Sunrise Bank Limited

Form No. 1A

Capital Adequacy Table

At the month end of Poush, 2073

(Rs. in million)

1. 1 RISK WEIGHTED EXPOSURES		**Current Month End**	**Previous Month End**
a	Risk Weighted Exposure for Credit Risk	54,365.41	53,458.90
b	Risk Weighted Exposure for Operational Risk	2,552.53	2,552.53
c	Risk Weighted Exposure for Market Risk	100.14	62.42
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**57,018.09**	**56,073.85**
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 equvalent to reciprocal of capital charge of 3 % of gross income.*	619.80	619.80
SRP 6.4a (9)	*Overall risk management policies and precedures are not satisfactory. Add 3% of RWE*	1,710.54	1,682.22
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)	**59,363.46**	**58,390.90**

1.2 CAPITAL		**Current Month End**	**Previous Month End**
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		**6,652.68**	**6,277.83**
	Common Equity Tier 1 (CET 1)	**6,652.68**	**6,277.83**
a	Paid up Equity Share Capital	5,301.40	5,301.40
b	Equity Share Premium	-	0.00
c	Proposed Bonus Equity Shares	0.00	0.00
d	Statutory General Reserves	774.26	774.26
e	Retained Earnings	16.00	16.00
f	Unaudited current year cumulative profit/(loss)	609.79	235.94
g	Capital Redemption Reserve		
h	Capital Adjustment Reserve		
i	Dividend Equalization Reserves		
j	Other Free Reserve	14.03	14.03
k	Less: Goodwill	0.00	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
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	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)		**574.12**	**554**
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	Stock Premium		
e	General Loan Loss Provision	535.14	514.54
f	Exchange Equalization Reserve	21.18	21.18
g	Investment Adjustment Reserve	17.80	17.80
h	Assets Revaluation Reserve		
i	Other Reserves		
	Total Capital Fund (Tier I and Tier II)	**7,226.79**	**6,831.35**

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)	11.21%	10.75%
Tier 1 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	11.21%	10.75%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	12.17%	11.70%