Form No. 1A

Sunrise Bank Limited

Capital Adequacy Table

At the month end of Ashadh, 2074

(Rs. in million)

1. 1 RISK WEIGHTED EXPOSURES		**Current Month End**	**Previous Month End**
a	Risk Weighted Exposure for Credit Risk	59,368.31	57,040.12
b	Risk Weighted Exposure for Operational Risk	2,552.53	2,552.53
c	Risk Weighted Exposure for Market Risk	81.24	79.13
Total Risk Weighted Exposures (Before adjustments of Pillar II)		**62,002.08**	**59,671.78**
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 equvalent to reciprocal of capital charge of 3 % of gross income.*	619.80	619.80
SRP 6.4a (9)	*Overall risk management policies and precedures are not satisfactory. Add 3% of RWE*	1,860.06	1,790.15
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)		**64,496.97**	**62,096.77**

1.2 CAPITAL		**Current Month End**	**Previous Month End**
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		**9,206.36**	**7,896.35**
Common Equity Tier 1 (CET 1)		**9,206.36**	**7,896.35**
a	Paid up Equity Share Capital	7,017.70	6,208.51
b	Equity Share Premium	81.75	81.75
c	Proposed Bonus Equity Shares	0.00	0.00
d	Statutory General Reserves	1,156.11	924.85
e	Retained Earnings	972.17	50.48
f	Unaudited current year cumulative profit/(loss)	-	683.56
g	Capital Redemption Reserve		
h	Capital Adjustment Reserve	0.00	0.00
i	Dividend Equalization Reserves		
j	Other Free Reserve	62.60	62.60
k	Less: Goodwill	0.00	0.00
l	Less: Intangible Assets		
m	Less: Deferred Tax Assets	34.47	65.68
n	Less: Fictitious Assets	3.89	4.11
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)		**599.83**	**594**
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	Stock Premium		
e	General Loan Loss Provision	557.34	554.66
f	Exchange Equalization Reserve	22.97	21.18
g	Investment Adjustment Reserve	19.53	17.80
h	Assets Revaluation Reserve		
i	Other Reserves		
Total Capital Fund (Tier I and Tier II)		**9,806.19**	**8,489.99**

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)	14.27%	12.72%
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	14.27%	12.72%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	15.20%	13.67%