

# Shine Resunga Development Bank Limited

Form No 1

## Capital Adequacy Table

At the month end of Mangsir, 2077

(Rs. in '000)

1.1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	25,642,910.50	25,420,858.08
b	Risk Weighted Exposure for Operational Risk	2,790,955.48	2,790,955.48
c	Risk Weighted Exposure for Market Risk	5,363.57	5,367.75
<b>Total Risk Weighted Exposures (Before adjustments of Pillar II)</b>		<b>28,439,229.56</b>	<b>28,217,181.31</b>
<i>Adjustments under Pillar II</i>			
SRP 6.4a (5)	<i>ALM policies &amp; 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>	-	-
<b>Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)</b>		<b>28,439,229.56</b>	<b>28,217,181.31</b>

1.2 CAPITAL		Current Period	Previous Period
<b>(A) Core Capital (Tier 1)</b>		<b>3,864,003.43</b>	<b>3,906,719.90</b>
a	Paid up Equity Share Capital	3,016,339.74	3,016,339.74
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	173,605.89	2,465.45
d	Proposed Bonus Equity Shares	392,124.17	
e	Statutory General Reserves	627,936.02	627,532.48
f	Retained Earnings	4,304.37	398,789.00
g	Un-audited current year cumulative profit/(loss)	(218,175.91)	(159,130.88)
h	Capital Redemption Reserve	-	-
i	Capital Adjustment Reserve	-	52,644.15
j	Dividend Equalization Reserves		
k	Other Free Reserve		
l	Less: Goodwill		
m	Less: Deferred Tax Assets	-	31,308.05
n	Less: Fictitious Assets	131,518.85	
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		
<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>(B) Supplementary Capital (Tier 2)</b>		<b>306,007.56</b>	<b>306,007.56</b>
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	306,007.56	306,007.56
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve		
g	Asset Revaluation Reserve		
h	Other Reserves		
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>4,170,010.99</b>	<b>4,212,727.46</b>

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		13.59%	13.85%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		14.66%	14.93%