

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 First Quarter Ended of the Fiscal Year 2069/70

Rs in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	23,335,180	21,327,769	18,101,339
1.1	Paid-up Capital	2,015,000	2,015,000	2,015,000
1.2	Reserves and Surplus	188,328	143,385	165,840
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	39,100
1.5	Deposits (a+b)	20,582,722	18,759,000	15,524,374
	a. Domestic Currency	19,871,025	18,102,564	15,038,840
	b. Foreign Currency	711,697	656,436	485,534
1.6	Income Tax Liabilities	19,261	-	-
1.7	Other Liabilities	529,868	410,384	357,025
2	Total Assets (2.1 to 2.7)	23,335,180	21,327,769	18,101,339
2.1	Cash & Bank Balance	3,997,440	4,408,289	3,438,506
2.2	Money at call and short Notice	130,221	100,626	242,764
2.3	Investments	1,577,267	1,808,961	1,105,511
2.4	Loans & Advances (a+b+c+d+e+f) (Net)	16,955,638	14,379,032	12,445,520
	a. Real Estate Loan	2,405,892	2,572,898	2,726,242
	1. Residential Real Estate Loan(Except Personal Home Loan upto Rs 10 mil)	120,277	115,530	102,319
	2. Business Complex & Residential Apartment Construction Loan	1,268,739	1,339,775	1,290,183
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,016,876	1,117,593	1,333,739
	b. Personal Home Loan of Rs. 10 mil or less	624,801	497,528	487,409
	c. Margin Type Loan	18,667	14,695	126,294
	d. Term Loan	1,884,516	2,003,837	1,621,522
	e. Overdraft Loan / TR Loan / WC Loan	9,729,731	6,932,235	5,429,650
	f. Others	2,292,032	2,357,838	2,054,403
2.5	Fixed Assets	341,097	348,597	367,752
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	333,517	282,263	501,286
3	Profit and Loss Account			
3.1	Interest income	475,581	2,001,360	489,042
3.2	Interest Expense	315,045	1,410,696	319,074
A	Net Interest Income (3.1-3.2)	160,535	590,664	169,968
3.3	Fees Commission and Discount	26,139	70,445	9,423
3.4	Other Operating Income	28,614	69,535	12,176
3.5	Foreign Exchange Gain/Loss (Net)	13,717	38,864	5,724
B	Total Operating Income (A+3.3+3.4+3.5)	229,005	769,508	197,291
3.6	Staff Expenses	55,879	194,357	48,857
3.7	Other Operating Expenses	72,684	280,048	60,524
C	Operating profit Before Provision (B-3.6-3.7)	100,442	295,104	87,909
3.8	Provision for Possible Loss	63,854	286,855	36,940
D	Operating profit (C-3.8)	36,588	8,249	50,970
3.9	Non Operating Income/Expenses (Net)	-	106	-
3.10	Write Back of Provision for Possible Loss	34,037	368,099	3,682
E	Profit From Regular Activities (D+3.9+3.10)	70,624	376,454	54,652
3.11	Extraordinary Income/Expenses (Net)	-	(130,666)	
F	Profit Before Bonus and Taxes (E+3.11)	70,624	245,789	54,652
3.12	Provision For Staff Bonus	6,420	22,344	4,968
3.13	Provision For Tax	19,261	70,070	14,905
G	Net Profit/Loss (F-3.12 -3.13)	44,943	153,374	34,778

4	Ratios			
4.1	Capital Fund to RWA	10.55%	11.75%	13.57%
4.2	Non Performing Loan (NPL) to Total Loan	2.12%	3.03%	3.80%
4.3	Total Loan Loss Provision to total NPL	127.83%	98.59%	113.44%
4.4	Cost of Funds	7.16%	9.34%	9.99%
4.5	CD Ratio (Calculated as per NRB Directives)	79.07%	73.28%	75.59%
	Additional Information (Optional)			
	Average Yield (Local Currency)	11.21%	12.88%	14.44%
	Net Interest Spread (Local Currency)	4.05%	3.54%	4.44%
	Return on Equity	8.26%	7.20%	6.38%
	Return on Assets	0.77%	0.72%	0.77%

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