Shine Resunga Development Bank Limited

Form No 1

Capital Adequacy Table

At the month end of Chaitra, 2076

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	24,118,882.89	24,427,720.87
b	Risk Weighted Exposure for Operational Risk	2,628,709.87	2,628,709.87
c	Risk Weighted Exposure for Market Risk	565.14	523.59
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**26,748,157.90**	**27,056,954.33**
Adjustments under Pillar II			
SRP 6.4a (5)	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	-	
SRP 6.4a (6)	Add .....% of the total deposit due to insufficient Liquid Assets	-	
SRP 6.4a (7)	Add RWE equvalent to reciprocal of capital charge of 2-5% of gross income	-	
SRP 6.4a (9)	If overall risk management policies and precedures are not satisfactory. Add ....% of RWE	-	
SRP 6.4a (10)	If desired level of disclosure requirement has not been achieved, Add .....% of RWE	-	
	Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	**26,748,157.90**	**27,056,954.33**
1.2 CAPITAL		**Current Period**	**Previous Period**
(A) Core Capital (Tier 1)		**3,740,566.20**	**3,933,204.92**
a	Paid up Equity Share Capital	2,622,904.12	2,622,904.12
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	2,465.45	2,465.45
d	Proposed Bonus Equity Shares	393,435.62	
e	Statutory General Reserves	608,451.04	407,872.08
f	Retained Earnings	27,978.01	588,794.33
g	Un-audited current year cumulative profit/(loss)	70,858.31	284,761.61
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve	52,644.15	57,004.82
j	Dividend Equalization Reserves		
k	Other Free Reserve		7,105.42
l	Less: Goodwill		
m	Less: Deferred Tax Assets	37,558.50	37,090.90
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	612.00	612.00
u	Less: Other Deductions		
Adjustments under Pillar II			
SRP 6.4a(1)	Less: Shortfall in Provision	-	-
SRP 6.4a(2)	Less: Loans & Facilities extended to related parties and restricted lending	-	-
(B) Supplementary Capital (Tier 2)		**259,606.19**	**255,054.90**
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	259,606.19	252,930.44
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	-	2,124.46
g	Asset Revaluation Reserve		
h	Other Reserves		
	Total Capital Fund (Tier I and Tier II)	**4,000,172.39**	**4,188,259.82**
1.3 CAPITAL ADEQUACY RATIOS		**Current Period**	**Previous Period**
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		13.98%	14.54%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		14.95%	15.48%