Sunrise Bank Limited

Capital Adequacy Table

At the month end of Chaitra 2072

1. 1 RISK WEIGHTED EXPOSURES		Current Period
a	Risk Weighted Exposure for Credit Risk	38,439.66
b	Risk Weighted Exposure for Operational Risk	2,198.90
c	Risk Weighted Exposure for Market Risk	236.27
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**40,874.82**
Adjustments under Pillar II		
SRP 6.4a (5)	*ALM policies & practices are not satisfactory, add 1% of net interest income to RWE*	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 2 % of gross income.*	447.60
SRP 6.4a (9)	*Overall risk management policies and precedures are not satisfactory. Add 3% of RWE*	1,226.24
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)	**42,559.73**

1.2 CAPITAL		Current Period
(A) Core Capital (Tier 1)		**4,292.45**
a	Paid up Equity Share Capital	2,807.52
b	Irredeemable Non-cumulative preference shares	
c	Share Premium	88.02
d	Proposed Bonus Equity Shares	528.97
e	Statutory General Reserves	294.76
f	Retained Earnings	3.28
g	Un-audited current year cumulative profit/(loss)	588.17
h	Capital Redemption Reserve	
i	Capital Adjustment Reserve	
j	Dividend Equalization Reserves	
k	Other Free Reserve	
l	Less: Goodwill	12.89
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
q	Less: Investment in equity of institutions in excess of limits	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: Other Deductions	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	-

(B) Supplementary Capital (Tier 2)		**390.45**
a	Cumulative and/or Redeemable Preference Share	
b	Subordinated Term Debt	
c	Hybrid Capital Instruments	
d	General Loan Loss Provision	358.48
e	Exchange Equalization Reserve	16.57
f	Investment Adjustment Reserve	15.40
g	Assets Revaluation Reserve	
h	Other Reserves	
	Total Capital Fund (Tier I and Tier II)	**4,682.90**

1.3 CAPITAL ADEQUACY RATIOS	Current Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	10.09%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	11.00%

Form No. 1

(Rs. in million)

Previous Period
36,814.89
2,198.90
152.09
39,165.88
11.06
-
447.60
1,174.98
-
40,799.52

Previous Period
3,953.92
2,691.73
88.02
528.97
294.76
3.28
365.42
12.89
-
19.86
1.00
10.30

359
326.83
16.57
15.40
4,312.72

Previous Period
9.69%
10.57%