

## 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 Fourth Quarter Ended 31 Ashad of the Fiscal Year 2071/72

*In NPR Thousand*

S.N.	PARTICULARS	THIS QUARTER ENDED	PREVIOUS QUARTER ENDED	CORRESPONDING PREVIOUS YEAR QUARTER ENDED
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>37,591,864</b>	<b>34,314,145</b>	<b>29,661,322</b>
1.1	Paid-up Capital*	2,443,688	2,390,047	2,236,650
1.2	Reserves and Surplus	935,658	798,507	461,268
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	6,321	-
1.5	Deposits (a+b)	<b>33,486,669</b>	<b>29,843,111</b>	<b>26,616,667</b>
	a. Domestic Currency	32,641,339	29,411,508	25,633,854
	b. Foreign Currency	845,330	431,603	982,813
1.6	Income Tax Liabilities	191,493	144,820	-
1.7	Other Liabilities	534,356	1,131,339	346,737
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>37,591,864</b>	<b>34,314,145</b>	<b>29,661,322</b>
2.1	Cash & Bank Balance	3,058,107	5,410,739	5,926,882
2.2	Money at Call and Short Notice	-	-	113,394
2.3	Investments	7,259,794	3,607,668	3,054,741
2.4	Loans & Advances (Net)	<b>26,381,079</b>	<b>24,463,699</b>	<b>19,938,326</b>
	a. Real Estate Loan	1,875,492	1,915,097	2,011,203
	1. Residential Real Estate Loan(Except Personal Home Loan upto Rs 10 mil)	221,122	221,807	222,476
	2. Business Complex & Residential Apartment Construction Loan	1,173,816	1,171,903	1,140,020
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	480,554	521,387	648,707
	b. Personal Home Loan of Rs. 10 mil or less	2,439,557	2,291,083	1,581,373
	c. Margin Type Loan	477,845	306,076	68,790
	d. Term Loan	2,498,656	2,311,303	2,137,602
	e. Overdraft Loan / TR Loan / WC Loan	14,839,201	13,748,436	10,973,689
	f. Others	4,250,328	3,891,704	3,165,669
2.5	Fixed Assets (Net)	309,656	271,670	291,870
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	583,228	560,369	336,109

3	PROFIT & LOSS ACCOUNT	UPTO THIS QUARTER	UPTO PREVIOUS QUARTER	UPTO CORRESPONDING PREVIOUS YEAR QUARTER
3.1	Interest Income	2,402,657	1,739,462	2,423,846
3.2	Interest Expense	1,296,357	909,579	1,328,712
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>1,106,300</b>	<b>829,883</b>	<b>1,095,134</b>
3.3	Fees Commission & Discount	119,378	87,363	104,093
3.4	Other Operating Income	187,273	138,057	141,288
3.5	Foreign Exchange Gain/Loss (Net)	80,316	56,922	63,213
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>1,493,267</b>	<b>1,112,225</b>	<b>1,403,728</b>
3.6	Staff Expenses	271,911	196,122	263,898
3.7	Other Operating Expenses	356,471	268,978	360,549
<b>C</b>	<b>Operating Profit Before Provision (B-3.6-3.7)</b>	<b>864,885</b>	<b>647,125</b>	<b>779,281</b>
3.8	Provision for Possible Loss	457,814	338,193	466,425
<b>D</b>	<b>Operating Profit (C-3.8)</b>	<b>407,071</b>	<b>308,932</b>	<b>312,856</b>
3.9	Non Operating Income/Expenses (Net)	2,823	3,114	2,489
3.10	Write Back of Provision for Possible Loss	417,134	218,958	93,542
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>827,028</b>	<b>531,004</b>	<b>408,887</b>
3.11	Extraordinary Income/Expenses (Net)	(92,468)	-	(14,646)
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>734,560</b>	<b>531,004</b>	<b>394,241</b>
3.12	Provision for Staff Bonus	66,778	48,273	35,840
3.13	Provision for Tax	193,392	145,492	111,629
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>474,390</b>	<b>337,239</b>	<b>246,772</b>
4	RATIOS	FOR THIS QUARTER	FOR PREVIOUS QUARTER	FOR CORRESPONDING PREVIOUS YEAR QUARTER
4.1	Capital Fund to RWA	11.18%	10.76%	11.49%
4.2	Non Performing Loan (NPL) to Total Loan	2.90%	3.77%	4.94%
4.3	Total Loan Loss Provision to total NPL	127.31%	113.26%	100.30%
4.4	Cost of Funds	5.15%	4.71%	5.61%
4.5	CD Ratio (Calculated as per NRB Directives)	76.12%	78.47%	74.14%
4.6	Base Rate	8.36%	7.87%	8.62%
4.7	Interest Spread (As per NRB Circular)	4.30%	4.31%	5.00%
	<b>Additional Information (Optional)</b>			
	Average Yield (Local Currency)	9.14%	8.74%	10.06%
	Return on Equity	14.04%	14.10%	9.04%
	Return on Assets	1.26%	1.31%	0.83%

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

Figures are regrouped/rearranged wherever necessary.

Loans and Advances & Non Banking Assets are shown net off loan loss provisions, whereas Fixed Assets are shown net off Depreciation.

\* Share Capital Includes 10% Right Shares Alloted during Ashad 2072. (166,270 shares remained unsubscribed/unalloted & processed for Auction Sale).

Rupesh Luitel  
H-Finance & Planning

Arun Parajuli  
Chief Manager

Apachh K. Yadav  
Deputy General Manager

Ratna Raj Bajracharya  
Chief Executive Officer

Sunir Kumar Dhungel  
Internal Auditor  
Partner - LDSA Associates