Shine Resunga Development Bank Limited

Form No 1

Capital Adequacy Table

At the month end of Chaitra, 2077

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	27,813,608.44	27,064,321.58
b	Risk Weighted Exposure for Operational Risk	2,663,119.33	2,790,955.48
c	Risk Weighted Exposure for Market Risk	5,397.62	5,460.89
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**30,482,125.39**	**29,860,737.95**
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)	**30,482,125.39**	**29,860,737.95**

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		**4,389,092.88**	**4,117,347.44**
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	698,698.72	684,913.23
f	Retained Earnings	4,304.37	4,304.37
g	Un-audited current year cumulative profit/(loss)	308,177.42	50,217.48
h	Capital Redemption Reserve	-	-
i	Capital Adjustment Reserve	-	-
j	Dividend Equalization Reserves	-	-
k	Other Free Reserve	-	-
l	Less: Goodwill	-	-
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	33,017.00
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)		**333,116.03**	**326,435.72**
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	-	-
c	Hybrid Capital Instruments	-	-
d	General loan loss provision	332,897.57	321,217.26
e	Exchange Equalization Reserve	218.46	218.46
f	Investment Adjustment Reserve	-	5,000.00
g	Asset Revaluation Reserve	-	-
h	Other Reserves	-	-
	Total Capital Fund (Tier I and Tier II)	**4,722,208.91**	**4,443,783.16**

1.3 CAPITAL ADEQUACY RATIOS	Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	14.40%	13.79%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	15.49%	14.88%