## SUNRISE BANK LIMITED Class "A" Institution licensed by Nepal Rastra Bank Gairidhara Crossing, Kathmandu, Nepal Tel: 4004560/62, Fax: 4422475 SWIFT: SRBLNPKA URL:www.sunrisebank.com.np Unaudited Financial Results (Quarterly) As at First Quarter Ended of the Fiscal Year 2068/069

				Rs in '000
S.N.	Particulars	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	18,101,339	15,850,458	17,306,717
1.1	Paid-up Capital	2,015,000	2,015,000	1,625,000
	Reserves and Surplus	145,690	131,061	222,595
1.3	Debenture and Bond	-	_	
	Borrowings	39,100	-	847,910
	Deposits (a+b)	15,524,374	13,391,714	13,924,650
-	a. Domestic Currency	15,038,840	12,939,436	13,016,778
	b. Foreign Currency	485,534	452,278	907,872
1.6	Income Tax Liabilities	-	-	30,541
1.7	Other Liabilities	377,175	312,683	656,021
	Total Assets (2.1 to 2.7)	18,101,339	15,850,458	17,306,717
	Cash & Bank Balance	3,438,506	1,904,443	1,859,902
	Money at call and short Notice	242,764	323,897	993,048
	Investments	1,105,511	1,103,343	1,425,492
	Loans & Advances (a+b+c+d+e+f)	12,445,520	11,910,059	12,178,713
	a. Real Estate Loan	2,825,549	2,843,408	3,470,909
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 80 Lacs)	201,627	216,870	196,296
	2. Business Complex & Residential Apartment Construction Loan	1,290,183	1,292,777	1,234,359
	3. Income generating Commercial Complex Loan	-		
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,333,739	1,333,760	2,040,253
	b. Personal Home Loan of Rs. 80 Lacs or less	388,101	372,665	303,781
	c. Margin Type Loan	126,294	74,586	88,112
	d. Term Loan	1,621,522	1,693,407	1.755.211
	e. Overdraft Loan / TR Loan / WC Loan	5,429,650	5,047,712	4,990,521
	f. Others	2,054,403	1,878,282	1,570,179
2.5	Fixed Assets	367,752	371,731	387,412
	Non Banking Assets	-	-	-
	Other Assets	501,286	236,985	462,150
3				
	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Quarter Ending
3.1	Profit and Loss Account Interest income	This Quarter Ending 489,042		Previous Year
		· · •	(Audited)	Previous Year Quarter Ending
3.2	Interest income	489,042	(Audited) 1,918,745	Previous Year Quarter Ending 534,412
3.2 A	Interest income Interest Expense	489,042 319,074	(Audited) 1,918,745 1,221,699	Previous Year Quarter Ending 534,412 339,654
3.2 A 3.3	Interest income Interest Expense Net Interest Income (3.1-3.2)	489,042 319,074 <b>169,968</b>	(Audited) 1,918,745 1,221,699 697,046	Previous Year Quarter Ending 534,412 339,654 194,757
3.2 A 3.3 3.4	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount	489,042 319,074 <b>169,968</b> 9,423	(Audited) 1,918,745 1,221,699 <b>697,046</b> 50,759	Previous Year Quarter Ending 534,412 339,654 194,752 18,974 3,052
3.2 A 3.3 3.4 3.5	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income	489,042 319,074 <b>169,968</b> 9,423 12,176	(Audited) 1,918,745 1,221,699 <b>697,046</b> 50,759 45,995	Previous Year Quarter Ending 534,412 339,65 <b>194,75</b> 18,97 3,05 7,54
3.2 A 3.3 3.4 3.5 B	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	489,042 319,074 <b>169,968</b> 9,423 12,176 5,724	(Audited) 1,918,745 1,221,699 <b>697,046</b> 50,759 45,995 34,035	Previous Year Quarter Ending 534,412 339,654 194,755 18,974 3,055 7,541 224,324
3.2 A 3.3 3.4 3.5 B 3.6	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5)	489,042 319,074 <b>169,968</b> 9,423 12,176 5,724 <b>197,291</b>	(Audited) 1,918,745 1,221,699 <b>697,046</b> 50,759 45,995 34,035 <b>827,836</b>	Previous Year Quarter Ending 534,412 339,654 194,755 18,974 3,055 7,542 224,324 28,990
3.2 A 3.3 3.4 3.5 B 3.6 3.6 3.7	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	489,042 319,074 <b>169,968</b> 9,423 12,176 5,724 <b>197,291</b> 48,857	(Audited) 1,918,745 1,221,699 697,046 50,759 45,995 34,035 827,836 140,682	Previous Year Quarter Ending 339,654 194,755 18,974 3,055 7,541 224,324 28,996 53,385
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	489,042 319,074 <b>169,968</b> 9,423 12,176 5,724 <b>197,291</b> 48,857 60,524	(Audited) 1,918,745 1,221,699 697,046 50,759 45,995 34,035 827,836 140,682 240,267	Previous Year Quarter Ending 339,654 194,755 18,974 3,055 7,543 224,324 28,996 53,385 141,943
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7)	489,042 319,074 169,968 9,423 12,176 5,724 197,291 48,857 60,524 87,909	(Audited) 1,918,745 1,221,699 697,046 50,759 45,995 34,035 827,836 140,682 240,267 446,887	Previous Year Quarter Ending 534,412 339,654 194,755 18,974 3,055 7,542 224,324 28,996 53,385 141,943 29,955
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss	489,042 319,074 169,968 9,423 12,176 5,724 197,291 48,857 60,524 87,909 36,940	(Audited) 1,918,745 1,221,699 697,046 50,759 45,995 34,035 827,836 140,682 240,267 446,887 372,358	Previous Year Quarter Ending 534,412 339,654 194,755 18,974 3,055 7,542 224,324 28,996 53,385 141,943 29,955
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 3.8 D 3.9	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8)	489,042 319,074 169,968 9,423 12,176 5,724 197,291 48,857 60,524 87,909 36,940	(Audited) 1,918,745 1,221,699 697,046 50,759 45,995 34,035 827,836 140,682 240,267 446,887 372,358 74,529	Previous Year Quarter Ending 534,41: 339,65- 194,75 18,97- 3,05 7,54 224,32 28,99 53,38 141,94 29,95
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 3.7 C 3.8 3.9 3.10	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net)	489,042 319,074 169,968 9,423 12,176 5,724 197,291 48,857 60,524 87,909 36,940 50,970	(Audited) 1,918,745 1,221,699 697,046 50,759 45,995 34,035 827,836 140,682 240,267 446,887 372,358 74,529 11,494	Previous Year Quarter Ending 534,411 339,65- 194,75 18,97- 3,055 7,54 224,324 28,990 53,38 141,94 29,955 111,98
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 3.10 E	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	489,042 319,074 169,968 9,423 12,176 5,724 197,291 48,857 60,524 87,909 36,940 50,970	(Audited) 1,918,745 1,221,699 697,046 50,759 45,995 34,035 827,836 140,682 240,267 446,887 372,358 74,529 11,494 233	Previous Year Quarter Ending 534,412 339,654 194,755 18,974 3,055 7,542 224,324 28,990 53,382 141,943 29,955 111,982
3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 3.10 E 3.11	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10)	489,042 319,074 169,968 9,423 12,176 5,724 197,291 48,857 60,524 87,909 36,940 50,970	(Audited) 1,918,745 1,221,699 697,046 50,759 45,995 34,035 827,836 140,682 240,267 446,887 372,358 74,529 11,494 233	Previous Year Quarter Ending 534,411 339,654 194,755 18,974 3,055 7,542 224,324 28,996 53,385 141,943 29,955 111,985 111,985
3.2 A 3.3 3.4 3.5 B B B 3.6 3.7 C C 3.8 3.8 3.9 3.9 3.10 C B 3.11 5.11 5.11 5.11 5.11 5.11 5.11 5.11	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net)	489,042 319,074 169,968 9,423 12,176 5,724 197,291 48,857 60,524 87,909 36,940 50,970 3,682 4,652	(Audited) 1,918,745 1,221,699 697,046 50,759 45,995 34,035 827,836 140,682 240,267 446,887 372,358 74,529 11,494 233 86,256	Previous Year Quarter Ending 534,412 339,654 <b>194,75</b> 7 18,974
3.2 A 3.3 3.4 3.5 B B 3.6 3.7 C C D D D 3.9 3.9 3.10 C E 3.11 F F 3.12	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11)	489,042 319,074 169,968 9,423 12,176 5,724 197,291 48,857 60,524 87,909 36,940 50,970 3,682 3,682 54,652	(Audited) 1,918,745 1,221,699 697,046 50,759 45,995 34,035 827,836 140,682 240,267 446,887 372,358 74,529 11,494 233 86,256	Previous Year Quarter Ending 534,412 339,654 194,755 18,974 3,055 7,542 224,324 28,996 53,385 141,943 29,955 111,985 111,985

4	Ratios	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Ouarter Ending
4.1	Capital Fund to RWA *	13.57%	13.39%	12.24%
4.2	Non Performing Loan (NPL) to Total Loan	3.80%	3.51%	1.65%
4.3	Total Loan Loss Provision to total NPL	113.44%	120.14%	102.51%
4.4	Cost of Funds	9.99%	9.19%	8.66%
4.5	CD Ratio (Calculated as per NRB Directives)	75.59%	82.64%	83.57%
	Additional Information (Optional)			
	Average Yield (Local Currency)	14.44%	13.02%	13.48%
	Net Interest Spread (Local Currency)	4.44%	3.83%	4.82%
	Return on Equity	6.44%	2.06%	3.86%
	Return on Assets	0.77%	0.28%	0.41%

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