

Sunrise Bank Limited
Capital Adequacy Table
At the month end of Ashwin, 2074

Form No. 1A

(Rs. in million)

1.1 RISK WEIGHTED EXPOSURES		Current Month End	Previous Month End
a	Risk Weighted Exposure for Credit Risk	65,231.44	63,386.43
b	Risk Weighted Exposure for Operational Risk	3,288.97	3,288.97
c	Risk Weighted Exposure for Market Risk	93.98	256.69
Total Risk Weighted Exposures (Before adjustments of Pillar II)		68,614.39	66,932.10
Adjustments under Pillar II			
SRP 6.4a (5)	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	21.93	21.93
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.	906.00	906.00
SRP 6.4a (9)	Overall risk management policies and precedures are not satisfactory. Add 3% of RWE	2,058.43	2,007.96
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)		71,600.74	69,867.99

1.2 CAPITAL		Current Month End	Previous Month End
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		9,447.30	8,790.59
Common Equity Tier 1 (CET 1)		9,447.30	8,790.59
a	Paid up Equity Share Capital	7,092.18	7,018.10
b	Equity Share Premium	127.16	0.00
c	Proposed Bonus Equity Shares	1,063.38	1,063.38
d	Statutory General Reserves	1,157.53	1,157.53
e	Retained Earnings	13.70	13.70
f	Unaudited current year cumulative profit/(loss)	203.71	(327.19)
g	Capital Redemption Reserve		
h	Capital Adjustment Reserve	0.00	0.00
i	Dividend Equalization Reserves		
j	Other Free Reserve	41.49	29.73
k	Less: Goodwill		0.00
l	Less: Intangible Assets		
m	Less: Deferred Tax Assets	29.73	29.73
n	Less: Fictitious Assets	3.22	3.89
o	Less: Investment in equity in licensed Financial Institutions		
p	Less: Investment in equity of institutions with financial interests	186.28	98.43
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	32.61	32.61
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)		768.88	737
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	Stock Premium		
e	General Loan Loss Provision	595.78	563.84
f	Exchange Equalization Reserve	22.97	22.97
g	Investment Adjustment Reserve	150.13	150.13
h	Assets Revaluation Reserve		
i	Other Reserves		
Total Capital Fund (Tier I and Tier II)		10,216.17	9,527.53

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)		13.19%	12.58%
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		13.19%	12.58%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		14.27%	13.64%