Shine Resunga Development Bank Limited

Form No. 2

Risk Weighted Exposure for Credit Risk

At the month end of Baishak , 2080

(Rs. in '000)

A. Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
	a	b	c	d=a-b-c	e	f=d*e
Cash Balance	671,370.81			671,370.81	0%	-
Balance With Nepal Rastra Bank	2,170,890.57			2,170,890.57	0%	-
Gold				-	0%	-
Investment in Nepalese Government Securities				-	0%	-
All Claims on Government of Nepal	8,773,550.00			8,773,550.00	0%	-
Investment in Nepal Rastra Bank securities	-			-	0%	-
All claims on Nepal Rastra Bank				-	0%	-
Claims on Foreign Government and Central Bank (ECA 0-1)				-	0%	-
Claims on Foreign Government and Central Bank (ECA -2)			-	-	20%	-
Claims on Foreign Government and Central Bank (ECA -3)			-	-	50%	-
Claims on Foreign Government and Central Bank (ECA-4-6)			-	-	100%	-
Claims on Foreign Government and Central Bank (ECA -7)			-	-	150%	-
Claims On BIS, IMF, ECB, EC and MDB's recognized by the framework				-	0%	-
Claims on Other Multilateral Development Banks			-	-	100%	-
Claims on Domestic Public Sector Entities			-	-	100%	-
Claims on Public Sector Entity (ECA 0-1)			-	-	20%	-
Claims on Public Sector Entity (ECA 2)			-	-	50%	-
Claims on Public Sector Entity (ECA 3-6)			-	-	100%	-
Claims on Public Sector Entity (ECA 7)			-	-	150%	-
Claims on domestic banks that meet capital adequacy requirements	4,175,360.14	50,670.48	-	4,124,689.67	20%	824,937.93
Claims on domestic banks that do not meet capital adequacy requirements			-	-	100%	-
Claims on foreign bank (ECA Rating 0-1)			-	-	20%	-
Claims on foreign bank (ECA Rating 2)			-	-	50%	-
Claims on foreign bank (ECA Rating 3-6)			-	-	100%	-
Claims on foreign bank (ECA Rating 7)			-	-	150%	-
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement			-	-	20%	-
Claims on Domestic Corporates (Credit rating score equivalent to AAA)					80%	-
Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)					85%	-
Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)					90%	-
Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)					100%	-
Claims on Domestic Corporates (Unrated)	22,370,294.09		63,450.00	22,306,844.09	100%	22,306,844.09
Claims on Foreign Corporates (ECA 0-1)			-	-	20%	-
Claims on Foreign Corporates (ECA 2)			-	-	50%	-
Claims on Foreign Corporates (ECA 3-6)			-	-	100%	-
Claims on Foreign Corporates (ECA 7)			-	-	150%	-
Regulatory Retail Portfolio (Not Overdue)	10,552,181.18		471,796.46	10,080,384.72	75%	7,560,288.54
Claims fulfilling all criterion of regularity retail except granularity			-	-	100%	-
Claims secured by residential properties	2,652,145.64		-	2,652,145.64	60%	1,591,287.39
Claims not fully secured by residential properties			-	-	150%	-
Claims secured by residential properties (Overdue)	729,006.36	316,440.43	-	412,565.94	100%	412,565.94
Claims secured by Commercial real estate	169,584.70	-	-	169,584.70	100%	169,584.70
Past due claims (except for claims secured by residential properties)	103,704.08	52,168.38	-	51,535.70	150%	77,303.56
High Risk claims	6,248,257.18	15,814.78	-	6,232,442.40	150%	9,348,663.60
Lending Against Securities (Bonds)					100%	-
Lending Against Shares(upto Rs. 2.5 Million)	107,210.34		-	107,210.34	100%	107,210.34
Investments in equity and other capital instruments of institutions listed in stock exchange	221,692.75	-	-	221,692.75	100%	221,692.75
Investments in equity and other capital instruments of institutions not listed in the stock exchange	105,412.60		-	105,412.60	150%	158,118.90
Staff loan secured by residential property	506,968.84			506,968.84	50%	253,484.42
Interest Receivable/claim on government securities	128,070.86			128,070.86	0%	-
Cash in transit and other cash items in the process of collection	-	-		-	20%	-
Other Assets (as per attachment)	926,634.73	150,018.07	-	776,616.66	100%	776,616.66
TOTAL (A)	**60,612,334.86**	**585,112.13**	**535,246.46**	**59,491,976.28**		**43,808,598.81**

B. Off Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
Revocable Commitments				-	0%	-
Bills Under Collection				-	0%	-
Forward Exchange Contract Liabilities			-	-	10%	-
LC Commitments With Original Maturity Upto 6 months domestic counterparty	17,723.46		-	17,723.46	20%	3,544.69
Foreign counterparty (ECA Rating 0-1)			-	-	20%	-
Foreign counterparty (ECA Rating 2)			-	-	50%	-
Foreign counterparty (ECA Rating 3-6)			-	-	100%	-
Foreign counterparty (ECA Rating 7)			-	-	150%	-
LC Commitments With Original Maturity Over 6 months domestic counterparty			-	-	50%	-
Foreign counterparty (ECA Rating 0-1)			-	-	20%	-
Foreign counterparty (ECA Rating 2)			-	-	50%	-
Foreign counterparty (ECA Rating 3-6)			-	-	100%	-
Foreign counterparty (ECA Rating 7)			-	-	150%	-
Bid Bond, Performance Bond and Counter guarantee domestic counterparty	220,074.48		400.00	219,674.48	40%	87,869.79
Foreign counterparty (ECA Rating 0-1)			-	-	20%	-
Foreign counterparty (ECA Rating 2)			-	-	50%	-
Foreign counterparty (ECA Rating 3-6)			-	-	100%	-
Foreign counterparty (ECA Rating 7)			-	-	150%	-
Underwriting commitments			-	-	50%	-
Lending of Bank's Securities or Posting of Securities as collateral			-	-	100%	-
Repurchase Agreements, Assets sale with recourse			-	-	100%	-
Advance Payment Guarantee	-		-	-	100%	-
Financial Guarantee			-	-	100%	-
Acceptances and Endorsements			-	-	100%	-
Unpaid portion of Partly paid shares and Securities			-	-	100%	-
Irrevocable Credit commitments (short term)	1,125,617.69		-	1,125,617.69	20%	225,123.54
Irrevocable Credit commitments (long term)			-	-	50%	-
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement				-	20%	-
Other Contingent Liabilities			-	-	100%	-
Unpaid Guarantee Claims			-	-	200%	-
TOTAL (B)	**1,363,415.64**	**-**	**400.00**	**1,363,015.64**		**316,538.02**
Total RWE for credit Risk Before Adjustment (A) +(B)	**61,975,750.50**	**585,112.13**	**535,646.46**	**60,854,991.92**	**-**	**44,125,136.84**
Adjustments under Pillar II						
Answer the question SRP6.4a(3)in SRP Sheet						-
Answer the question SRP6.4a(4)in SRP Sheet						-
Total RWE for Credit Risk after Bank's adjustments under Pillar II	**61,975,750.50**	**585,112.13**	**535,646.46**	**60,854,991.92**	**-**	**44,125,136.84**