

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 30 Chaitra of the Fiscal Year 2070/71

S.N.	PARTICULARS	THIS QUARTER ENDED	PREVIOUS QUARTER ENDED	CORRESPONDING PREVIOUS YEAR QUARTER ENDED
1	Total Capital & Liabilities (1.1 to 1.7)	29,516,192	28,670,797	24,973,322
1.1	Paid-up Capital	2,015,000	2,015,000	2,015,000
1.2	Reserves and Surplus #	716,457	661,221	354,635
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	26,093,309	25,329,557	22,170,577
	a. Domestic Currency	25,035,642	24,264,817	21,211,423
	b. Foreign Currency	1,057,667	1,064,739	959,154
1.6	Income Tax Liabilities	116,887	88,213	93,614
1.7	Other Liabilities	574,539	576,807	339,496
2	Total Assets (2.1 to 2.7)	29,516,192	28,670,798	24,973,322
2.1	Cash & Bank Balance	4,549,027	4,172,637	2,877,717
2.2	Money at call and short Notice	-	558,497	1,648,551
2.3	Investments	3,940,058	2,978,595	2,013,494
2.4	Loans & Advances (a+b+c+d+e+f) (Net)	20,132,179	20,129,919	17,790,267
	a. Real Estate Loan	2,183,688	2,454,553	2,548,149
	1. Residential Real Estate Loan(Except Personal Home Loan upto Rs 10 mil)	202,919	190,449	247,411
	2. Business Complex & Residential Apartment Construction Loan	1,263,655	1,429,630	1,307,742
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	717,114	834,474	992,996
	b. Personal Home Loan of Rs. 10 mil or less	1,292,628	1,146,751	784,997
	c. Margin Type Loan	77,974	80,929	30,766
	d. Term Loan	2,123,167	2,110,032	1,852,180
	e. Overdraft Loan / TR Loan / WC Loan	11,399,326	11,414,491	9,973,096
	f. Others	3,055,396	2,923,162	2,601,079
2.5	Fixed Assets	296,747	301,269	315,316
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	598,179	529,880	327,977
3	PROFIT & LOSS ACCOUNT	UPTO THIS QUARTER	UPTO PREVIOUS QUARTER	UPTO CORRESPONDING PREVIOUS YEAR QUARTER
3.1	Interest income	1,803,951	1,225,014	1,567,784
3.2	Interest Expense	1,015,004	703,475	923,908
A	Net Interest Income (3.1-3.2)	788,947	521,539	643,876
3.3	Fees Commission and Discount	84,873	57,970	75,084
3.4	Other Operating Income	97,233	66,907	88,461
3.5	Foreign Exchange Gain/Loss (Net)	50,997	33,482	51,396
B	Total Operating Income (A+3.3+3.4+3.5)	1,022,050	679,897	858,818
3.6	Staff Expenses	187,728	124,247	155,974
3.7	Other Operating Expenses	255,584	164,722	244,236
C	Operating profit Before Provision (B-3.6-3.7)	578,739	390,927	458,608
3.8	Provision for Possible Loss	304,860	202,503	266,041
D	Operating profit (C-3.8)	273,879	188,424	192,567
3.9	Non Operating Income/Expenses (Net)	1,709	1,674	(83)
3.10	Write Back of Provision for Possible Loss	167,644	147,995	140,783
E	Profit From Regular Activities (D+3.9+3.10)	443,231	338,093	333,267
3.11	Extraordinary Income/Expenses (Net)	(14,646)	(14,646)	9,985
F	Profit Before Bonus and Taxes (E+3.11)	428,585	323,448	343,252
3.12	Provision For Staff Bonus	38,962	29,404	31,205
3.13	Provision For Tax	116,887	88,213	93,614
G	Net Profit/Loss (F-3.12 -3.13)	272,736	205,830	218,433

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4	RATIOS	FOR THIS QUARTER	FOR PREVIOUS QUARTER	FOR CORRESPONDING PREVIOUS YEAR QUARTER
4.1	Capital Fund to RWA	11.32%	11.28%	11.30%
4.2	Non Performing Loan (NPL) to Total Loan	3.62%	2.91%	3.74%
4.3	Total Loan Loss Provision to total NPL	106.34%	113.63%	92.87%
4.4	Cost of Funds	5.74%	6.03%	6.48%
4.5	CD Ratio (Calculated as per NRB Directives)	75.51%	75.84%	78.26%
4.6	Base Rate	8.72%	8.98%	10.21%
4.7	Interest Spread (As per NRB Circular)	6.81%	6.74%*	NA
	Additional Information (Optional)			
	Average Yield (Local Currency)	9.99%	10.41%	10.51%
	Net Interest Spread (Local Currency)	4.25%	4.38%	4.03%
	Return on Equity	13.34%	15.41%	12.42%
	Return on Assets	1.23%	1.44%	1.17%

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

Figures are regrouped and rearranged wherever necessary.

Loans and Advances are shown net off loan loss provisions.

Reserve and surplus includes bonus share passed on 6th AGM dated 4th May 2014

* Spread only for the year Poush 2070.