SUNRISE BANK LIMITED

GAIRIDHARA CROSSING, KATHMANDU, NEPAL

Disclosures under BASEL II as of Poush end, 2065

(Amount in '000)

1 Tier 1 capital and a breakdown of its components:

a.	Paid up capital	700,000.00
b.	Calls in Advances	175,000.00
c.	Statutory General Reserve	-
d.	Retained Earnings	(27,563.46)
e.	Un-audited Current Year Cumulative Profit	46,701.32
	Sub-total	**894,137.86**
	Less: Fictitious Assets	-
	Less: investment in equity of institutions with vested interests	15,000.00
	Total Core Capital (Tier I)	**879,137.86**

2 Tier 2 capital and a breakdown of its components:

a.	General Loan Loss Provision	70,569.00
b.	Exchange Equalisation Reserve	354.90
c.	Investment Adjustment Reserve	15,000.00
	Total Supplementary Capital (Tier II)	**85,923.90**

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	-

5 Total Qualifying Capital **965,061.76**

6 Capital Adequacy Ratio

	Tier 1 Capital to Total Risk Weighted Exposures	**9.70%**
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	**10.65%**

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

a.	Risk weighted exposure for Credit Risk	8,665,894.59
b.	Risk weighted exposure for Operational Risk	356,745.90
c.	Risk weighted exposure for Market Risk	42,203.92
	Total Risk Weighted Exposure	**9,064,844.41**

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 Financial Entities		
3	Claims on Banks		477,599.77
4	Claims on Corporate and Securities Firm		4,102,735.21
5	Claims on Regulatory Retail Portfolio		130,164.73
6	Claims secured by Residential Properties		204,987.96
7	Claims secured by Commercial Real State		1,560,444.37
8	Past due Claims		1,650.00
9	High Risk Claims		1,390,119.79
10	Other Assets		228,179.16
11	Off balance sheet items		570,013.61
	TOTAL		**8,665,894.60**

9 Amount of NPAs **1,100.00**

10 NPA ratios **0.016%**

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	54,682.77	70,569.00	15,886.23

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	54,682.77	70,569.00	15,886.23
Additional specific provisions on certain loans	11,495.91	-	(11,495.91)
Total	**66,178.68**	**70,569.00**	**4,390.32**

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