Shine Resunga Development Bank Limited

Form No 1

Capital Adequacy Table

At the month end of Mangsir , 2078

(Rs. in '000)

1. 1 RISK WEIGHTED EXPOSURES		**Current Period**	**Previous Period**
a	Risk Weighted Exposure for Credit Risk	31,908,380.29	32,045,593.35
b	Risk Weighted Exposure for Operational Risk	2,203,473.31	2,203,473.31
c	Risk Weighted Exposure for Market Risk	5,642.13	5,521.45
Total Risk Weighted Exposures (Before adjustments of Pillar II)		**34,117,495.73**	**34,254,588.11**
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 1% of RWE*	341,174.96	342,545.88
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		**34,458,670.69**	**34,597,133.99**
1.2 CAPITAL		**Current Period**	**Previous Period**
(A) Core Capital (Tier 1)		**4,450,315.78**	**4,544,538.55**
a	Paid up Equity Share Capital	3,408,463.91	3,408,463.91
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	55,109.61	55,109.61
d	Proposed Bonus Equity Shares	372,545.11	-
e	Statutory General Reserves	765,088.84	752,668.05
f	Retained Earnings	1,874.19	394,026.92
g	Un-audited current year cumulative profit/(loss)	(119,748.87)	(32,712.93)
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	-	
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)		**511,195.42**	**511,195.42**
a	Cumulative and/or Redeemable Preference Share	-	-
b	Subordinated Term Debt	-	-
c	Hybrid Capital Instruments	-	-
d	General loan loss provision	508,476.97	508,476.97
e	Exchange Equalization Reserve	218.46	218.46
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)		**4,961,511.21**	**5,055,733.98**
1.3 CAPITAL ADEQUACY RATIOS		**Current Period**	**Previous Period**
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		12.91%	13.14%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		14.40%	14.61%