Shine Resunga Development Bank Limited

Form No 1

Capital Adequacy Table

At the month end of Baishak , 2080

(Rs. in '000)

		Current Period	Previous Period
1. 1 RISK WEIGHTED EXPOSURES		**Current Period**	**Previous Period**
a	Risk Weighted Exposure for Credit Risk	44,125,136.84	43,712,468.49
b	Risk Weighted Exposure for Operational Risk	2,432,355.78	2,432,355.78
c	Risk Weighted Exposure for Market Risk	867.37	518.34
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**46,558,359.99**	**46,145,342.61**
Adjustments under Pillar II			
SRP 6.4a (5)	*Select answer of SRP6.4a(5)in SRP Sheet*	-	-
SRP 6.4a (6)	*Complete the form no 8*	-	-
SRP 6.4a (7)	*Select answer of SRP6.4a(7)in SRP Sheet*	380,721.70	380,721.70
SRP 6.4a (9)	*Select answer of SRP6.4a(9)in SRP Sheet*	931,167.20	922,906.85
SRP 6.4a (10)	*Select answer of SRP6.4a(10)in SRP Sheet*	-	
	Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	**47,870,248.88**	**47,448,971.16**
1.2 CAPITAL		**Current Period**	**Previous Period**
(A) Core Capital (Tier 1)		**5,238,022.04**	**5,398,616.99**
a	Paid up Equity Share Capital	4,283,883.21	4,283,883.21
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	-	-
d	Proposed Bonus Equity Shares	-	-
e	Statutory General Reserves	963,183.25	950,416.60
f	Retained Earnings	3,492.79	3,492.79
g	Un-audited current year cumulative profit/(loss)	20,479.79	193,841.38
h	Capital Redemption Reserve	-	-
i	Capital Adjustment Reserve	-	-
j	Debenture Redemption Reserve		
k	Dividend Equalization Reserves	-	-
l	Other Free Reserve	-	-
m	Less: Goodwill	-	-
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)	*Select answer of SRP6.4a(1)in SRP Sheet*	-	-
SRP 6.4a(2)	*Select answer of SRP6.4a(2)in SRP Sheet*	-	-
(B) Supplementary Capital (Tier 2)		**645,648.57**	**647,294.44**
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	-	-
c	Hybrid Capital Instruments	-	-
d	General loan loss provision	642,773.73	644,419.61
e	Exchange Equalization Reserve	374.83	374.83
f	Investment Adjustment Reserve	2,500.00	2,500.00
g	Asset Revaluation Reserve	-	-
h	Other Reserves	-	-
	Total Capital Fund (Tier I and Tier II)	**5,883,670.61**	**6,045,911.44**
1.3 CAPITAL ADEQUACY RATIOS		**Current Period**	**Previous Period**
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		10.94%	11.38%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		12.29%	12.74%