

# SUNRISE BANK LIMITED

Class "A" institution licensed by Nepal Rastra Bank

Gairidhara Crossing, Kathmandu, Nepal

Tel: 4425089, Fax: 4422475 SWIFT: SRBLNPKA URL:www.sunrisebank.com.np

## Unaudited Financial Results (Quarterly)

As at First Quarter (16.10.2008) of the Fiscal year 2008/2009

Rs. In '000

| S.No.    | Particulars  | This Quarter Ending<br>(30 Ashwin 2065)         | Audited Previous Quarter<br>Ending<br>(31 Asar 2065)          | Corresponding Previous<br>Year Quarter Ending<br>(30 Ashwin 2064)          |
|----------|--|---|---|--|
| <b>1</b> | <b>Total Capital and Liabilities (1.1 to 1.8)</b>              | <b>7,890,601.23</b>                             | <b>5,443,168.97</b>   | <b>806,184.00</b>  |
|          | 1.1 Paid Up Capital  | 700,000.00                                      | 700,000.00  | 700,000.00   |
|          | 1.2 Reserve and Surplus  | (3,521.55)                                      | (27,208.55)   | (2,258.00)   |
|          | 1.3 Debenture and Bonds  | -   | -   | -  |
|          | 1.4 Borrowings   | 435,856.07                                      | 487,873.31  | 40,000.00  |
|          | 1.5 Deposits (a+b)   | 6,598,504.48                                    | 4,226,272.54  | 46,955.00  |
|          | a. Domestic Currency   | 5,999,487.55                                    | 3,649,788.40  | 45,342.00  |
|          | b. Foreign Currency  | 599,016.93                                      | 576,484.14  | 1,613.00   |
|          | 1.6 Income Tax Liability                                       | 10,151.57                                       | -   | -  |
|          | 1.7 Other Liabilities  | 149,610.66                                      | 56,231.67   | 21,487.00  |
| <b>2</b> | <b>Total Assets (2.1 to 2.7)</b>                               | <b>7,890,601.23</b>                             | <b>5,443,168.97</b>   | <b>806,184.00</b>  |
|          | 2.1 Cash and Bank Balance                                      | 684,211.43                                      | 350,004.17  | 16,464.00  |
|          | 2.2 Money at Call and Short Notice                             | 444,880.00                                      | 15,570.00   | 419,055.00   |
|          | 2.3 Investments  | 1,106,106.47                                    | 895,009.24  | 200,038.00   |
|          | 2.4 Net Loan and Advances                                      | 5,414,938.35                                    | 3,995,604.44  | 130,392.00   |
|          | 2.5 Fixed Assets   | 113,919.64                                      | 106,149.52  | 4,666.00   |
|          | 2.6 Non Banking Assets   | -   | -   | -  |
|          | 2.7 Other Assets   | 126,545.34                                      | 80,831.61   | 35,569.00  |
| <b>3</b> | <b>Profit and Loss Account</b>                                 | <b>This Quarter Ending<br/>(30 Ashwin 2065)</b> | <b>Audited Previous Quarter<br/>Ending<br/>(31 Asar 2065)</b> | <b>Corresponding Previous<br/>Year Quarter Ending<br/>(30 Ashwin 2064)</b> |
|          | 3.1 Interest Income  | 142,117.39                                      | 174,204.46  | 258.00   |
|          | 3.2 Interest Expenses  | 90,578.46                                       | 101,339.16  | 11.00  |
|          | <b>A. Net Interest Income (3.1-3.2)</b>                        | <b>51,538.93</b>                                | <b>72,865.30</b>  | <b>247.00</b>  |
|          | 3.3 Fees, Commission and Discount                              | 12,748.63                                       | 20,468.29   | 9.00   |
|          | 3.4 Other Operating Income                                     | 128.88  | 709.49  | 111.00   |
|          | 3.5 Foreign Exchange Gain/Loss (Net)                           | 9,193.40  | 10,908.62   | 8.00   |
|          | <b>B. Total Operating Income (A + 3.3+3.4+3.5)</b>             | <b>73,609.84</b>                                | <b>104,951.70</b>   | <b>375.00</b>  |
|          | 3.6 Staff Expenses   | 13,958.08                                       | 31,130.16   | 909.00   |
|          | 3.7 Other Operating Expenses                                   | 18,350.69                                       | 51,847.00   | 407.00   |
|          | <b>C. Operating Profit Before Provision (B - 3.6-3.7)</b>      | <b>41,301.06</b>                                | <b>21,974.54</b>  | <b>(941.00)</b>  |
|          | 3.8 Provision for Possible Losses                              | 25,601.63                                       | 62,100.04   | 1,317.00   |
|          | <b>D. Operating Profit/(Loss) (C - 3.8)</b>                    | <b>15,699.43</b>                                | <b>(40,125.50)</b>  | <b>(2,258.00)</b>  |
|          | 3.9 Non Operating Income/Expenses (Net)                        | -   | -   | -  |
|          | 3.10 Write Back to Provision for Possible Loss                 | 21,523.00                                       | -   | -  |
|          | <b>E. Profit/(Loss) from Regular Activities (D + 3.9+3.10)</b> | <b>37,222.43</b>                                | <b>(40,125.50)</b>  | <b>(2,258.00)</b>  |
|          | 3.11 Extraordinary Income/Expenses                             | -   | -   | -  |
|          | <b>F. Profit/(Loss) before Bonus and Taxes (E + 3.11)</b>      | <b>37,222.43</b>                                | <b>(40,125.50)</b>  | <b>(2,258.00)</b>  |
|          | 3.12 Provision for Staff Bonus                                 | 3,383.86  | -   | -  |
|          | 3.13 Provision for Tax   | 10,151.57                                       | (12,916.95)   | -  |
|          | <b>G. Net Profit/Loss (F - 3.12-3.13)</b>                      | <b>23,687.00</b>                                | <b>(27,208.55)</b>  | <b>(2,258.00)</b>  |
| <b>4</b> | <b>Ratios</b>  | <b>This Quarter Ending<br/>(30 Ashwin 2065)</b> | <b>Audited Previous Quarter<br/>Ending<br/>(31 Asar 2065)</b> | <b>Corresponding Previous<br/>Year Quarter Ending<br/>(30 Ashwin 2064)</b> |
|          | 4.1 Capital Fund to RWA  | 10.07%  | 14.78%  | 152.97%  |
|          | 4.2 Non Performing Loan (NPL) To Total Loan                    | -   | -   | -  |
|          | 4.3 Total Loan Loss Provision to NPL                           | -   | -   | -  |