

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 2070/71

Rs in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	29,215,595	26,274,289	23,262,799
1.1	Paid-up Capital	2,015,000	2,015,000	2,015,000
1.2	Reserves and Surplus	548,626	455,391	181,145
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	26,010,545	23,270,617	20,582,722
	a. Domestic Currency	24,869,296	22,194,651	19,871,025
	b. Foreign Currency	1,141,249	1,075,966	711,697
1.6	Income Tax Liabilities	39,958	137,358	19,261
1.7	Other Liabilities	601,467	395,924	464,670
2	Total Assets (2.1 to 2.7)	29,215,595	26,274,289	23,262,799
2.1	Cash & Bank Balance	4,440,763	4,690,927	3,997,440
2.2	Money at call and short Notice	319,683	679,557	130,221
2.3	Investments	2,996,185	2,453,581	1,577,267
2.4	Loans & Advances (a+b+c+d+e+f) (Net)	20,569,760	17,730,592	16,883,257
	a. Real Estate Loan	2,575,132	2,491,510	2,405,892
	1. Residential Real Estate Loan(Except Personal Home Loan upto Rs 10 mil)	180,681	197,495	120,277
	2. Business Complex & Residential Apartment Construction Loan	1,480,987	1,404,443	1,268,739
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	913,464	889,572	1,016,876
	b. Personal Home Loan of Rs. 10 mil or less	1,061,015	887,516	624,801
	c. Margin Type Loan	72,362	46,817	18,667
	d. Term Loan	2,101,676	1,903,405	1,884,516
	e. Overdraft Loan / TR Loan / WC Loan	11,860,214	9,563,284	9,660,421
	f. Others	2,899,361	2,838,059	2,288,961
2.5	Fixed Assets	308,215	312,767	341,097
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	580,989	406,866	333,517
3	Profit and Loss Account			
3.1	Interest income	592,116	2,240,203	475,581
3.2	Interest Expense	369,859	1,251,304	315,045
A	Net Interest Income (3.1-3.2)	222,257	988,899	160,535
3.3	Fees Commission and Discount	28,402	94,947	26,139
3.4	Other Operating Income	38,444	124,525	28,614
3.5	Foreign Exchange Gain/Loss (Net)	15,267	50,511	13,717
B	Total Operating Income (A+3.3+3.4+3.5)	304,370	1,258,882	229,005
3.6	Staff Expenses	69,108	218,546	55,879
3.7	Other Operating Expenses	84,538	329,816	72,684
C	Operating profit Before Provision (B-3.6-3.7)	150,724	710,520	100,442
3.8	Provision for Possible Loss	63,739	366,681	63,854
D	Operating profit (C-3.8)	86,985	343,838	36,588
3.9	Non Operating Income/Expenses (Net)	(62)	3,567	-
3.10	Write Back of Provision for Possible Loss	59,589	207,750	34,037
E	Profit From Regular Activities (D+3.9+3.10)	146,512	555,155	70,624
3.11	Extraordinary Income/Expenses (Net)	(0)	(51,511)	-
F	Profit Before Bonus and Taxes (E+3.11)	146,512	503,644	70,624
3.12	Provision For Staff Bonus	13,319	45,786	6,420
3.13	Provision For Tax	39,958	138,670	19,261
G	Net Profit/Loss (F-3.12 -3.13)	93,235	319,189	44,943

4	Ratios			
4.1	Capital Fund to RWA	10.68%	11.89%	10.55%
4.2	Non Performing Loan (NPL) to Total Loan	3.11%	3.74%	2.54%
4.3	Total Loan Loss Provision to total NPL	101.84%	97.64%	123.07%
4.4	Cost of Funds	6.47%	6.49%	7.16%
4.5	CD Ratio (Calculated as per NRB Directives)	77.53%	74.71%	79.07%
4.6	Base Rate	9.85%	10.29%	NA
	Additional Information (Optional)			
	Average Yield (Local Currency)	9.98%	11.15%	10.81%
	Net Interest Spread (Local Currency)	3.51%	4.66%	3.65%
	Return on Equity	14.59%	12.96%	8.29%
	Return on Assets	1.28%	1.21%	0.77%

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

Figures are regrouped and rearranged wherever necessary

Total Loans and Advances are shown net of loan loss provisions.