

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
1.2	Reserves and Surplus	145,690	131,061	222,595
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	39,100	-	847,910
1.5	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
2	Total Assets (2.1 to 2.7)	18,101,339	15,850,458	17,306,717
2.1	Cash & Bank Balance	3,438,506	1,904,443	1,859,902
2.2	Money at call and short Notice	242,764	323,897	993,048
2.3	Investments	1,105,511	1,103,343	1,425,492
2.4	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
2.6	Non Banking Assets	-	-	-
2.7	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	Interest income	489,042	1,918,745	534,412
3.2	Interest Expense	319,074	1,221,699	339,654
	A Net Interest Income (3.1-3.2)	169,968	697,046	194,757
3.3	Fees Commission and Discount	9,423	50,759	18,974
3.4	Other Operating Income	12,176	45,995	3,052
3.5	Foreign Exchange Gain/Loss (Net)	5,724	34,035	7,541
	B Total Operating Income (A+3.3+3.4+3.5)	197,291	827,836	224,324
3.6	Staff Expenses	48,857	140,682	28,996
3.7	Other Operating Expenses	60,524	240,267	53,385
	C Operating profit Before Provision (B-3.6-3.7)	87,909	446,887	141,943
3.8	Provision for Possible Loss	36,940	372,358	29,959
	D Operating profit (C-3.8)	50,970	74,529	111,985
3.9	Non Operating Income/Expenses (Net)		11,494	
3.10	Write Back of Provision for Possible Loss	3,682	233	
	E Profit From Regular Activities (D+3.9+3.10)	54,652	86,256	111,985
3.11	Extraordinary Income/Expenses (Net)			
	F Profit Before Bonus and Taxes (E+3.11)	54,652	86,256	111,985
3.12	Provision For Staff Bonus	4,968	7,841	10,180
3.13	Provision For Tax	14,905	34,175	30,541
	G Net Profit/Loss (F-3.12 -3.13)	34,778	44,239	71,263

4	Ratios	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Quarter 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