

Sunrise Bank Limited

Form No. 1

Capital Adequacy Table

At the month end of Aswin 2071

(Rs. in million)

1.1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	23,750.62	23,288.93
b	Risk Weighted Exposure for Operational Risk	1,872.56	1,536.97
c	Risk Weighted Exposure for Market Risk	19.82	11.27
Total Risk Weighted Exposures (Before adjustments of Pillar II)		25,643.00	24,837.17
Adjustments under Pillar II			
SRP 6.4a (5)	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	10.95	9.89
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.	464.10	407.60
SRP 6.4a (9)	Overall risk management policies and procedures are not satisfactory. Add 3% of RWE	769.29	745.12
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)		26,887.34	25,999.78

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		2,937.56	2,705.07
a	Paid up Equity Share Capital	2,349.43	2,342.50
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	325.68	325.68
g	Un-audited current year cumulative profit/(loss)	95.03	(130.13)
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	2.02	2.42
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)		222.80	208
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General Loan Loss Provision	215.28	200.31
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)		3,160.36	2,912.91

1.3 CAPITAL ADEQUACY RATIOS		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		10.93%	10.40%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		11.75%	11.20%