

**Sunrise Bank Limited**  
**Capital Adequacy Table**  
At the month end of Ashad 2072

Form No. 1

(Rs. in million)

<b>1.1 RISK WEIGHTED EXPOSURES</b>		<b>Current Period</b>	<b>Previous Period</b>
a	Risk Weighted Exposure for Credit Risk	29,190.45	27,165.26
b	Risk Weighted Exposure for Operational Risk	1,872.56	1,872.56
c	Risk Weighted Exposure for Market Risk	58.11	34.01
<b>Total Risk Weighted Exposures</b> (Before adjustments of Pillar II)		<b>31,121.11</b>	<b>29,071.83</b>
<b>Adjustments under Pillar II</b>			
SRP 6.4a (5)	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	10.95	10.95
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.	464.10	464.10
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 3% of RWE	933.63	872.15
SRP 6.4a (10)	If desired level of disclosure requirement has not been achieved, Add .....% of RWE	-	-
<b>Total Risk Weighted Exposures</b> (After Bank's adjustments of Pillar II)		<b>32,529.80</b>	<b>30,419.04</b>

<b>1.2 CAPITAL</b>		<b>Current Period</b>	<b>Previous Period</b>
<b>(A) Core Capital (Tier 1)</b>		<b>3,329.43</b>	<b>3,089.24</b>
a	Paid up Equity Share Capital	2,443.69	2,390.05
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	32.41	32.41
d	Proposed Bonus Equity Shares	-	-
e	Statutory General Reserves	200.59	200.59
f	Retained Earnings	195.61	195.61
g	Un-audited current year cumulative profit/(loss)	474.39	272.48
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Deferred Tax Reserve		17.97
l	Other Free Reserve	17.97	
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	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		
u	Less: Other Deductions	15.37	
<b>Adjustments under Pillar II</b>			
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>307.94</b>	<b>270</b>
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General Loan Loss Provision	293.25	254.85
e	Exchange Equalization Reserve	13.99	13.99
f	Investment Adjustment Reserve	0.70	0.70
g	Assets Revaluation Reserve		
h	Other Reserves		
<b>Total Capital Fund (Tier I and Tier II)</b>		<b>3,637.36</b>	<b>3,358.79</b>

<b>1.3 CAPITAL ADEQUACY RATIOS</b>		<b>Current Period</b>	<b>Previous Period</b>
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		10.24%	10.16%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		11.18%	11.04%