

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 Fourth Quarter Ended 31 Ashad of the Fiscal Year 2069/70

Rs in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending (Audited)
1	Total Capital & Liabilities (1.1 to 1.7)	26,274,289	24,973,322	21,279,008
1.1	Paid-up Capital	2,015,000	2,015,000	2,015,000
1.2	Reserves and Surplus	455,391	354,635	136,202
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	23,270,617	22,170,577	18,759,000
	a. Domestic Currency	22,194,651	21,211,423	18,102,564
	b. Foreign Currency	1,075,966	959,154	656,436
1.6	Income Tax Liabilities	137,358	93,614	-
1.7	Other Liabilities	395,924	339,496	368,806
2	Total Assets (2.1 to 2.7)	26,274,289	24,973,322	21,279,008
2.1	Cash & Bank Balance	4,690,927	2,877,717	4,408,289
2.2	Money at call and short Notice	679,557	1,648,551	100,626
2.3	Investments	2,453,581	2,013,494	1,808,961
2.4	Loans & Advances (a+b+c+d+e+f) (Net)	17,730,592	17,790,267	14,306,651
	a. Real Estate Loan	2,491,510	2,548,149	2,572,898
	1. Residential Real Estate Loan(Except Personal Home Loan upto Rs 10 mil)	197,495	247,411	115,530
	2. Business Complex & Residential Apartment Construction Loan	1,404,443	1,307,742	1,339,775
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	889,572	992,996	1,117,593
	b. Personal Home Loan of Rs. 10 mil or less	887,516	784,997	497,528
	c. Margin Type Loan	46,817	30,766	14,695
	d. Term Loan	1,903,405	1,852,180	2,003,837
	e. Overdraft Loan / TR Loan / WC Loan	9,563,284	9,973,096	6,862,935

	f. Others	2,838,059	2,601,079	2,354,758
2.5	Fixed Assets	312,767	315,316	348,597
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	406,866	327,977	305,883
3	Profit and Loss Account			
3.1	Interest income	2,240,203	1,567,784	2,001,360
3.2	Interest Expense	1,251,304	923,908	1,410,696
A	Net Interest Income (3.1-3.2)	988,899	643,876	590,664
3.3	Fees Commission and Discount	94,947	75,085	70,445
3.4	Other Operating Income	124,525	88,461	69,535
3.5	Foreign Exchange Gain/Loss (Net)	50,511	51,396	38,864
B	Total Operating Income (A+3.3+3.4+3.5)	1,258,882	858,818	769,508
3.6	Staff Expenses	218,546	155,974	194,357
3.7	Other Operating Expenses	329,816	244,236	280,048
C	Operating profit Before Provision (B-3.6-3.7)	710,520	458,608	295,104
3.8	Provision for Possible Loss	366,681	266,041	289,936
D	Operating profit (C-3.8)	343,838	192,567	5,168
3.9	Non Operating Income/Expenses (Net)	3,567	(83)	106
3.10	Write Back of Provision for Possible Loss	207,750	140,783	298,799
E	Profit From Regular Activities (D+3.9+3.10)	555,155	333,267	304,074
3.11	Extraordinary Income/Expenses (Net)	(51,511)	9,985	(130,666)
F	Profit Before Bonus and Taxes (E+3.11)	503,644	343,252	173,408
3.12	Provision For Staff Bonus	45,786	31,205	15,764
3.13	Provision For Tax	138,670	93,614	46,450
G	Net Profit/Loss (F-3.12 -3.13)	319,189	218,433	111,194
4	Ratios			
4.1	Capital Fund to RWA	11.89%	11.30%	11.78%
4.2	Non Performing Loan (NPL) to Total Loan	3.74%	3.74%	3.52%
4.3	Total Loan Loss Provision to total NPL	97.64%	92.87%	98.64%
4.4	Cost of Funds	6.49%	6.48%	9.34%
4.5	CD Ratio (Calculated as per NRB Directives)	74.71%	78.26%	73.30%
4.6	Base Rate	10.29%	10.21%	NA
	Additional Information (Optional)			
	Average Yield (Local Currency)	11.15%	10.51%	12.88%

Net Interest Spread (Local Currency)	4.66%	4.03%	3.54%
Return on Equity	12.96%	12.42%	5.20%
Return on Assets	1.21%	1.17%	0.52%

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

Figures are regrouped and rearranged wherever necessary

Total Loans and Advances are shown net of loan loss provisions.