## Sunrise Bank Limited

Quarterly Financial Statement
At the quarter ended Chaitra, 2068

| S.N. | Particulars | This Quarter Ending | Previous Quarter Ending | Corresponding Previous Year Quarter Ending |
| :---: | :---: | :---: | :---: | :---: |
| 1 | Total Capital \& Liabilities (1.1 to 1.7) | 20,240,433 | 19,096,803 | 17,145,347 |
| 1.1 | Paid-up Capital | 2,015,000 | 2,015,000 | 1,855,442 |
| 1.2 | Reserves and Surplus | 210,513 | 169,610 | 228,745 |
| 1.3 | Debenture and Bond | - | - | - |
| 1.4 | Borrowings | - | 82,200 | 598,940 |
| 1.5 | Deposits (a+b) | 17,655,939 | 16,446,028 | 14,189,741 |
|  | a. Domestic Currency | 17,032,697 | 15,751,472 | 13,535,374 |
|  | b. Foreign Currency | 623,242 | 694,556 | 654,367 |
| 1.6 | Income Tax Liabilities | 34,051 | 16,521 | 33,177 |
| 1.7 | Other Liabilities | 324,931 | 367,443 | 239,302 |
| 2 | Total Assets (2.1 to 2.7) | 20,240,433 | 19,096,803 | 17,145,347 |
| 2.1 | Cash \& Bank Balance | 3,630,259 | 3,625,090 | 1,382,541 |
| 2.2 | Money at call and short Notice | 408,380 | 219,093 | 478,302 |
| 2.3 | Investments (Net) | 1,566,772 | 1,444,238 | 2,080,897 |
| 2.4 | Loans \& Advances (a+b+c+d+e+f) (Net) | 14,002,985 | 13,126,762 | 12,311,843 |
|  | a. Real Estate Loan | 2,718,287 | 2,677,780 | 2,983,838 |
|  | 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million) | 83,238 | 101,934 | 121,078 |
|  | 2. Business Complex \& Residential Apartment Construction Loan | 981,850 | 975,331 | 1,392,955 |
|  | 3. Income generating Commercial Complex Loan | - | - |  |
|  | 4. Other Real Estate Loan (Including Land Purchase \& Plotting) | 1,653,199 | 1,600,515 | 1,469,805 |
|  | b. Personal Home Loan of Rs. 10 million or less | 537,951 | 513,465 | 402,286 |
|  | c. Margin Type Loan | 45,821 | 80,797 | 82,990 |
|  | d. Term Loan | 1,853,728 | 1,673,797 | 1,764,420 |
|  | e. Overdraft Loan / TR Loan / WC Loan | 6,615,356 | 6,235,269 | 5,408,987 |
|  | f. Others | 2,231,842 | 1,945,653 | 1,669,323 |
| 2.5 | Fixed Assets | 340,281 | 349,963 | 381,168 |
| 2.6 | Non Banking Assets (Net) | - | - | - |
| 2.7 | Other Assets | 291,756 | 331,656 | 510,596 |
| 3 | Profit and Loss Account |  |  |  |
| 3.1 | Interest income | 1,393,233 | 879,355 | 1,400,082 |
| 3.2 | Interest Expense | 1,030,725 | 661,173 | 906,537 |
| A | Net Interest Income (3.1-3.2) | 362,508 | 218,182 | 493,545 |
| 3.3 | Fees Commission and Discount | 44,377 | 29,777 | 46,147 |
| 3.4 | Other Operating Income | 44,415 | 26,422 | 32,457 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | 26,530 | 17,318 | 24,768 |
| B | Total Operating Income ( $\mathrm{A}+3.3+3.4+3.5$ ) | 477,831 | 291,699 | 596,917 |
| 3.6 | Staff Expenses | 139,175 | 92,675 | 100,862 |
| 3.7 | Other Operating Expenses | 190,674 | 122,330 | 171,647 |
| C | Operating profit Before Provision (B-3.6-3.7) | 147,982 | 76,694 | 324,408 |
| 3.8 | Provision for Possible Loss | 208,672 | 107,908 | 203,188 |
| D | Operating profit (C-3.8) | $(60,690)$ | $(31,214)$ | 121,220 |
| 3.9 | Non Operating Income/Expenses (Net) | 94 | - | - |
| 3.10 | Write Back of Provision for Possible Loss | 186,476 | 92,818 | 429 |
| E | Profit From Regular Activities (D+3.9+3.10) | 125,880 | 61,604 | 121,649 |
| 3.11 | Extraordinary Income/Expenses (Net) | $(1,027)$ | $(1,027)$ | - |
| F | Profit Before Bonus and Taxes (E+3.11) | 124,853 | 60,577 | 121,649 |
| 3.12 | Provision For Staff Bonus | 11,350 | 5,507 | 11,059 |
| 3.13 | Provision For Tax | 34,051 | 16,521 | 33,177 |
| G | Net Profit/Loss (F-3.12-3.13) | 79,452 | 38,549 | 77,413 |
| 4 | Ratios |  |  |  |


| 4.1 | Capital Fund to RWA | $12.87 \%$ | $13.06 \%$ | $12.99 \%$ |
| ---: | :--- | ---: | ---: | ---: |
| 4.2 | Non Performing Loan (NPL) to Total Loan | $4.01 \%$ | $3.81 \%$ | $3.34 \%$ |
| 4.3 | Total Loan Loss Provision to total NPL | $91.07 \%$ | 9.53 | $9.18 \%$ |
| 4.4 | Cost of Funds | $75.60 \%$ | $9.54 \%$ | $9.13 \%$ |
| 4.5 | CD Ratio (Calculated as per NRB Directives) |  | $76.14 \%$ | $81.36 \%$ |
|  | Additional Information (Optional) | $12.63 \%$ |  |  |
|  | Average Yield (Local Currency) | $3.10 \%$ | $13.20 \%$ | $12.88 \%$ |
|  | Net Interest Spread (Local Currency) | $4.76 \%$ | $3.66 \%$ | $3.75 \%$ |
|  | Return on Equity | $0.52 \%$ | $3.53 \%$ | $4.95 \%$ |
|  | Return on Assets | $0.40 \%$ | $0.60 \%$ |  |

