

SUNRISE BANK LIMITED

Class "A" Institution licensed by Nepal Rastra Bank

Gairidhara Crossing, Kathmandu, Nepal

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Unaudited Financial Results (Quarterly)

As at Third Quarter Ended 30 Chaitra of the Fiscal Year 2071/72

In NPR Thousand

S.N.	PARTICULARS	THIS QUARTER ENDED	PREVIOUS QUARTER ENDED	CORRESPONDING PREVIOUS YEAR QUARTER ENDED
1	Total Capital & Liabilities (1.1 to 1.7)	34,314,145	34,113,877	29,516,192
1.1	Paid-up Capital *	2,390,047	2,383,207	2,236,650
1.2	Reserves and Surplus	798,507	721,719	487,232
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	6,321	1,300,000	-
1.5	Deposits (a+b)	29,843,111	29,210,859	26,093,309
	a. Domestic Currency	29,411,508	28,384,965	25,035,642
	b. Foreign Currency	431,603	825,894	1,057,667
1.6	Income Tax Liabilities	144,820	111,911	116,887
1.7	Other Liabilities	1,131,339	386,181	582,114
2	Total Assets (2.1 to 2.7)	34,314,145	34,113,877	29,516,192
2.1	Cash & Bank Balance	5,410,739	2,446,751	4,549,027
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	3,607,668	7,569,128	3,940,058
2.4	Loans & Advances (Net)	24,463,699	23,353,006	20,132,179
	a. Real Estate Loan	1,915,097	1,869,598	2,183,688
	1. Residential Real Estate Loan(Except Personal Home Loan upto Rs 10 mil)	221,807	216,529	202,919
	2. Business Complex & Residential Apartment Construction Loan	1,171,903	1,080,564	1,263,655
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	521,387	572,505	717,114
	b. Personal Home Loan of Rs. 10 mil or less	2,291,083	2,095,962	1,292,628
	c. Margin Type Loan	306,076	197,675	77,974
	d. Term Loan	2,311,303	2,040,976	2,123,167
	e. Overdraft Loan / TR Loan / WC Loan	13,748,436	13,565,958	11,399,326
	f. Others	3,891,704	3,582,837	3,055,396
2.5	Fixed Assets	271,670	270,523	296,748
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	560,369	474,469	598,180

3	PROFIT & LOSS ACCOUNT	UPTO THIS QUARTER	UPTO PREVIOUS QUARTER	UPTO CORRESPONDING PREVIOUS YEAR
3.1	Interest Income	1,739,462	1,147,972	1,803,951
3.2	Interest Expense	909,579	595,348	1,015,004
A	Net Interest Income (3.1-3.2)	829,883	552,624	788,947
3.3	Fees Commission & Discount	87,363	58,590	84,873
3.4	Other Operating Income	138,057	87,694	97,233
3.5	Foreign Exchange Gain/Loss (Net)	56,922	35,796	50,997
B	Total Operating Income (A+3.3+3.4+3.5)	1,112,225	734,704	1,022,050
3.6	Staff Expenses	196,122	131,549	187,728
3.7	Other Operating Expenses	268,978	177,436	255,584
C	Operating Profit Before Provision (B-3.6-3.7)	647,125	425,719	578,739
3.8	Provision for Possible Loss	338,193	161,202	304,860
D	Operating Profit (C-3.8)	308,932	264,517	273,879
3.9	Non Operating Income/Expenses (Net)	3,114	46	1,709
3.10	Write Back of Provision for Possible Loss	218,958	145,774	167,644
E	Profit From Regular Activities (D+3.9+3.10)	531,004	410,337	443,231
3.11	Extraordinary Income/Expenses (Net)	-	-	(14,646)
F	Profit Before Bonus and Taxes (E+3.11)	531,004	410,337	428,585
3.12	Provision for Staff Bonus	48,273	37,303	38,962
3.13	Provision for Tax	145,492	112,583	116,887
G	Net Profit/Loss (F-3.12 -3.13)	337,239	260,451	272,736
4	RATIOS	FOR THIS QUARTER	FOR PREVIOUS QUARTER	FOR CORRESPONDING PREVIOUS YEAR QUARTER
4.1	Capital Fund to RWA (Only Tentative)	10.76%	11.39%	11.32%
4.2	Non Performing Loan (NPL) to Total Loan	3.77%	3.97%	3.62%
4.3	Total Loan Loss Provision to total NPL	113.26%	102.08%	106.34%
4.4	Cost of Funds	4.71%	4.68%	5.74%
4.5	CD Ratio (Calculated as per NRB Directives)	78.47%	77.39%	75.51%
4.6	Base Rate	7.87%	7.48%	8.72%
4.7	Interest Spread (As per NRB Circular)	4.31%	4.79%	6.81%
	Additional Information (Optional)			
	Average Yield (Local Currency)	8.74%	9.47%	9.99%
	Return on Equity	14.10%	16.78%	13.37%
	Return on Assets	1.31%	1.53%	1.23%

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

Figures are regrouped/rearranged wherever necessary.

Loans and Advances are shown net off loan loss provisions.

*Share Capital Includes Calls in Advance of Right Shares received from promoters (NPR 153.40 Million).