



सन्राइज बैंक लिमिटेड

SUNRISE BANK LIMITED

Class "A" Institution Licensed by Nepal Rastra Bank

Gairidhara Crossing, Kathmandu, Nepal

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Unaudited Financial Results (Quarterly)

For the Second Quarter Ended 29 Poush, 2073 (13 January, 2017)

Rs. In'000

S.N.	Particulars	This Quarter Ended	Previous Quarter Ended	Corresponding Previous Year Quarter Ended
1	Total Capital & Liabilities (1.1 to 1.7)	65,945,012	62,456,352	43,372,273
1.1	Paid-up Capital	5,301,395	5,301,395	3,220,697
1.2	Reserves and Surplus	1,452,980	1,096,387	794,880
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	80,000
1.5	Deposits (a+b)	57,300,456	54,083,006	37,224,577
a.	Domestic Currency	55,734,110	52,712,186	36,247,986
b.	Foreign Currency	1,566,346	1,370,820	976,591
1.6	Income Tax Liabilities	261,304	108,479	155,981
1.7	Other Liabilities	1,628,877	1,867,084	1,896,138
2	Total Assets (2.1 to 2.7)	65,945,012	62,456,352	43,372,273
2.1	Cash & Bank Balance	6,077,063	6,259,182	4,191,288
2.2	Money at call and short Notice	-	-	-
2.3	Investments	9,211,217	7,989,489	6,694,047
2.4	Loans & Advances (a+b+c+d+e+f)	49,223,675	46,451,497	31,080,474
a.	Real Estate Loan	3,050,641	2,877,674	2,286,430
1.	Residential Real Estate Loan(Except Personal Home Loan upto Rs 10 mil)	619,192	682,610	336,580
2.	Business Complex & Residential Apartment Construction Loan	863,676	757,412	1,225,224
3.	Income generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	1,567,773	1,437,652	724,626
b.	Personal Home Loan of Rs. 10 mil or less	6,162,756	5,762,150	2,964,498
c.	Margin Type Loan	2,298,768	2,028,741	966,314
d.	Term Loan	4,642,688	4,399,891	3,069,964
e.	Overdraft Loan / TR Loan / WC Loan	20,416,577	20,510,146	16,573,237
f.	Others	12,652,245	10,872,895	5,220,031
2.5	Fixed Assets (net)	466,133	447,280	303,554
2.6	Non Banking Assets	78,664	80,358	99,388
2.7	Other Assets	888,260	1,228,546	1,003,522
3	PROFIT & LOSS ACCOUNT	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	2,253,853	1,059,793	1,446,717
3.2	Interest Expense	1,150,673	544,135	798,726
A	Net Interest Income (3.1-3.2)	1,103,180	515,658	647,991
3.3	Fees Commission and Discount	91,375	40,688	57,147
3.4	Other Operating Income	182,813	89,307	111,305
3.5	Foreign Exchange Gain/Loss (Net)	68,188	34,027	54,783
B	Total Operating Income (A+3.3+3.4+3.5)	1,445,556	679,680	871,226
3.6	Staff Expenses	207,943	112,238	162,300
3.7	Other Operating Expenses	225,743	110,734	171,586
C	Operating profit Before Provision (B-3.6-3.7)	1,011,870	456,708	537,340
3.8	Provision for Possible Loss	191,293	151,762	132,249
D	Operating profit (C-3.8)	820,577	304,946	405,091
3.9	Non Operating Income/Expenses (Net)	24,230	20,468	708
3.10	Write Back of Provision for Possible Loss	113,307	72,341	174,746
E	Profit From Regular Activities (D+3.9+3.10)	958,114	397,755	580,545
3.11	Extraordinary Income/Expenses (Net)	-	-	(8,616)
F	Profit Before Bonus and Taxes (E+3.11)	958,114	397,755	571,929
3.12	Provision For Staff Bonus	87,101	36,160	51,994
3.13	Provision For Tax	261,304	108,479	155,981
G	Net Profit/Loss (F-3.12 -3.13)	609,709	253,116	363,954
4	RATIOS	For This Quarter	For Previous Quarter	For Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	12.17%	11.91%	11.27%
4.2	Non Performing Loan (NPL) to Total Loan	1.40%	1.69%	2.30%
4.3	Total Loan Loss Provision to total NPL	142.41%	125.52%	135.53%
4.4	Cost of Funds (Local Currency)	4.60%	4.36%	4.92%
4.5	CD Ratio (Calculated as per NRB Directives)	78.90%	78.72%	77.31%
4.6	Base Rate (For that Month)	7.57%	6.79%	7.45%
4.7	Interest Spread (As per NRB Circular)	4.46%	4.69%	4.20%
Additional Information (Optional)				
	Average Yield (Local Currency)	8.78%	8.79%	8.84%
	Return on Equity	18.05%	15.22%	18.13%
	Return on Assets	1.85%	1.62%	1.72%

NOTES:

- * Loans & NBA are presented on gross and Loss Provisioning are presented on Other Liabilities.
- * Figures may change subject to instructions, if any, from statutory/regulatory authorities.
- * Above financial statements are prepared as per NRB directives and prevailing banking practice. The financials are not fully NFRS Compliant.