

Shine Resunga Development Bank Limited
Capital Adequacy Table
At the month end of Bhadra, 2077

Form No 1

(Rs. in '000)

1.1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	27,465,877.61	26,029,542.88
b	Risk Weighted Exposure for Operational Risk	2,790,955.48	2,790,955.48
c	Risk Weighted Exposure for Market Risk	5.41	5.15
Total Risk Weighted Exposures (Before adjustments of Pillar II)		30,256,838.50	28,820,503.51
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 equivalent to reciprocal of capital charge of 2-5% of gross income	-	-
SRP 6.4a (9)	If overall risk management policies and procedures 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)		30,256,838.50	28,820,503.51
1.2 CAPITAL			
(A) Core Capital (Tier 1)		Current Period	Previous Period
		3,962,129.87	4,022,412.73
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	616,000.12	616,000.12
f	Retained Earnings	365,747.47	365,747.47
g	Un-audited current year cumulative profit/(loss)	(56,391.97)	3,890.89
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	34,063.10	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)		336,665.91	336,665.91
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	336,665.91	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)		4,298,795.78	4,359,078.63
1.3 CAPITAL ADEQUACY RATIOS			
		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		13.09%	13.96%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		14.21%	15.12%