

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

Rs. In '000

S.No.	Particulars	This Quarter Ending (30 Ashwin 2065)	Audited Previous Quarter Ending (31 Asar 2065)	Corresponding Previous Year Quarter Ending (30 Ashwin 2064)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.8)</b>	7,890,601.23	5,443,168.97	806,184.00
	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>	7,890,601.23	5,443,168.97	806,184.00
	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>	This Quarter Ending (30 Ashwin 2065)	Audited Previous Quarter Ending (31 Asar 2065)	Corresponding Previous Year Quarter Ending (30 Ashwin 2064)
	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>	51,538.93	72,865.30	247.00
	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>	73,609.84	104,951.70	375.00
	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>	41,301.06	21,974.54	(941.00)
	3.8 Provision for Possible Losses	25,601.63	62,100.04	1,317.00
	<b>D. Operating Profit/(Loss) (C - 3.8)</b>	15,699.43	(40,125.50)	(2,258.00)
	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>	37,222.43	(40,125.50)	(2,258.00)
	3.11 Extraordinary Income/Expenses	-	-	-
	<b>F. Profit/(Loss) before Bonus and Taxes (E + 3.11)</b>	37,222.43	(40,125.50)	(2,258.00)
	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>	23,687.00	(27,208.55)	(2,258.00)
<b>4</b>	<b>Ratios</b>	This Quarter Ending (30 Ashwin 2065)	Audited Previous Quarter Ending (31 Asar 2065)	Corresponding Previous Year Quarter Ending (30 Ashwin 2064)
	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	-	-	-