Shine Resunga Development Bank Limited

Form No 1

Capital Adequacy Table

At the month end of Srawan, 2080

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		**Current Period**	**Previous Period**
a	Risk Weighted Exposure for Credit Risk	43,888,877.75	44,132,560.82
b	Risk Weighted Exposure for Operational Risk	2,657,854.81	2,432,355.78
c	Risk Weighted Exposure for Market Risk	175.94	149.05
Total Risk Weighted Exposures (Before adjustments of Pillar II)		**46,546,908.50**	**46,565,065.65**
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*	432,888.34	380,721.70
SRP 6.4a (9)	*Select answer of SRP6.4a(9)in SRP Sheet*	930,938.17	931,301.31
SRP 6.4a (10)	*Select answer of SRP6.4a(10)in SRP Sheet*	-	
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		**47,910,735.01**	**47,877,088.66**
1.2 CAPITAL		**Current Period**	**Previous Period**
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		**5,682,279.24**	**5,734,546.81**
Common Equity Tier 1 (CET 1)		**5,682,279.24**	**5,734,546.81**
a	Paid up Equity Share Capital	4,283,883.21	4,283,883.21
b	Equity Share Premium		
c	Proposed Bonus Equity Shares	-	-
d	Statutory General Reserves	1,011,264.63	996,881.53
e	Retained Earnings	486,799.06	3,492.79
f	Unaudited current year cumulative profit/(loss)	(66,650.67)	483,306.27
g	Capital Redemption Reserve		
h	Capital Adjustment Reserve	-	
i	Debenture Redemption Reserve	-	
j	Dividend Equalization Reserves		
K	Bargain Purchase Gain	-	
l	Other Free Reserve	-	
m	Less: Goodwill	-	
n	Less: Intangible Assets	-	
o	Less: Fictitious Assets	-	
p	Less: Investment in equity in licensed Financial Institutions	-	
q	Less: Investment in equity of institutions with financial interests	-	
r	Less: Investment in equity of institutions in excess of limits	-	
s	Less: Investments arising out of underwriting commitments	-	
t	Less: Reciprocal crossholdings	-	
u	Less: Purchase of land & building in excess of limit and unutilized	33,017.00	33,017.00
v	Less: Cash Flow Hedge		
w	Less: Defined Benefits Pension Assets		
x	Less: Unrecognized Defined Benefit Pension Liabilities		
y	Less: Negative Balances of reserve accounts		
z	Less: Other Deductions		
Adjustments under Pillar II			
SRP 6.4a(1)	Less:Shortfall in Provision(6.4 a 1)	-	-
SRP 6.4a(2)	Less: Loans and Facilities extended to related parties and restricted lending	-	-
Additional Tier 1 (AT 1)		-	-
a	Perpetual Non Cumulative Preference Share Capital		
b	Perpetual Debt Instruments		
c	Stock Premium		
(B) Supplementary Capital (Tier 2)		**654,585.19**	**654,585.19**
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	-	-
c	Hybrid Capital Instruments	-	-
d	Stock Premium		
e	General Loan Loss Provision	651,710.36	651,710.36
f	Exchange Equalization Reserve	374.83	374.83
g	Investment Adjustment Reserve	2,500.00	2,500.00
h	Assets Revaluation Reserve		
i	Other Reserves	-	-
Total Capital Fund (Tier I and Tier II)		**6,336,864.43**	**6,389,132.00**
1.3 CAPITAL ADEQUACY RATIOS		**Current Period**	**Previous Period**
Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		11.86%	11.98%
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		11.86%	11.98%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		13.23%	13.34%