Sunrise Bank Limited

Form No. 1

Capital Adequacy Table

At the month end of Poush 2070

(Rs. in million)

1. 1 RISK WEIGHTED EXPOSURES		**Current Period**	**Previous Period**
a	Risk Weighted Exposure for Credit Risk	22,719.73	22,795.21
b	Risk Weighted Exposure for Operational Risk	1,536.97	1,536.97
c	Risk Weighted Exposure for Market Risk	24.10	61.40
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	**24,280.80**	**24,393.58**
Adjustments under Pillar II			
SRP 6.4a (5)	*ALM policies & practices are not satisfactory, add 1% of net interest income to RWE*	-	
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.*	271.80	271.80
SRP 6.4a (9)	*Overall risk management policies and precedures are not satisfactory. Add 3% of RWE*	728.42	731.81
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)	**25,281.02**	**25,397.19**

1.2 CAPITAL		**Current Period**	**Previous Period**
(A) Core Capital (Tier 1)		**2,645.22**	**2,463.13**
a	Paid up Equity Share Capital	2,015.00	2,015.00
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	32.41	32.41
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	88.91	88.91
f	Retained Earnings	326.63	326.63
g	Un-audited current year cumulative profit/(loss)	205.83	24.14
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve		
j	Dividend Equalization Reserves		
k	Deferred Tax Reserve	1.96	1.96
l	Other Free Reserve		
m	Less: Goodwill		
n	Less: Fictitious Assets	5.66	6.06
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)		**207.61**	**211**
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General Loan Loss Provision	202.13	205.82
e	Exchange Equalization Reserve	5.18	5.18
f	Investment Adjustment Reserve	0.30	0.30
g	Assets Revaluation Reserve		
h	Other Reserves		
	Total Capital Fund (Tier I and Tier II)	**2,852.83**	**2,674.43**

1.3 CAPITAL ADEQUACY RATIOS	**Current Period**	**Previous Period**
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	10.46%	9.70%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	11.28%	10.53%