

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 Third Quarter Ended 31 Chaitra of the Fiscal Year 2069/70

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)	24,973,322	24,898,029	20,240,433
1.1	Paid-up Capital	2,015,000	2,015,000	2,015,000
1.2	Reserves and Surplus	354,635	262,497	210,513
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	22,170,577	22,157,741	17,655,939
	a. Domestic Currency	21,211,423	21,175,014	17,032,697
	b. Foreign Currency	959,154	982,727	623,242
1.6	Income Tax Liabilities	93,614	54,126	34,051
1.7	Other Liabilities	339,496	408,665	324,931
2	Total Assets (2.1 to 2.7)	24,973,322	24,898,029	20,240,433
2.1	Cash & Bank Balance	2,877,717	3,902,039	3,630,259
2.2	Money at call and short Notice	1,648,551	540,241	408,380
2.3	Investments	2,013,494	2,598,304	1,566,772
2.4	Loans & Advances (a+b+c+d+e+f) (Net)	17,790,267	17,257,301	14,002,985
	a. Real Estate Loan	2,548,149	2,589,686	2,718,287
	1. Residential Real Estate Loan(Except Personal Home Loan upto Rs 10 mil)	247,411	206,540	83,238
	2. Business Complex & Residential Apartment Construction Loan	1,307,742	1,353,485	981,850
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	992,996	1,029,661	1,653,199
	b. Personal Home Loan of Rs. 10 mil or less	784,997	687,462	537,951
	c. Margin Type Loan	30,766	47,066	45,821
	d. Term Loan	1,852,180	1,844,586	1,853,728
	e. Overdraft Loan / TR Loan / WC Loan	9,973,096	9,786,736	6,615,356
	f. Others	2,601,079	2,301,764	2,231,842
2.5	Fixed Assets	315,316	327,703	340,281
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	327,977	272,442	291,756
3	Profit and Loss Account			
3.1	Interest income	1,567,784	1,014,540	1,393,233
3.2	Interest Expense	923,908	619,311	1,030,725
A	Net Interest Income (3.1-3.2)	643,876	395,229	362,508
3.3	Fees Commission and Discount	75,084	56,497	44,377
3.4	Other Operating Income	88,461	57,320	44,415
3.5	Foreign Exchange Gain/Loss (Net)	51,396	40,592	26,530
B	Total Operating Income (A+3.3+3.4+3.5)	858,818	549,638	477,831
3.6	Staff Expenses	155,974	103,103	139,175
3.7	Other Operating Expenses	244,236	155,552	190,674
C	Operating profit Before Provision (B-3.6-3.7)	458,608	290,984	147,982
3.8	Provision for Possible Loss	266,041	188,756	208,672
D	Operating profit (C-3.8)	192,567	102,228	(60,690)
3.9	Non Operating Income/Expenses (Net)	(83)	-	94
3.10	Write Back of Provision for Possible Loss	140,783	86,250	186,476
E	Profit From Regular Activities (D+3.9+3.10)	333,267	188,478	125,880
3.11	Extraordinary Income/Expenses (Net)	9,985	9,985	(1,027)
F	Profit Before Bonus and Taxes (E+3.11)	343,252	198,463	124,853
3.12	Provision For Staff Bonus	31,205	18,042	11,350
3.13	Provision For Tax	93,614	54,126	34,051
G	Net Profit/Loss (F-3.12 -3.13)	218,433	126,295	79,452
4	Ratios			
4.1	Capital Fund to RWA	11.30%	11.16%	12.87%
4.2	Non Performing Loan (NPL) to Total Loan	3.74%	2.94%	4.01%
4.3	Total Loan Loss Provision to total NPL	92.87%	114.51%	91.07%
4.4	Cost of Funds	6.48%	6.68%	9.53%
4.5	CD Ratio (Calculated as per NRB Directives)	78.26%	76.25%	75.60%
4.6	Base Rate	10.21%	9.50%	NA
	Additional Information (Optional)			
	Average Yield (Local Currency)	10.51%	10.63%	12.63%
	Net Interest Spread (Local Currency)	4.03%	3.95%	3.10%
	Return on Equity	12.42%	11.22%	4.76%
	Return on Assets	1.17%	1.01%	0.52%

Note: Figures may change subject to instructions, if any, from statutory/regulatory authorities.
Figures are regrouped and rearranged wherever necessary