

Shine Resunga Development Bank Limited

Form No 1

Capital Adequacy Table
At the month end of Baishak, 2078

(Rs. in '000)

1.1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	27,681,391.28	27,813,608.44
b	Risk Weighted Exposure for Operational Risk	2,663,119.33	2,663,119.33
c	Risk Weighted Exposure for Market Risk	5,403.61	5,397.62
Total Risk Weighted Exposures (Before adjustments of Pillar II)		30,349,914.22	30,482,125.39
<i>Adjustments under Pillar II</i>			
SRP 6.4a (5)	<i>ALM policies & 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>	-	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		30,349,914.22	30,482,125.39
1.2 CAPITAL			
		Current Period	Previous Period
(A) Core Capital (Tier 1)		4,322,379.18	4,389,092.88
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	709,635.98	698,698.72
f	Retained Earnings	4,304.37	4,304.37
g	Un-audited current year cumulative profit/(loss)	230,526.47	308,177.43
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) Supplementary Capital (Tier 2)		333,116.03	333,116.03
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	-	-
c	Hybrid Capital Instruments	-	-
d	General loan loss provision	332,897.57	332,897.57
e	Exchange Equalization Reserve	218.46	218.46
f	Investment Adjustment Reserve		
g	Asset Revaluation Reserve	-	-
h	Other Reserves	-	-
Total Capital Fund (Tier I and Tier II)		4,655,495.21	4,722,208.91
1.3 CAPITAL ADEQUACY RATIOS			
		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		14.24%	14.40%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		15.34%	15.49%