Shine Resunga Development Bank Limited

Form No 1

Capital Adequacy Table

At the month end of Jestha , 2078

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		**Current Period**	**Previous Period**
a	Risk Weighted Exposure for Credit Risk	28,000,647.65	27,681,391.28
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	5,403.61
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**30,669,170.59**	**30,349,914.22**
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 2-3 % of gross income*	-	-
SRP 6.4a (9)	*If overall risk management policies and precedures are not satisfactory. Add 3% of RWE*	-	-
SRP 6.4a (10)	*If desired level of disclosure requirement has not been achieved, Add 1% of RWE*	-	-
	Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	**30,669,170.59**	**30,349,914.22**

1.2 CAPITAL		**Current Period**	**Previous Period**
(A) Core Capital (Tier 1)		**4,244,222.75**	**4,322,379.18**
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	721,108.52	709,635.98
f	Retained Earnings	4,304.37	4,304.37
g	Un-audited current year cumulative profit/(loss)	140,897.50	230,526.47
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**	**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)	**4,577,338.78**	**4,655,495.21**

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%	14.24%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	14.92%	15.34%