Shine Resunga Development Bank Limited

Form No 1

Capital Adequacy Table

At the month end of Magh,2077

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		**Current Period**	**Previous Period**
a	Risk Weighted Exposure for Credit Risk	27,236,617.74	26,905,890.89
b	Risk Weighted Exposure for Operational Risk	2,790,955.48	2,790,955.48
c	Risk Weighted Exposure for Market Risk	5,463.30	5,539.77
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**30,033,036.52**	**29,702,386.14**
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)	**30,033,036.52**	**29,702,386.14**
1.2 CAPITAL		**Current Period**	**Previous Period**
(A) Core Capital (Tier 1)		**4,157,967.58**	**4,127,261.63**
a	Paid up Equity Share Capital	3,408,463.91	3,408,463.91
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	2,465.45	2,465.45
d	Proposed Bonus Equity Shares	-	-
e	Statutory General Reserves	672,917.68	661,252.96
f	Retained Earnings	4,304.37	4,304.28
g	Un-audited current year cumulative profit/(loss)	102,833.17	169,883.27
h	Capital Redemption Reserve	-	-
i	Capital Adjustment Reserve	-	-
j	Dividend Equalization Reserves	-	
k	Other Free Reserve	-	
l	Less: Goodwill	-	118,496.24
m	Less: Deferred Tax Assets	-	-
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	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)		**326,435.72**	**359,243.11**
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	-	-
c	Hybrid Capital Instruments	-	-
d	General loan loss provision	321,217.26	321,217.26
e	Exchange Equalization Reserve	218.46	-
f	Investment Adjustment Reserve	5,000.00	-
g	Asset Revaluation Reserve	-	38,025.85
h	Other Reserves	-	-
	Total Capital Fund (Tier I and Tier II)	**4,484,403.29**	**4,486,504.74**
1.3 CAPITAL ADEQUACY RATIOS		**Current Period**	**Previous Period**
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		13.84%	13.90%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		14.93%	15.10%