

SUNRISE BANK LIMITED
GAIRIDHARA CROSSING, KATHMANDU, NEPAL

Disclosures under BASEL II as of Ashad end, 2065

(Amount in '000)

1 Tier 1 capital and a breakdown of its components:

a.	Paid up capital	700,000.00
b.	Statutory General Reserve	-
c.	Retained Earnings	-
d.	Un-audited Current Year Cumulative Profit	(27,208.55)
	Sub-total	672,791.45
	Less: Fictitious Assets	-
	Less: investment in equity of institutions with vested interests	15,000.00
	Total Core Capital (Tier I)	657,791.45

2 Tier 2 capital and a breakdown of its components:

a.	General Loan Loss Provision	62,100.04
b.	Exchange Equalisation Reserve	177.45
	Total Supplementary Capital (Tier II)	62,277.49

3 Detailed information about the Subordinated Term Debts with information on the outstanding amount, maturity, amount raised during the year and amount eligible to be reckoned as capital funds:

4 Deductions from Capital

a.	Fictitious Assets	Nil
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5	Total Qualifying Capital	720,068.94
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6 Capital Adequacy Ratio

	Tier 1 Capital to Total Risk Weighted Exposures		11.75%
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures		12.86%

7 Risk weighted exposures for Credit Risk, Market Risk and Operational Risk

a.	Risk weighted exposure for Credit Risk	5,411,484.20
b.	Risk weighted exposure for Operational Risk	158,553.73
c.	Risk weighted exposure for Market Risk	28,865.78
	Total Risk Weighted Exposure	5,598,903.71

8 Risk weighted exposure under each of 11 categories of Credit Risk

	Credit Risk	Claim	RWE
1	Claims on Govt. and Central Bank		-
2	Claims on Other Official Entities		-
3	Claims on Banks		400,670.45
4	Claims on Corporate and Securities Firm		2,359,687.51
5	Claims on Regulatory Retail Portfolio		-
6	Claims secured by Residential Properties		157,676.32
7	Claims secured by Commercial Real State		717,332.56
8	Past due Claims		-
9	High Risk Claims		1,142,389.21
10	Other Assets		165,208.41
11	Off balance sheet items		468,519.74
	TOTAL		5,411,484.20

9 Amount of NPAs **NIL**

10 NPA Ratios **NIL**

11 Movement of Non Performing Assets **NIL**

12 Write off of Loans and Interest Suspense **NIL**

13 Movements in Loan Loss Provisions and Interest Suspense

NIL

Loan Loss Provision

Particulars	Opening Balance	Closing Balance	Movement
Pass Loan	23,135.39	40,577.00	17,441.61

Interest Suspense

Particulars	Opening Balance	Closing Balance	Movement
Interest Suspense	-	-	-

14 Details of additional Loan Loss provisions

Particulars	Opening Balance	Closing Balance	Additional LLP
Pass Loan	23,135.39	62,100.04	38,964.65
Additional specific provisions on certain loans	-	21,523.00	21,523.00
Total	23,135.39	83,623.04	60,487.65

15 Segregation of investment portfolio into Held for trading, Held to maturity and Available for sale category

All the Investments are for held to maturity

16 Summary of the terms, conditions and main features of all capital instruments, especially in case of subordinated term debts including hybrid capital instruments

Till date we have no such type of capital instruments