

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 32 Asadh 2067 (16/07/2010) of the Fiscal Year 2066/067 (2009/010)

S.No.	Particulars	This Quarter Ending (32 Asadh 2067)	Previous Quarter Ending (31 Chaitra 2066)	Corresponding Previous Year Quarter Ending Audited (31 Asadh 2066)
1	Total Capital and Liabilities (1.1 to 1.7)	17,108,157.57	17,248,421.98	16,757,251.18
1.1	Paid up Capital *	1,510,350.00	1,419,662.50	1,337,500.00
1.2	Reserve and Surplus	249,049.17	194,656.70	57,570.29
1.3	Debenture and Bonds	-	-	-
1.4	Borrowings	150,000.00	630,000.00	365,613.83
1.5	Deposits (a+b)	14,830,247.69	14,286,101.38	12,012,618.00
	a. Domestic Currency	13,889,186.95	12,944,738.06	11,338,396.00
	b. Foreign Currency	941,060.73	1,341,363.32	674,222.00
1.6	Income Tax Liability	82,404.98	58,751.32	-
1.7	Other Liabilities	286,105.73	659,250.08	2,983,949.29
2	Total Assets (2.1 to 2.7)	17,108,157.57	17,248,421.98	16,757,251.18
2.1	Cash and Bank Balance	1,719,282.99	1,717,217.97	4,742,128.77
2.2	Money at Call and Short Notice	916,853.32	884,895.89	674,150.29
2.3	Investments	1,548,485.10	1,438,299.53	1,910,209.92
2.4	Net Loan and Advances (a+b+c+d+e+f)	12,044,308.82	12,283,143.74	8,953,332.32
	a. Real Estate Loan	3,379,782.26	3,643,962.90	2,844,098.50
	b. Home/Housing Loan	488,638.98	478,456.80	328,004.84
	c. Margin Type Loan	85,433.14	50,231.13	168,603.05
	d. Term Loan	1,724,658.49	1,600,625.51	1,318,583.14
	e. Overdraft Loan/TR Loan/WC Loan	4,896,294.54	4,848,534.18	3,298,243.11
	f. Others	1,469,501.41	1,661,333.21	995,799.67
2.5	Fixed Assets	374,838.48	323,030.90	272,931.32
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	504,388.85	601,833.94	204,498.56

3	Profit and Loss Account	This Quarter Ending (32 Asadh 2067)	Previous Quarter Ending (31 Chaitra 2066)	Corresponding Previous Year Quarter Ending Audited (31 Asadh 2066)
3.1	Interest Income	1,534,942.26	1,200,394.02	774,065.93
3.2	Interest Expenses	961,885.93	800,694.16	510,000.66
	A. Net Interest Income (3.1-3.2)	573,056.33	399,699.87	264,065.27
3.3	Fees, Commission and Discount	88,588.20	67,664.34	58,627.58
3.4	Other Operating Income	1,984.98	1,467.23	3,213.91
3.5	Foreign Exchange Gain/Loss (Net)	42,783.51	41,101.51	35,582.93
	B. Total Operating Income (A+3.3+3.4+3.5)	706,413.01	509,932.95	361,489.69
3.6	Staff Expenses	124,082.16	88,090.67	75,474.04
3.7	Other Operating Expenses	198,382.62	134,134.89	121,821.89
	C. Operating Profit Before Provision (B-3.6-3.7)	383,948.23	287,707.39	164,193.76
3.8	Provision for Possible Losses	81,796.63	72,285.89	57,496.50
	D. Operating Profit/(Loss) (C - 3.8)	302,151.60	215,421.50	106,697.26
3.9	Non Operating Income/Expenses (Net)		-	4,211.29
3.1	Write Back to Provision for Possible Loss		-	21,523.00
	E. Profit/(Loss) from Regular Activities (D+3.9+3.10)	302,151.60	215,421.50	132,431.55
3.11	Extraordinary Income/Expenses	-	-	
	F. Profit/(Loss) before Bonus and Taxes (E + 3.11)	302,151.60	215,421.50	132,431.55
3.12	Provision for Staff Bonus	27,468.33	19,583.77	12,039.23
3.13	Provision for Tax	82,404.98	58,751.32	35,613.46
	G. Net Profit/Loss (F - 3.12-3.13)	192,278.29	137,086.41	84,778.86

4	Ratios	This Quarter Ending (32 Asadh 2067)	Previous Quarter Ending (31 Chaitra 2066)	Corresponding Previous Year Quarter Ending Audited (31 Asadh 2066)
4.1	Capital Fund to RWA **	12.03%	11.78%	12.66%
4.2	Non Performing Loan (NPL) To Total Loan	1.123%	1.403%	0.070%
4.3	Total Loan Loss Provision to NPL	131.01%	98.25%	697.38%
A	Average Yield (Loans + Investments)	12.23%	12.75%	10.60%
B	Cost of Fund (Deposit + Borrowing)	7.31%	9.76%	6.95%
C	Net Interest Spread(A-B)	4.92%	2.99%	3.65%
D	Return on Equity(ROE)	12.83%	8.49%	6.34%
E	Return on Assets(ROA)	1.12%	0.79%	0.51%
F	CD Ratio	77.13%	84.72%	69.91%

* Calls in advance (total amount deposited by promoters for right shares) are included under Paid up Capital.

** Capital Fund to RWA is computed as per the Capital Adequacy Framework : BASEL-II

Note: If the Statutory, Regulatory and Supervisory Authority notify any remarks to change the unaudited financial statements could be changed accordingly.

SUNRISE BANK LTD