

SUNRISE BANK LIMITED

Class "A" Institution licensed by Nepal Rastra Bank

Unaudited Financial Results (Quarterly)

As at Second Quarter Ended 30 Poush of the Fiscal Year 2071/72

In NPR Thousand

S.N.	PARTICULARS	THIS QUARTER ENDED	PREVIOUS QUARTER ENDED	CORRESPONDING PREVIOUS YEAR QUARTER ENDED
1	Total Capital & Liabilities (1.1 to 1.7)	34,113,877	31,205,304	28,670,796
1.1	Paid-up Capital *	2,383,207	2,349,428	2,236,650
1.2	Reserves and Surplus	721,719	556,293	439,571
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	1,300,000	-	-
1.5	Deposits (a+b)	29,210,859	27,724,468	25,329,556
	a. Domestic Currency	28,384,965	26,799,009	24,264,817
	b. Foreign Currency	825,894	925,459	1,064,739
1.6	Income Tax Liabilities	111,911	40,878	88,213
1.7	Other Liabilities	386,181	534,237	576,806
2	Total Assets (2.1 to 2.7)	34,113,877	31,205,304	28,670,796
2.1	Cash & Bank Balance	2,446,751	3,472,445	4,172,637
2.2	Money at Call and Short Notice	-	100,000	558,497
2.3	Investments	7,569,128	5,419,493	2,978,595
2.4	Loans & Advances (Net)	23,353,006	21,430,249	20,129,918
	a. Real Estate Loan	1,869,598	1,982,455	2,454,553
	1. Residential Real Estate Loan(Except Personal Home Loan upto Rs 10 mil)	216,529	220,841	190,449
	2. Business Complex & Residential Apartment Construction Lo	1,080,564	1,150,044	1,429,630
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	572,505	611,570	834,474
	b. Personal Home Loan of Rs. 10 mil or less	2,095,962	1,839,839	1,146,751
	c. Margin Type Loan	197,675	141,715	80,929
	d. Term Loan	2,040,976	2,053,090	2,110,032
	e. Overdraft Loan / TR Loan / WC Loan	13,565,958	12,161,439	11,414,491
	f. Others	3,582,837	3,251,711	2,923,162
2.5	Fixed Assets	270,523	286,768	301,269
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	474,470	496,349	529,880
3	PROFIT & LOSS ACCOUNT	UPTO THIS QUARTER	UPTO PREVIOUS QUARTER	UPTO CORRESPONDING PREVIOUS YEAR QUARTER
3.1	Interest Income	1,147,972	541,987	1,225,014
3.2	Interest Expense	595,348	306,461	703,475
A	Net Interest Income (3.1-3.2)	552,624	235,526	521,539
3.3	Fees Commission & Discount	58,590	32,861	57,970
3.4	Other Operating Income	87,694	37,765	66,906
3.5	Foreign Exchange Gain/Loss (Net)	35,796	17,088	33,482
B	Total Operating Income (A+3.3+3.4+3.5)	734,704	323,240	679,897
3.6	Staff Expenses	131,549	71,952	124,248
3.7	Other Operating Expenses	177,436	87,957	164,722
C	Operating Profit Before Provision (B-3.6-3.7)	425,719	163,331	390,927
3.8	Provision for Possible Loss	161,202	22,573	202,503
D	Operating Profit (C-3.8)	264,517	140,758	188,424
3.9	Non Operating Income/Expenses (Net)	46	(288)	1,674
3.10	Write Back of Provision for Possible Loss	145,774	9,414	147,995
E	Profit From Regular Activities (D+3.9+3.10)	410,337	149,884	338,093
3.11	Extraordinary Income/Expenses (Net)	-	-	(14,646)
F	Profit Before Bonus and Taxes (E+3.11)	410,337	149,884	323,447
3.12	Provision for Staff Bonus	37,303	13,626	29,404
3.13	Provision for Tax	112,583	41,233	88,213
G	Net Profit/Loss (F-3.12 -3.13)	260,451	95,025	205,830

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4	RATIOS	FOR THIS QUARTER	FOR PREVIOUS QUARTER	FOR CORRESPONDING PREVIOUS YEAR QUARTER
4.1	Capital Fund to RWA	11.39%	11.63%	11.28%
4.2	Non Performing Loan (NPL) to Total Loan	3.97%	4.65%	2.91%
4.3	Total Loan Loss Provision to total NPL	102.08%	100.73%	113.63%
4.4	Cost of Funds	4.68%	4.82%	6.03%
4.5	CD Ratio (Calculated as per NRB Directives)	77.39%	75.76%	75.84%
4.6	Base Rate	7.48%	8.30%	8.98%
4.7	Interest Spread (As per NRB Circular)	4.79%	4.76%	6.74%
	Additional Information (Optional)			
	Average Yield (Local Currency)	9.47%	9.45%	10.41%
	Return on Equity	16.78%	12.82%	15.41%
	Return on Assets	1.53%	1.22%	1.44%

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

Figures are regrouped/rearranged wherever necessary.

Figures of Previous quarter has been adjusted as a result of the adjustments by Statutory Auditor of FY 2070-71.

Loans and Advances are shown net off loan loss provisions.

* Share Capital Includes Calls in Advance of Right Shares received from promoters (NPR 146.56 Million).