

# Shine Resunga Development Bank Limited

Form No 1

## Capital Adequacy Table At the month end of Falgun, 2077

(Rs. in '000)

1.1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	27,064,321.58	27,236,617.74
b	Risk Weighted Exposure for Operational Risk	2,790,955.48	2,790,955.48
c	Risk Weighted Exposure for Market Risk	5,460.89	5,463.30
<b>Total Risk Weighted Exposures (Before adjustments of Pillar II)</b>		<b>29,860,737.95</b>	<b>30,033,036.52</b>
<i>Adjustments under Pillar II</i>			
SRP 6.4a (5)	<i>ALM policies &amp; practices are not satisfactory, add 1% of net interest income to RWE</i>	-	-
SRP 6.4a (6)	<i>Add .....% of the total deposit due to insufficient Liquid Assets</i>	-	-
SRP 6.4a (7)	<i>Add RWE equivalent to reciprocal of capital charge of 2-5% of gross income</i>	-	-
SRP 6.4a (9)	<i>If overall risk management policies and procedures are not satisfactory, Add ....% of RWE</i>	-	-
SRP 6.4a (10)	<i>If desired level of disclosure requirement has not been achieved, Add .....% of RWE</i>	-	-
<b>Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)</b>		<b>29,860,737.95</b>	<b>30,033,036.52</b>
<b>1.2 CAPITAL</b>			
		Current Period	Previous Period
<b>(A) Core Capital (Tier 1)</b>		<b>4,117,347.44</b>	<b>4,157,967.58</b>
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	684,913.23	672,917.68
f	Retained Earnings	4,304.37	4,304.37
g	Un-audited current year cumulative profit/(loss)	50,217.48	102,833.17
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	-	-
<i>Adjustments under Pillar II</i>			
SRP 6.4a(1)	Less: Shortfall in Provision	-	-
SRP 6.4a(2)	Less: Loans & Facilities extended to related parties and restricted lending	-	-
<b>(B) Supplementary Capital (Tier 2)</b>		<b>326,435.72</b>	<b>326,435.72</b>
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	218.46
f	Investment Adjustment Reserve	5,000.00	5,000.00
g	Asset Revaluation Reserve	-	-
h	Other Reserves	-	-
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>4,443,783.16</b>	<b>4,484,403.29</b>
<b>1.3 CAPITAL ADEQUACY RATIOS</b>			
		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		13.79%	13.84%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		14.88%	14.93%