

Sunrise Bank Limited
Capital Adequacy Table
At the month end of Chaitra, 2073

Form No. 1A

(Rs. in million)

1. 1 RISK WEIGHTED EXPOSURES		Current Month End	Previous Month End
a	Risk Weighted Exposure for Credit Risk	56,268.36	56,190.65
b	Risk Weighted Exposure for Operational Risk	2,552.53	2,552.53
c	Risk Weighted Exposure for Market Risk	97.60	288.32
Total Risk Weighted Exposures (Before adjustments of Pillar II)		58,918.49	59,031.50
Adjustments under Pillar II			
SRP 6.4a (5)	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	15.04	15.04
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 3 % of gross income.	619.80	619.80
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 3% of RWE	1,767.55	1,770.94
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)		61,320.88	61,437.28

1.2 CAPITAL		Current Month End	Previous Month End
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		7,306.84	6,851.83
Common Equity Tier 1 (CET 1)		7,306.84	6,851.83
a	Paid up Equity Share Capital	5,453.21	5,453.21
b	Equity Share Premium	-	0.00
c	Proposed Bonus Equity Shares	0.00	0.00
d	Statutory General Reserves	924.85	914.78
e	Retained Earnings	42.36	65.63
f	Unaudited current year cumulative profit/(loss)	857.93	471.74
g	Capital Redemption Reserve		
h	Capital Adjustment Reserve	81.75	
i	Dividend Equalization Reserves		
j	Other Free Reserve	62.56	62.52
k	Less: Goodwill	0.00	0.00
l	Less: Intangible Assets		
m	Less: Deferred Tax Assets	65.68	65.68
n	Less: Fictitious Assets	4.55	4.76
o	Less: Investment in equity in licensed Financial Institutions		
p	Less: Investment in equity of institutions with financial interests	19.86	19.86
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	25.75	25.75
u	Less: Cash Flow Hedge		
v	Less: Defined Benefits Pension Assets		
w	Less: Unrecognized Defined Benefit Pension Liabilities		
x	Less: Other Deductions	0.00	0.00
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	-	-
Additional Tier 1 (AT 1)			
a	Perpetual Non Cumulative Preference Share Capital		
b	Perpetual Debt Instruments		
c	Stock Premium		

(B) Supplementary Capital (Tier 2)		593.68	581
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	Stock Premium		
e	General Loan Loss Provision	554.66	541.48
f	Exchange Equalization Reserve	21.18	21.18
g	Investment Adjustment Reserve	17.84	17.84
h	Assets Revaluation Reserve		
i	Other Reserves		
Total Capital Fund (Tier I and Tier II)		7,900.51	7,432.33

1.3 CAPITAL ADEQUACY RATIOS		Current Month End	Previous Month End
Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		11.92%	11.15%
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		11.92%	11.15%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		12.88%	12.10%