

## SUNRISE BANK LIMITED

Class "A" Institution licensed by Nepal Rastra Bank

Gairidhara Crossing, Kathmandu, Nepal

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### Unaudited Financial Results (Quarterly)

As at Fourth Quarter ended 31 Ashadh 2066 (15/07/2009) of the Fiscal year 2008/2009

Rs. in '000'

S.No.	Particulars	This Quarter Ending (31 Ashadh 2066)	Previous Quarter Ending (31 Chaitra 2065)	Corresponding Previous Year Quarter Ending (31 Ashadh 2065)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.8)</b>	<b>16,780,299.04</b>	<b>12,028,593.05</b>	<b>5,443,168.97</b>
	1.1 Paid up Capital *	1,337,500.00	875,000.00	700,000.00
	1.2 Reserve and Surplus	(12,208.55)	(12,208.55)	(27,208.55)
	1.3 Debenture and Bonds	-	-	-
	1.4 Borrowings	365,613.83	752,319.92	487,873.31
	1.5 Deposits (a+b)	12,106,436.35	10,042,465.89	4,226,272.54
	a. Domestic Currency	11,432,214.61	8,774,045.18	3,649,788.40
	b. Foreign Currency	674,221.74	1,268,420.71	576,484.14
	1.6 Income Tax Liability	13,745.25	28,353.37	-
	1.7 Other Liabilities	2,866,663.31	276,504.55	56,231.67
	1.8 Profit/Loss for the quarter	102,548.86	66,157.87	-
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>16,780,299.04</b>	<b>12,028,593.05</b>	<b>5,443,168.97</b>
	2.1 Cash and Bank Balance	4,741,251.86	2,051,193.05	350,004.17
	2.2 Money at Call and Short Notice	674,150.29	-	15,570.00
	2.3 Investments	1,910,334.92	1,765,995.50	895,009.24
	2.4 Net Loan and Advances	8,963,620.90	7,708,345.59	3,995,604.44
	2.5 Fixed Assets	279,667.89	134,828.25	106,149.52
	2.6 Non Banking Assets	-	-	-
	2.7 Other Assets	211,273.17	368,230.66	80,831.61
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to this Quarter Ending (31 Ashadh 2066)</b>	<b>Up to Previous Quarter Ending (31 Chaitra 2065)</b>	<b>Corresponding Previous Year Quarter Ending (31 Ashadh 2065)</b>
	3.1 Interest Income	878,765.24	562,451.49	174,204.46
	3.2 Interest Expenses	613,624.26	384,954.66	101,339.16
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>265,140.98</b>	<b>177,496.83</b>	<b>72,865.30</b>
	3.3 Fees, Commission and Discount	59,858.71	42,911.94	20,468.29
	3.4 Other Operating Income	3,213.83	1,823.38	709.49
	3.5 Foreign Exchange Gain/Loss (Net)	35,445.66	26,208.59	10,908.62
	<b>B. Total Operating Income (A + 3.3+3.4+3.5)</b>	<b>363,659.18</b>	<b>248,440.74</b>	<b>104,951.70</b>
	3.6 Staff Expenses	74,252.15	50,787.63	31,130.16
	3.7 Other Operating Expenses	125,750.80	73,900.14	51,847.00
	<b>C. Operating Profit Before Provision (B - 3.6-3.7)</b>	<b>163,656.24</b>	<b>123,752.97</b>	<b>21,974.54</b>
	3.8 Provision for Possible Losses	35,732.72	19,790.62	62,100.04
	<b>D. Operating Profit/(Loss) (C - 3.8)</b>	<b>127,923.51</b>	<b>103,962.35</b>	<b>(40,125.50)</b>
	3.9 Non Operating Income/Expenses (Net)	-	-	-

	3.10 Write Back to Provision for Possible Loss	-	-	-
	<b>E. Profit/(Loss) from Regular Activities (D + 3.9+3.10)</b>	<b>127,923.51</b>	<b>103,962.35</b>	<b>(40,125.50)</b>
	3.11 Extraordinary Income/Expenses	-	-	-
	<b>F. Profit/(Loss)before Bonus and Taxes (E + 3.11)</b>	<b>127,923.51</b>	<b>103,962.35</b>	<b>(40,125.50)</b>
	3.12 Provision for Staff Bonus	11,629.41	9,451.12	-
	3.13 Provision for Tax **	13,745.25	28,353.37	(12,916.95)
	<b>G. Net Profit/Loss (F - 3.12-3.13)</b>	<b>102,548.86</b>	<b>66,157.86</b>	<b>(27,208.55)</b>
4	<b>Ratios</b>	<b>This Quarter Ending (31 Ashadh 2066)</b>	<b>Previous Quarter Ending (31 Chaitra 2065)</b>	<b>Corresponding Previous Year Quarter Ending (31 Ashadh 2065)</b>
	4.1 Capital Fund to RWA ***	13.36%	10.04%	14.26%
	4.2 Non Performing Loan (NPL) To Total Loan	0.155%	0.185%	Nil
	4.3 Total Loan Loss Provision to NPL	697.38%	568.82%	Nil

\* Calls in advance is included under Paid up capital

\*\* Deferred Tax has been computed as per the Provisions of Nepal Accounting Standard (NAS)-09 and presented under

\*\*\* Capital Fund to RWA is computed as per the New Capital Adequacy Framework - Basel II

Note: If the Statutory, Regulatory and Supervisory Authority notify any remarks to change the unaudited financial

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Eka Raj Sigdel  
Assistant Manager

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Bala Ram Bista  
Assistant General Manager

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L.D. Mahat  
Internal Auditor  
Partner-CSC & Co.  
Chartered Accountants