Sunrise Bank Limited

Form No. 1

Capital Adequacy Table

At the month end of Ashadh, 2071

(Rs. in million)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	22,381.59	23,261.11
b	Risk Weighted Exposure for Operational Risk	1,536.97	1,536.97
c	Risk Weighted Exposure for Market Risk	21.85	23.36
Total Risk Weighted Exposures (Before adjustments of Pillar II)		**23,940.41**	**24,821.45**
Adjustments under Pillar II			
SRP 6.4a (5)	*ALM policies & practices are not satisfactory, add 1% of net interest income to RWE*	9.89	9.89
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.*	407.60	407.60
SRP 6.4a (9)	*Overall risk management policies and precedures are not satisfactory. Add 3% of RWE*	718.21	744.64
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)		**25,076.11**	**25,983.58**

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		**2,728.55**	**2,628.01**
a	Paid up Equity Share Capital	2,236.65	2,236.65
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	32.41	32.41
d	Proposed Bonus Equity Shares	-	-
e	Statutory General Reserves	151.23	151.23
f	Retained Earnings	17.66	17.66
g	Un-audited current year cumulative profit/(loss)	308.01	207.88
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Deferred Tax Reserve	5.67	5.67
l	Other Free Reserve		
m	Less: Goodwill		
n	Less: Fictitious Assets	3.23	3.64
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		
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)		**207.83**	**209**
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General Loan Loss Provision	200.31	201.80
e	Exchange Equalization Reserve	7.07	7.07
f	Investment Adjustment Reserve	0.45	0.45
g	Assets Revaluation Reserve		
h	Other Reserves		
Total Capital Fund (Tier I and Tier II)		**2,936.38**	**2,837.33**

1.3 CAPITAL ADEQUACY RATIOS	Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	10.88%	10.11%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	11.71%	10.92%