

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 Third Quarter ended 31 Chaitra 2065 (13.04.2009) of the Fiscal year 2008/2009

Rs. in '000'

S.No.	Particulars	This Quarter Ending (31 Chaitra 2065)	Previous Quarter Ending (29 Poush 2065)	Corresponding Previous Year Quarter Ending (30 Chaitra 2064)
1	Total Capital and Liabilities (1.1 to 1.8)	12,028,593.05	9,989,400.55	5,430,555.04
	1.1 Paid up Capital *	875,000.00	875,000.00	700,000.00
	1.2 Reserve and Surplus	(12,208.55)	(27,208.55)	-
	1.3 Debenture and Bonds	-	-	-
	1.4 Borrowings	752,319.92	178,050.00	346,457.97
	1.5 Deposits (a+b)	10,042,465.90	8,646,845.31	4,347,548.89
	a. Domestic Currency	8,774,045.18	7,474,739.11	3,797,775.99
	b. Foreign Currency	1,268,420.71	1,172,106.20	549,772.90
	1.6 Income Tax Liability	28,353.37	20,014.85	-
	1.7 Other Liabilities	276,504.55	249,997.62	51,725.79
	1.8 Profit/Loss for the quarter	66,157.87	46,701.32	(15,177.61)
2	Total Assets (2.1 to 2.7)	12,028,593.05	9,989,400.55	5,430,555.04
	2.1 Cash and Bank Balance	2,051,193.05	903,870.48	499,255.51
	2.2 Money at Call and Short Notice	-	300,000.00	160,012.33
	2.3 Investments	1,765,995.50	1,483,773.70	2,375,285.71
	2.4 Net Loan and Advances	7,708,345.59	6,927,268.53	2,290,403.53
	2.5 Fixed Assets	134,828.25	100,402.73	47,118.68
	2.6 Non Banking Assets	-	-	-
	2.7 Other Assets	368,230.66	274,085.11	58,479.28
3	Profit and Loss Account	Up to this Quarter Ending (31 Chaitra 2065)	Up to Previous Quarter Ending (29 Poush 2065)	Corresponding Previous Year Quarter Ending (30 Chaitra 2064)
	3.1 Interest Income	562,451.49	339,045.79	78,897.31
	3.2 Interest Expenses	384,954.66	228,529.71	37,334.73
	A. Net Interest Income (3.1-3.2)	177,496.84	110,516.08	41,562.58
	3.3 Fees, Commission and Discount	42,911.94	26,415.63	8,597.64
	3.4 Other Operating Income	1,823.38	1,156.58	174.00
	3.5 Foreign Exchange Gain/Loss (Net)	26,208.59	17,905.71	3,039.61
	B. Total Operating Income (A + 3.3+3.4+3.5)	248,440.75	155,994.00	53,373.83
	3.6 Staff Expenses	50,787.63	30,384.13	19,700.59
	3.7 Other Operating Expenses	73,900.14	43,653.08	25,715.47
	C. Operating Profit Before Provision (B - 3.6-3.7)	123,752.98	81,956.79	7,957.77
	3.8 Provision for Possible Losses	19,790.62	41,587.91	23,135.39
	D. Operating Profit/(Loss) (C - 3.8)	103,962.36	40,368.88	(15,177.62)
	3.9 Non Operating Income/Expenses (Net)	-	-	-
	3.10 Write Back to Provision for Possible Loss	-	33,018.91	-
	E. Profit/(Loss) from Regular Activities (D + 3.9+3.10)	103,962.36	73,387.79	(15,177.62)
	3.11 Extraordinary Income/Expenses	-	-	-
	F. Profit/(Loss) before Bonus and Taxes (E + 3.11)	103,962.36	73,387.79	(15,177.62)
	3.12 Provision for Staff Bonus	9,451.12	6,671.62	-
	3.13 Provision for Tax	28,353.37	20,014.85	-
	G. Net Profit/Loss (F - 3.12-3.13)	66,157.87	46,701.32	(15,177.62)
4	Ratios	This Quarter Ending (31 Chaitra 2065)	Previous Quarter Ending (29 Poush 2065)	Corresponding Previous Year Quarter Ending (30 Chaitra 2064)
	4.1 Capital Fund to RWA **	10.04%	10.65%	17.13%
	4.2 Non Performing Loan (NPL) To Total Loan	0.185%	0.016%	Nil
	4.3 Total Loan Loss Provision to NPL	568.82%	6415.37%	Nil

* Calls in advance is included under Paid up capital

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

Eka Raj Sigdel
Assistant Manager

Bala Ram Bista
Assistant General Manager

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