

**Sunrise Bank Limited**  
Unaudited Quarterly Financial Statement  
At the quarter ended Ashadh, 2069

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>21,383,823</b>	<b>20,240,433</b>	<b>15,850,458</b>
1.1	Paid-up Capital	2,015,000	2,015,000	2,015,000
1.2	Reserves and Surplus	277,678	210,513	131,061
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	<b>18,756,490</b>	<b>17,655,939</b>	<b>13,391,714</b>
	a. Domestic Currency	18,100,054	17,032,697	12,939,436
	b. Foreign Currency	656,436	623,242	452,278
1.6	Income Tax Liabilities	63,980	34,051	-
1.7	Other Liabilities	270,675	324,931	312,683
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>21,383,823</b>	<b>20,240,433</b>	<b>15,850,458</b>
2.1	Cash & Bank Balance	4,408,290	3,630,259	1,904,443
2.2	Money at call and short Notice	100,626	408,380	323,897
2.3	Investments (Net)	1,808,961	1,566,772	1,103,343
2.4	Loans & Advances (a+b+c+d+e+f) (Net)	<b>14,380,599</b>	<b>14,002,985</b>	<b>11,910,059</b>
	a. Real Estate Loan	<b>2,572,898</b>	<b>2,718,287</b>	<b>2,742,550</b>
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	115,530	83,238	108,664
	2. Business Complex & Residential Apartment Construction Loan	1,339,775	981,850	1,292,777
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,117,593	1,653,199	1,341,109
	b. Personal Home Loan of Rs. 10 million or less	497,528	537,951	480,871
	c. Margin Type Loan	14,695	45,821	74,586
	d. Term Loan	2,003,837	1,853,728	1,684,775
	e. Overdraft Loan / TR Loan / WC Loan	6,933,802	6,615,356	5,049,209
	f. Others	2,357,838	2,231,842	1,878,067
2.5	Fixed Assets	348,597	340,281	371,731
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	336,749	291,756	236,985
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
3.1	Interest income	1,985,331	1,393,233	1,918,745
3.2	Interest Expense	1,410,696	1,030,725	1,221,699
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>574,635</b>	<b>362,508</b>	<b>697,046</b>
3.3	Fees Commission and Discount	70,445	44,377	50,759
3.4	Other Operating Income	69,535	44,415	45,995
3.5	Foreign Exchange Gain/Loss (Net)	38,864	26,530	34,035
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>753,480</b>	<b>477,831</b>	<b>827,835</b>
3.6	Staff Expenses	194,357	139,175	140,682
3.7	Other Operating Expenses	278,136	190,674	240,267
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>280,987</b>	<b>147,982</b>	<b>446,886</b>
3.8	Provision for Possible Loss	161,209	208,672	372,358
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>119,779</b>	<b>(60,690)</b>	<b>74,528</b>
3.9	Non Operating Income/Expenses (Net)	106	94	11,494
3.10	Write Back of Provision for Possible Loss	242,437	186,476	233
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>362,322</b>	<b>125,880</b>	<b>86,255</b>
3.11	Extraordinary Income/Expenses (Net)	(130,666)	(1,027)	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>231,657</b>	<b>124,853</b>	<b>86,255</b>
3.12	Provision For Staff Bonus	21,060	11,350	7,841
3.13	Provision For Tax	63,980	34,051	34,175
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>146,617</b>	<b>79,452</b>	<b>44,239</b>
<b>4</b>	<b>Ratios</b>			

4.1	Capital Fund to RWA	12.75%	12.87%	13.28%
4.2	Non Performing Loan (NPL) to Total Loan	3.03%	4.01%	3.51%
4.3	Total Loan Loss Provision to total NPL	98.59%	91.07%	120.14%
4.4	Cost of Funds	9.34%	9.53%	9.19%
4.5	CD Ratio (Calculated as per NRB Directives)	72.81%	75.60%	82.53%
<b>Additional Information (Optional)</b>				
	Average Yield (Local Currency)	12.77%	12.63%	13.02%
	Net Interest Spread (Local Currency)	3.43%	3.10%	3.83%
	Return on Equity	6.40%	4.76%	2.06%
	Return on Assets	0.69%	0.52%	0.28%