

**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 Second Quarter Ended 29th Poush 2069 of the Fiscal Year 2069/70

*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>24,898,029</b>	<b>23,262,799</b>	<b>19,096,803</b>
1.1	Paid-up Capital	2,015,000	2,015,000	2,015,000
1.2	Reserves and Surplus	262,497	181,145	169,610
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	82,200
1.5	Deposits (a+b)	<b>22,157,741</b>	<b>20,582,722</b>	<b>16,446,028</b>
	a. Domestic Currency	21,175,014	19,871,025	15,751,472
	b. Foreign Currency	982,727	711,697	694,556
1.6	Income Tax Liabilities	54,126	19,261	16,521
1.7	Other Liabilities	408,665	464,670	367,443
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>24,898,029</b>	<b>23,262,799</b>	<b>19,096,803</b>
2.1	Cash & Bank Balance	3,902,039	3,997,440	3,625,090
2.2	Money at call and short Notice	540,241	130,221	219,093
2.3	Investments	2,598,304	1,577,267	1,444,238
2.4	Loans & Advances (a+b+c+d+e+f) (Net)	<b>17,257,301</b>	<b>16,883,257</b>	<b>13,126,762</b>
	a. Real Estate Loan	<b>2,589,686</b>	<b>2,405,892</b>	<b>2,677,780</b>
	1. Residential Real Estate Loan(Except Personal Home Loan upto Rs 10 mil)	206,540	120,277	101,934
	2. Business Complex & Residential Apartment Construction Loan	1,353,485	1,268,739	975,331
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,029,661	1,016,876	1,600,515
	b. Personal Home Loan of Rs. 10 mil or less	687,462	624,801	513,465
	c. Margin Type Loan	47,066	18,667	80,797
	d. Term Loan	1,844,586	1,884,516	1,673,797
	e. Overdraft Loan / TR Loan / WC Loan	9,786,736	9,660,421	6,235,269
	f. Others	2,301,764	2,288,961	1,945,654
2.5	Fixed Assets	327,703	341,097	349,963
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	272,442	333,517	331,656
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest income	1,014,540	475,581	879,355
3.2	Interest Expense	619,311	315,045	661,173
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>395,229</b>	<b>160,535</b>	<b>218,182</b>
3.3	Fees Commission and Discount	56,497	26,139	29,777
3.4	Other Operating Income	57,320	28,614	26,422
3.5	Foreign Exchange Gain/Loss (Net)	40,592	13,717	17,318
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>549,638</b>	<b>229,005</b>	<b>291,699</b>
3.6	Staff Expenses	103,103	55,879	92,675
3.7	Other Operating Expenses	155,552	72,684	122,330
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>290,984</b>	<b>100,442</b>	<b>76,694</b>
3.8	Provision for Possible Loss	188,756	63,854	107,908
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>102,228</b>	<b>36,588</b>	<b>(31,214)</b>
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	86,250	34,037	92,818
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>188,478</b>	<b>70,624</b>	<b>61,604</b>
3.11	Extraordinary Income/Expenses (Net)	9,985	-	(1,027)
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>198,463</b>	<b>70,624</b>	<b>60,577</b>
3.12	Provision For Staff Bonus	18,042	6,420	5,507
3.13	Provision For Tax	54,126	19,261	16,521
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>126,295</b>	<b>44,943</b>	<b>38,549</b>

<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	11.16%	10.55%	13.06%
4.2	Non Performing Loan (NPL) to Total Loan	2.94%	2.54%	3.81%
4.3	Total Loan Loss Provision to total NPL	114.51%	123.07%	99.31%
4.4	Cost of Funds	6.68%	7.16%	9.54%
4.5	CD Ratio (Calculated as per NRB Directives)	76.25%	79.07%	76.14%
4.6	Base Rate	9.50%	NA	NA
	<b>Major Indicators</b>			
1	Average Yield (Local Currency)	10.63%	10.81%	13.20%
2	Net Interest Spread (Local Currency)	3.95%	3.65%	3.66%
3	Return on Equity	11.22%	8.29%	3.53%
4	Return on Assets	1.01%	0.77%	0.40%

Note: \* Figures have been regrouped/rearranged wherever necessary.

\* Figures may change subject to instructions, if any, from statutory/regulatory authorities.