 2)		542,402.98	542,402.98
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	-	-
c	Hybrid Capital Instruments	-	-
d	General loan loss provision	539,684.52	539,684.52
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)		5,571,221.80	5,704,802.78
I.3 CAPITAL ADEQUACY RATIOS			
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		11.70%	12.14%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		12.96%	13.42%