

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 31 Aswin of the Fiscal Year 2071/72

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S.N.	PARTICULARS	THIS QUARTER ENDED	PREVIOUS QUARTER ENDED	CORRESPONDING PREVIOUS YEAR QUARTER ENDED
1	Total Capital & Liabilities (1.1 to 1.7)	31,266,546	29,860,475	29,215,595
1.1	Paid-up Capital *	2,349,428	2,236,650	2,236,650
1.2	Reserves and Surplus	617,535	522,510	326,976
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	27,724,468	26,616,403	26,010,545
	a. Domestic Currency	26,799,009	25,633,590	24,869,296
	b. Foreign Currency	925,459	982,813	1,141,249
1.6	Income Tax Liabilities	40,878	132,006	39,958
1.7	Other Liabilities	534,237	352,906	601,467
2	Total Assets (2.1 to 2.7)	31,266,546	29,860,475	29,215,595
2.1	Cash & Bank Balance	3,474,332	5,928,770	4,440,763
2.2	Money at call and short Notice	100,000	113,394	319,683
2.3	Investments	5,419,493	3,054,741	2,996,185
2.4	Loans & Advances (Net)	21,522,355	20,030,432	20,569,760
	a. Real Estate Loan	2,026,556	2,055,304	2,575,132
	1. Residential Real Estate Loan(Except Personal Home Loan upto Rs 10 mil)	220,841	222,476	180,681
	2. Business Complex & Residential Apartment Construction Loan	1,150,044	1,140,020	1,480,987
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	655,671	692,808	913,464
	b. Personal Home Loan of Rs. 10 mil or less	1,839,839	1,581,373	1,061,015
	c. Margin Type Loan	141,715	68,790	72,362
	d. Term Loan	2,053,090	2,137,601	2,101,676
	e. Overdraft Loan / TR Loan / WC Loan	12,209,444	11,021,694	11,860,214
	f. Others	3,251,711	3,165,669	2,899,361
2.5	Fixed Assets	286,768	291,870	308,215
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	463,598	441,268	580,989
3	PROFIT & LOSS ACCOUNT	UPTO THIS QUARTER	UPTO PREVIOUS QUARTER	UPTO CORRESPONDING PREVIOUS YEAR QUARTER
3.1	Interest income	541,987	2,423,847	592,116
3.2	Interest Expense	306,461	1,328,712	369,859
A	Net Interest Income (3.1-3.2)	235,526	1,095,135	222,257
3.3	Fees Commission and Discount	32,861	104,095	28,402
3.4	Other Operating Income	37,765	141,288	38,444
3.5	Foreign Exchange Gain/Loss (Net)	17,088	63,213	15,267
B	Total Operating Income (A+3.3+3.4+3.5)	323,240	1,403,731	304,370
3.6	Staff Expenses	71,952	263,898	69,108
3.7	Other Operating Expenses	87,957	362,866	84,538
C	Operating profit Before Provision (B-3.6-3.7)	163,331	776,966	150,724
3.8	Provision for Possible Loss	22,573	374,298	63,739
1	Operating profit (C-3.8)	140,758	402,668	86,985
3.9	Non Operating Income/Expenses (Net)	(288)	2,489	(62)
3.10	Write Back of Provision for Possible Loss	9,415	93,511	59,589
E	Profit From Regular Activities (D+3.9+3.10)	149,884	498,668	146,512
3.11	Extraordinary Income/Expenses (Net)	-	(14,646)	(0)
F	Profit Before Bonus and Taxes (E+3.11)	149,884	484,022	146,512
3.12	Provision For Staff Bonus	13,626	44,002	13,319
3.13	Provision For Tax	41,233	132,006	39,958
G	Net Profit/Loss (F-3.12 -3.13)	95,025	308,014	93,235

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4	RATIOS	FOR THIS QUARTER	FOR PREVIOUS QUARTER	FOR CORRESPONDING PREVIOUS YEAR QUARTER
4.1	Capital Fund to RWA	11.75%	11.71%	10.68%
4.2	Non Performing Loan (NPL) to Total Loan	4.25%	4.51%	3.11%
4.3	Total Loan Loss Provision to total NPL	100.57%	100.11%	101.84%
4.4	Cost of Funds (Deposit, Borrowings & CRR)	4.82%	5.61%	6.47%
4.5	CD Ratio (Calculated as per NRB Directives)	75.61%	73.97%	77.53%
4.6	Base Rate	8.30%	8.62%	9.85%
4.7	Interest Spread (As per NRB Circular)	4.76%	5.00%	NA
	Additional Information (Optional)			
	Average Yield (Loans & Investments)	9.45%	10.06%	9.98%
	Net Interest Spread (Local Currency)	4.63%	4.45%	3.51%
	Return on Equity	12.82%	11.18%	14.59%
	Return on Assets	1.22%	1.03%	1.28%

Note: Figures may change subject to instructions, if any, from statutory/regulatory authorities.

Figures are regrouped and rearranged wherever necessary.

Loans and Advances are shown net off loan loss provisions.

* Share Capital Includes Calls in Advance of Right Shares received from promoters (NPR 112.78 Million).