

Sunrise Bank Limited
Capital Adequacy Table
At the month end of Ashwin, 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 | 52,330.67 | 52,558.11 |
| b | Risk Weighted Exposure for Operational Risk | 2,552.53 | 2,552.53 |
| c | Risk Weighted Exposure for Market Risk | 260.14 | 117.03 |
| Total Risk Weighted Exposures (Before adjustments of Pillar II) | | 55,143.33 | 55,227.66 |
| 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 | 1,654.30 | 1,656.83 |
| 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) | | 57,432.47 | 57,519.33 |

| 1.2 CAPITAL | | Current Month End | Previous Month End |
|---|---|--------------------------|---------------------------|
| (A) Tier 1 Capital [Core Capital (CET 1 + AT 1)] | | 6,295.00 | 5,981.84 |
| Common Equity Tier 1 (CET 1) | | 6,295.00 | 5,981.84 |
| a | Paid up Equity Share Capital | 5,301.40 | 3,976.05 |
| b | Equity Share Premium | | 373.55 |
| c | Proposed Bonus Equity Shares | | 0.00 |
| d | Statutory General Reserves | 774.26 | 774.33 |
| e | Retained Earnings | 16.00 | 968.09 |
| f | Unaudited current year cumulative profit/(loss) | 253.12 | -60.41 |
| g | Capital Redemption Reserve | | |
| h | Capital Adjustment Reserve | | 0.00 |
| i | Dividend Equalization Reserves | | |
| j | Other Free Reserve | 14.03 | 14.03 |
| k | Less: Goodwill | | 0.00 |
| l | Less: Intangible Assets | | |
| m | Less: Deferred Tax Assets | 17.19 | 17.19 |
| 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 | 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 | | |
| 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) | | 546.40 | 500 |
|--|---|-----------------|-----------------|
| a | Cumulative and/or Redeemable Preference Share | | |
| b | Subordinated Term Debt | | |
| c | Hybrid Capital Instruments | | |
| d | Stock Premium | | |
| e | General Loan Loss Provision | 507.43 | 460.88 |
| f | Exchange Equalization Reserve | 21.18 | 21.18 |
| g | Investment Adjustment Reserve | 17.79 | 17.79 |
| h | Assets Revaluation Reserve | | |
| i | Other Reserves | | |
| Total Capital Fund (Tier I and Tier II) | | 6,841.40 | 6,481.69 |

| 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) | | 10.96% | 10.40% |
| Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II) | | 10.96% | 10.40% |
| Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II) | | 11.91% | 11.27% |