Shine Resunga Development Bank Limited

Form No 1

Capital Adequacy Table

At the month end of Ashwin, 2077

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	26,165,318.11	24,773,616.93
b	Risk Weighted Exposure for Operational Risk	2,790,955.48	2,628,709.87
c	Risk Weighted Exposure for Market Risk	5,359.49	5,099.21
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**28,961,633.09**	**27,407,426.00**
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)	**28,961,633.09**	**27,407,426.00**

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		**3,967,481.71**	**4,018,521.84**
a	Paid up Equity Share Capital	3,016,339.74	3,016,339.74
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	2,465.45	2,465.45
d	Proposed Bonus Equity Shares	-	-
e	Statutory General Reserves	621,725.39	616,000.12
f	Retained Earnings	398,789.00	27,978.01
g	Un-audited current year cumulative profit/(loss)	(92,561.98)	337,769.46
h	Capital Redemption Reserve	-	-
i	Capital Adjustment Reserve	52,644.15	52,644.15
j	Dividend Equalization Reserves	-	-
k	Other Free Reserve	-	-
l	Less: Goodwill		
m	Less: Deferred Tax Assets	31,308.05	34,063.10
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	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)		**306,007.56**	**336,665.91**
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	306,007.56	336,665.91
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve		
g	Asset Revaluation Reserve		
h	Other Reserves		
	Total Capital Fund (Tier I and Tier II)	**4,273,489.27**	**4,355,187.75**

1.3 CAPITAL ADEQUACY RATIOS	Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	13.70%	14.66%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	14.76%	15.89%