Sunrise Bank Limited

Form No. 1

Capital Adequacy Table

At the month end of Poush, 2072

(Rs. in million)

1. 1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	34,385.78	32,916.05
b	Risk Weighted Exposure for Operational Risk	2,198.90	2,198.90
c	Risk Weighted Exposure for Market Risk	102.94	146.15
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**36,687.62**	**35,261.09**
Adjustments under Pillar II			
SRP 6.4a (5)	*ALM policies & practices are not satisfactory, add 1% of net interest income to RWE*	11.06	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 3 % of gross income.*	447.60	447.60
SRP 6.4a (9)	*Overall risk management policies and precedures are not satisfactory. Add 3% of RWE*	1,100.63	1,057.83
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)	**38,246.91**	**36,777.59**

1.2 CAPITAL		Current Period	Previous Period
(A) Core Capital (Tier 1)		**3,952.45**	**3,618.99**
a	Paid up Equity Share Capital	2,691.73	2,633.78
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	88.02	88.02
d	Proposed Bonus Equity Shares	528.97	528.97
e	Statutory General Reserves	294.76	294.76
f	Retained Earnings	3.28	3.28
g	Un-audited current year cumulative profit/(loss)	363.95	87.45
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Deferred Tax Reserve		
l	Other Free Reserve	12.89	12.89
m	Less: Goodwill		
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	
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	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)		**358.80**	**348**
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General Loan Loss Provision	326.83	316.11
e	Exchange Equalization Reserve	16.57	16.57
f	Investment Adjustment Reserve	15.40	15.40
g	Assets Revaluation Reserve		
h	Other Reserves		
	Total Capital Fund (Tier I and Tier II)	**4,311.25**	**3,967.07**

1.3 CAPITAL ADEQUACY RATIOS	Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	10.33%	9.84%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	11.27%	10.79%