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 '00			
S.No.	Particulars	This Quarter Ending (30 Ashwin 2065)	Audited Previous Quarter Ending (31 Asar 2065)	Corresponding Previous Year Quarter Ending (30 Ashwin 2064)
1	Total Capital and Liabilities (1.1 to 1.8)	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	2	(2)
	1.7 Other Liabilities	149,610.66	56,231.67	21,487.00
2	Total Assets (2.1 to 2.7)	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	-
	2.7 Other Assets	126,545.34	80,831.61	35,569.00
3	Profit and Loss Account	This Quarter Ending	Audited Previous Quarter Ending	Corresponding Previous Year Quarter Ending
Ŭ	r ront and 2000 riocount	(30 Ashwin 2065)	(31 Asar 2065)	(30 Ashwin 2064)
	3.1 Interest Income	142,117.39	174,204.46	258.00
	3.1 Interest Income 3.2 Interest Expenses	142,117.39 90,578.46	174,204.46 101,339.16	258.00 11.00
	3.2 Interest Expenses	90,578.46	101,339.16	11.00
	3.2 Interest Expenses A. Net Interest Income (3.1-3.2)	90,578.46 51,538.93	101,339.16 72 ,865.30	11.00 247.0 0
	3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount	90,578.46 51,538.93 12,748.63	101,339.16 72,865.30 20,468.29	11.00 247.0 0 9.00
	 3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 	90,578.46 51,538.93 12,748.63 128.88	101,339.16 72,865.30 20,468.29 709.49	11.00 247.00 9.00 111.00
	 3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) 	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08	101,339.16 72,865.30 20,468.29 709.49 10,908.62	11.00 247.00 9.00 111.00 8.00 375.00 909.00
	 3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses 	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08 18,350.69	101,339.16 72,865.30 20,468.29 709.49 10,908.62 104,951.70 31,130.16 51,847.00	11.00 247.00 9.00 111.00 8.00 375.00 909.00 407.00
	 3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) 	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08 18,350.69 41,301.06	101,339.16 72,865.30 20,468.29 709.49 10,908.62 104,951.70 31,130.16 51,847.00 21,974.54	11.00 247.00 9.00 111.00 8.00 375.00 909.00 407.00 (941.00)
	 3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) 3.8 Provision for Possible Losses 	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08 18,350.69 41,301.06 25,601.63	101,339.16 72,865.30 20,468.29 709.49 10,908.62 104,951.70 31,130.16 51,847.00 21,974.54 62,100.04	11.00 247.00 9.00 111.00 8.00 375.00 909.00 407.00 (941.00) 1,317.00
	 3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) 3.8 Provision for Possible Losses D. Operating Profit/(Loss) (C - 3.8) 	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08 18,350.69 41,301.06	101,339.16 72,865.30 20,468.29 709.49 10,908.62 104,951.70 31,130.16 51,847.00 21,974.54	11.00 247.00 9.00 111.00 8.00 375.00 909.00 407.00 (941.00)
	 3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) 3.8 Provision for Possible Losses D. Operating Profit/(Loss) (C - 3.8) 3.9 Non Operating Income/Expenses (Net) 	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08 18,350.69 41,301.06 25,601.63 15,699.43	101,339.16 72,865.30 20,468.29 709.49 10,908.62 104,951.70 31,130.16 51,847.00 21,974.54 62,100.04	11.00 247.00 9.00 111.00 8.00 375.00 909.00 407.00 (941.00) 1,317.00
	 3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) 3.8 Provision for Possible Losses D. Operating Profit/(Loss) (C - 3.8) 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back to Provision for Possible Loss 	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08 18,350.69 41,301.06 25,601.63 15,699.43	101,339.16 72,865.30 20,468.29 709.49 10,908.62 104,951.70 31,130.16 51,847.00 21,974.54 62,100.04 (40,125.50)	11.00 247.00 9.00 111.00 8.00 375.00 909.00 407.00 (941.00) 1,317.00 (2,258.00)
	 3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) 3.8 Provision for Possible Losses D. Operating Profit/(Loss) (C - 3.8) 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back to Provision for Possible Loss E. Profit/(Loss) from Regular Activities (D + 3.9+3.10) 	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08 18,350.69 41,301.06 25,601.63 15,699.43	101,339.16 72,865.30 20,468.29 709.49 10,908.62 104,951.70 31,130.16 51,847.00 21,974.54 62,100.04	11.00 247.00 9.00 111.00 8.00 375.00 909.00 407.00 (941.00) 1,317.00
	 3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) 3.8 Provision for Possible Losses D. Operating Profit/(Loss) (C - 3.8) 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back to Provision for Possible Loss E. Profit/(Loss) from Regular Activities (D + 3.9+3.10) 3.11 Extraordinary Income/Expenses 	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08 18,350.69 41,301.06 25,601.63 15,699.43 - 21,523.00 37,222.43	101,339.16 72,865.30 20,468.29 709.49 10,908.62 104,951.70 31,130.16 51,847.00 21,974.54 62,100.04 (40,125.50)	11.00 247.00 9.00 111.00 8.00 375.00 909.00 407.00 (941.00) 1,317.00 (2,258.00)
	 3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) 3.8 Provision for Possible Losses D. Operating Profit/(Loss) (C - 3.8) 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back to Provision for Possible Loss E. Profit/(Loss) from Regular Activities (D + 3.9+3.10) 3.11 Extraordinary Income/Expenses F. Profit/(Loss)before Bonus and Taxes (E + 3.11) 	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08 18,350.69 41,301.06 25,601.63 15,699.43 - 21,523.00 37,222.43	101,339.16 72,865.30 20,468.29 709.49 10,908.62 104,951.70 31,130.16 51,847.00 21,974.54 62,100.04 (40,125.50)	11.00 247.00 9.00 111.00 8.00 375.00 909.00 407.00 (941.00) 1,317.00 (2,258.00)
	 3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) 3.8 Provision for Possible Losses D. Operating Profit/(Loss) (C - 3.8) 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back to Provision for Possible Loss E. Profit/(Loss) from Regular Activities (D + 3.9+3.10) 3.11 Extraordinary Income/Expenses F. Profit/(Loss)before Bonus and Taxes (E + 3.11) 3.12 Provision for Staff Bonus 	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08 18,350.69 41,301.06 25,601.63 15,699.43 	101,339.16 72,865.30 20,468.29 709.49 10,908.62 104,951.70 31,130.16 51,847.00 21,974.54 62,100.04 (40,125.50)	11.00 247.00 9.00 111.00 8.00 375.00 909.00 407.00 (941.00) 1,317.00 (2,258.00)
	 3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) 3.8 Provision for Possible Losses D. Operating Profit/(Loss) (C - 3.8) 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back to Provision for Possible Loss E. Profit/(Loss) from Regular Activities (D + 3.9+3.10) 3.11 Extraordinary Income/Expenses F. Profit/(Loss) before Bonus and Taxes (E + 3.11) 3.12 Provision for Staff Bonus 3.13 Provision for Tax 	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08 18,350.69 41,301.06 25,601.63 15,699.43 - 21,523.00 37,222.43 37,222.43 3,383.86 10,151.57	101,339.16 72,865.30 20,468.29 709.49 10,908.62 104,951.70 31,130.16 51,847.00 21,974.54 62,100.04 (40,125.50) - (40,125.50)	11.00 247.00 9.00 111.00 8.00 375.00 909.00 407.00 (941.00) 1,317.00 (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00)
	 3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) 3.8 Provision for Possible Losses D. Operating Profit/(Loss) (C - 3.8) 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back to Provision for Possible Loss E. Profit/(Loss) from Regular Activities (D + 3.9+3.10) 3.11 Extraordinary Income/Expenses F. Profit/(Loss)before Bonus and Taxes (E + 3.11) 3.12 Provision for Staff Bonus 	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08 18,350.69 41,301.06 25,601.63 15,699.43 	101,339.16 72,865.30 20,468.29 709.49 10,908.62 104,951.70 31,130.16 51,847.00 21,974.54 62,100.04 (40,125.50) - (40,125.50) - (40,125.50) - (12,916.95) (27,208.55)	11.00 247.00 9.00 111.00 8.00 375.00 909.00 407.00 (941.00) 1,317.00 (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00)
4	 3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) 3.8 Provision for Possible Losses D. Operating Profit/(Loss) (C - 3.8) 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back to Provision for Possible Loss E. Profit/(Loss) from Regular Activities (D + 3.9+3.10) 3.11 Extraordinary Income/Expenses F. Profit/(Loss)before Bonus and Taxes (E + 3.11) 3.12 Provision for Staff Bonus 3.13 Provision for Tax G. Net Profit/Loss (F - 3.12-3.13) 	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08 18,350.69 41,301.06 25,601.63 15,699.43 21,523.00 37,222.43 3,383.86 10,151.57 23,687.00 This Quarter Ending	101,339.16 72,865.30 20,468.29 709.49 10,908.62 104,951.70 31,130.16 51,847.00 21,974.54 62,100.04 (40,125.50) - (40,125.50)	11.00 247.00 9.00 111.00 8.00 375.00 909.00 407.00 (941.00) 1,317.00 (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00)
	 3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) 3.8 Provision for Possible Losses D. Operating Profit/(Loss) (C - 3.8) 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back to Provision for Possible Loss E. Profit/(Loss) from Regular Activities (D + 3.9+3.10) 3.11 Extraordinary Income/Expenses F. Profit/(Loss) before Bonus and Taxes (E + 3.11) 3.12 Provision for Staff Bonus 3.13 Provision for Tax 	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08 18,350.69 41,301.06 25,601.63 15,699.43 	101,339.16 72,865.30 20,468.29 709.49 10,908.62 104,951.70 31,130.16 51,847.00 21,974.54 62,100.04 (40,125.50) - (40,125.50) - (12,916.95) Audited Previous Quarter	11.00 247.00 9.00 111.00 8.00 375.00 909.00 407.00 (941.00) 1,317.00 (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00)
4	3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) 3.8 Provision for Possible Losses D. Operating Profit/(Loss) (C - 3.8) 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back to Provision for Possible Loss E. Profit/(Loss) from Regular Activities (D + 3.9+3.10) 3.11 Extraordinary Income/Expenses F. Profit/(Loss)before Bonus and Taxes (E + 3.11) 3.12 Provision for Staff Bonus 3.13 Provision for Tax G. Net Profit/Loss (F - 3.12-3.13) Ratios	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08 18,350.69 41,301.06 25,601.63 15,699.43 21,523.00 37,222.43 3,383.86 10,151.57 23,687.00 This Quarter Ending	101,339.16 72,865.30 20,468.29 709.49 10,908.62 104,951.70 31,130.16 51,847.00 21,974.54 62,100.04 (40,125.50) - (40,125.50) - (40,125.50) - (12,916.95) (27,208.55) Audited Previous Quarter Ending	11.00 247.00 9.00 111.00 8.00 375.00 909.00 407.00 (941.00) 1,317.00 (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00)
4	3.2 Interest Expenses A. Net Interest Income (3.1-3.2) 3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) 3.8 Provision for Possible Losses D. Operating Profit/(Loss) (C - 3.8) 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back to Provision for Possible Loss E. Profit/(Loss) from Regular Activities (D + 3.9+3.10) 3.11 Extraordinary Income/Expenses F. Profit/(Loss)before Bonus and Taxes (E + 3.11) 3.12 Provision for Staff Bonus 3.13 Provision for Tax G. Net Profit/Loss (F - 3.12-3.13)	90,578.46 51,538.93 12,748.63 128.88 9,193.40 73,609.84 13,958.08 18,350.69 41,301.06 25,601.63 15,699.43 21,523.00 37,222.43 37,222.43 37,222.43 3,383.86 10,151.57 23,687.00 This Quarter Ending (30 Ashwin 2065)	101,339.16 72,865.30 20,468.29 709.49 10,908.62 104,951.70 31,130.16 51,847.00 21,974.54 62,100.04 (40,125.50) - (40,125.50) - (12,916.95) (27,208.55) Audited Previous Quarter Ending (31 Asar 2065)	11.00 247.00 9.00 111.00 8.00 375.00 909.00 407.00 (941.00) 1,317.00 (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00) - (2,258.00)