Sunrise Bank Limited

Form No. 1A

Capital Adequacy Table

At the month end of Ashadh, 2073

(Rs. in million)

1. 1 RISK WEIGHTED EXPOSURES		Current Month End	Previous Month End
a	Risk Weighted Exposure for Credit Risk	50,199.12	40,511.19
b	Risk Weighted Exposure for Operational Risk	2,198.90	2,198.90
c	Risk Weighted Exposure for Market Risk	174.16	134.48
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**52,572.18**	**42,844.57**
Adjustments under Pillar II			
SRP 6.4a (5)	*ALM policies & practices are not satisfactory, add 1% of net interest income to RWE*	11.06	11.06
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.*	447.60	447.60
SRP 6.4a (9)	*Overall risk management policies and precedures are not satisfactory. Add 3% of RWE*	1,577.17	1,285.34
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)	**54,608.01**	**44,588.57**

1.2 CAPITAL		Current Month End	Previous Month End
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		**6,042.51**	**4,456.49**
	Common Equity Tier 1 (CET 1)	**6,042.51**	**4,456.49**
a	Paid up Equity Share Capital	3,976.05	2,829.36
b	Equity Share Premium	373.55	189.03
c	Proposed Bonus Equity Shares	0.00	528.97
d	Statutory General Reserves	774.21	294.76
e	Retained Earnings	968.13	3.28
f	Unaudited current year cumulative profit/(loss)	-	629.35
g	Capital Redemption Reserve		
h	Capital Adjustment Reserve		
i	Dividend Equalization Reserves		
j	Other Free Reserve	13.99	12.89
k	Less: Goodwill		
l	Less: Intangible Assets		
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	19.86	19.86
q	Less: Investment in equity of institutions in excess of limits	1.00	1.00
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: Cash Flow Hedge		
v	Less: Defined Benefits Pension Assets		
w	Less: Unrecognized Defined Benefit Pension Liabilities		
x	Less: Other Deductions	42.56	10.30
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)		**497.46**	**390**
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	Stock Premium		
e	General Loan Loss Provision	460.88	358.48
f	Exchange Equalization Reserve	21.18	16.57
g	Investment Adjustment Reserve	15.40	15.40
h	Assets Revaluation Reserve		
i	Other Reserves		
	Total Capital Fund (Tier I and Tier II)	**6,539.97**	**4,846.95**

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)	11.07%	9.99%
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	11.07%	9.99%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	11.98%	10.87%