

Shine Resunga Development Bank Limited

Form No 1

Capital Adequacy Table

At the month end of Bhadra , 2078

(Rs. in '000)

1.1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	31,073,830.84	29,766,425.94
b	Risk Weighted Exposure for Operational Risk	2,203,473.31	2,203,473.31
c	Risk Weighted Exposure for Market Risk	5,432.88	5,338.69
Total Risk Weighted Exposures (Before adjustments of Pillar II)		33,282,737.04	31,975,237.94
<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 precedures 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>	332,827.37	319,752.38
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		33,615,564.41	32,294,990.32

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		4,331,951.06	4,478,131.45
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	736,344.72	728,088.85
f	Retained Earnings	383,261.76	383,261.76
g	Un-audited current year cumulative profit/(loss)	(165,567.79)	(11,131.53)
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)		403,905.84	403,905.84
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	-	-
c	Hybrid Capital Instruments	-	-
d	General loan loss provision	403,687.38	403,687.38
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)		4,735,856.90	4,882,037.28

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		12.89%	13.87%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		14.09%	15.12%