

## 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 Second Quarter Ended 30 Poush of the Fiscal Year 2070/71

*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>28,670,798</b>	<b>29,215,595</b>	<b>24,898,029</b>
1.1	Paid-up Capital	2,015,000	2,015,000	2,015,000
1.2	Reserves and Surplus	661,221	548,626	262,497
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	<b>25,329,557</b>	<b>26,010,545</b>	<b>22,157,741</b>
	a. Domestic Currency	24,264,817	24,869,296	21,175,014
	b. Foreign Currency	1,064,739	1,141,249	982,727
1.6	Income Tax Liabilities	88,213	39,958	54,126
1.7	Other Liabilities	576,807	601,467	408,665
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>28,670,798</b>	<b>29,215,595</b>	<b>24,898,029</b>
2.1	Cash & Bank Balance	4,172,637	4,440,763	3,902,039
2.2	Money at call and short Notice	558,497	319,683	540,241
2.3	Investments	2,978,595	2,996,185	2,598,304
2.4	Loans & Advances (a+b+c+d+e+f) (Net)	<b>20,129,919</b>	<b>20,569,760</b>	<b>17,257,301</b>
	a. Real Estate Loan	<b>2,454,553</b>	<b>2,575,132</b>	<b>2,589,686</b>
	1. Residential Real Estate Loan(Except Personal Home Loan upto Rs 10 mil)	190,449	180,681	206,540
	2. Business Complex & Residential Apartment Construction Loan	1,429,630	1,480,987	1,353,485
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	834,474	913,464	1,029,661
	b. Personal Home Loan of Rs. 10 mil or less	1,146,751	1,061,015	687,462
	c. Margin Type Loan	80,929	72,362	47,066
	d. Term Loan	2,110,032	2,101,676	1,844,586
	e. Overdraft Loan / TR Loan / WC Loan	11,414,491	11,860,214	9,786,736
	f. Others	2,923,162	2,899,361	2,301,764
2.5	Fixed Assets	301,269	308,215	327,703
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	529,880	580,989	272,442
<b>3</b>	<b>PROFIT &amp; LOSS ACCOUNT</b>	<b>UPTO THIS QUARTER</b>	<b>UPTO PREVIOUS QUARTER</b>	<b>UPTO CORRESPONDING PREVIOUS YEAR QUARTER</b>
3.1	Interest income	1,225,014	592,116	1,014,540
3.2	Interest Expense	703,475	369,859	619,311
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>521,539</b>	<b>222,257</b>	<b>395,229</b>
3.3	Fees Commission and Discount	57,970	28,402	56,497
3.4	Other Operating Income	66,907	38,444	57,320
3.5	Foreign Exchange Gain/Loss (Net)	33,482	15,267	40,592
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>679,897</b>	<b>304,370</b>	<b>549,638</b>
3.6	Staff Expenses	124,247	69,108	103,103
3.7	Other Operating Expenses	164,722	84,538	155,552
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>390,927</b>	<b>150,724</b>	<b>290,984</b>
3.8	Provision for Possible Loss	202,503	63,739	188,756
<b>1</b>	<b>Operating profit (C-3.8)</b>	<b>188,424</b>	<b>86,985</b>	<b>102,228</b>
3.9	Non Operating Income/Expenses (Net)	1,674	(62)	-
3.10	Write Back of Provision for Possible Loss	147,995	59,589	86,250
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>338,093</b>	<b>146,512</b>	<b>188,478</b>
3.11	Extraordinary Income/Expenses (Net)	(14,646)	(0)	9,985
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>323,448</b>	<b>146,512</b>	<b>198,463</b>
3.12	Provision For Staff Bonus	29,404	13,319	18,042
3.13	Provision For Tax	88,213	39,958	54,126
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>205,830</b>	<b>93,235</b>	<b>126,295</b>

4	RATIOS	FOR THIS QUARTER	FOR PREVIOUS QUARTER	FOR CORRESPONDING PREVIOUS YEAR QUARTER
4.1	Capital Fund to RWA	11.28%	10.68%	11.16%
4.2	Non Performing Loan (NPL) to Total Loan	2.91%	3.11%	2.94%
4.3	Total Loan Loss Provision to total NPL	113.63%	101.84%	114.51%
4.4	Cost of Funds	6.03%	6.47%	6.68%
4.5	CD Ratio (Calculated as per NRB Directives)	75.84%	77.53%	76.25%
4.6	Base Rate	8.98%	9.85%	9.50%
4.7	Interest Spread (As per NRB Directives)	6.74%	NA	NA
	<b>Additional Information (Optional)</b>			
	Average Yield (Local Currency)	10.41%	9.98%	10.63%
	Net Interest Spread (Local Currency)	4.38%	3.51%	3.95%
	Return on Equity	15.41%	14.59%	11.22%
	Return on Assets	1.44%	1.28%	1.01%

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

Figures are regrouped and rearranged wherever necessary.

Loans and Advances are shown net off loan loss provisions.