Shine Resunga Development Bank Limited

Form No 1

Capital Adequacy Table

At the month end of Paush, 2077

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		**Current Period**	**Previous Period**
a	Risk Weighted Exposure for Credit Risk	26,905,890.89	25,642,910.50
b	Risk Weighted Exposure for Operational Risk	2,790,955.48	2,790,955.48
c	Risk Weighted Exposure for Market Risk	5,539.77	5,363.57
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**29,702,386.14**	**28,439,229.56**
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)	**29,702,386.14**	**28,439,229.56**

1.2 CAPITAL		**Current Period**	**Previous Period**
(A) Core Capital (Tier 1)		**4,127,261.64**	**3,864,003.43**
a	Paid up Equity Share Capital	3,408,463.91	3,016,339.74
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	2,465.45	173,605.89
d	Proposed Bonus Equity Shares	-	392,124.17
e	Statutory General Reserves	661,252.96	627,936.02
f	Retained Earnings	4,304.28	4,304.37
g	Un-audited current year cumulative profit/(loss)	169,883.27	(218,175.91)
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		131,518.85
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)		**359,243.11**	**306,007.56**
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	321,217.26	306,007.56
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve		
g	Asset Revaluation Reserve	38,025.85	
h	Other Reserves		
	Total Capital Fund (Tier I and Tier II)	**4,486,504.75**	**4,170,010.99**

1.3 CAPITAL ADEQUACY RATIOS	**Current Period**	**Previous Period**
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	13.90%	13.59%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	15.10%	14.66%