

Sunrise Bank Limited
Quarterly Financial Statement
At the quarter ended Chaitra, 2068

(Rs. in 000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	20,240,433	19,096,803	17,145,347
1.1	Paid-up Capital	2,015,000	2,015,000	1,855,442
1.2	Reserves and Surplus	210,513	169,610	228,745
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	82,200	598,940
1.5	Deposits (a+b)	17,655,939	16,446,028	14,189,741
	a. Domestic Currency	17,032,697	15,751,472	13,535,374
	b. Foreign Currency	623,242	694,556	654,367
1.6	Income Tax Liabilities	34,051	16,521	33,177
1.7	Other Liabilities	324,931	367,443	239,302
2	Total Assets (2.1 to 2.7)	20,240,433	19,096,803	17,145,347
2.1	Cash & Bank Balance	3,630,259	3,625,090	1,382,541
2.2	Money at call and short Notice	408,380	219,093	478,302
2.3	Investments (Net)	1,566,772	1,444,238	2,080,897
2.4	Loans & Advances (a+b+c+d+e+f) (Net)	14,002,985	13,126,762	12,311,843
	a. Real Estate Loan	2,718,287	2,677,780	2,983,838
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	83,238	101,934	121,078
	2. Business Complex & Residential Apartment Construction Loan	981,850	975,331	1,392,955
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,653,199	1,600,515	1,469,805
	b. Personal Home Loan of Rs. 10 million or less	537,951	513,465	402,286
	c. Margin Type Loan	45,821	80,797	82,990
	d. Term Loan	1,853,728	1,673,797	1,764,420
	e. Overdraft Loan / TR Loan / WC Loan	6,615,356	6,235,269	5,408,987
	f. Others	2,231,842	1,945,653	1,669,323
2.5	Fixed Assets	340,281	349,963	381,168
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	291,756	331,656	510,596
3	Profit and Loss Account			
3.1	Interest income	1,393,233	879,355	1,400,082
3.2	Interest Expense	1,030,725	661,173	906,537
A	Net Interest Income (3.1-3.2)	362,508	218,182	493,545
3.3	Fees Commission and Discount	44,377	29,777	46,147
3.4	Other Operating Income	44,415	26,422	32,457
3.5	Foreign Exchange Gain/Loss (Net)	26,530	17,318	24,768
B	Total Operating Income (A+3.3+3.4+3.5)	477,831	291,699	596,917
3.6	Staff Expenses	139,175	92,675	100,862
3.7	Other Operating Expenses	190,674	122,330	171,647
C	Operating profit Before Provision (B-3.6-3.7)	147,982	76,694	324,408
3.8	Provision for Possible Loss	208,672	107,908	203,188
D	Operating profit (C-3.8)	(60,690)	(31,214)	121,220
3.9	Non Operating Income/Expenses (Net)	94	-	-
3.10	Write Back of Provision for Possible Loss	186,476	92,818	429
E	Profit From Regular Activities (D+3.9+3.10)	125,880	61,604	121,649
3.11	Extraordinary Income/Expenses (Net)	(1,027)	(1,027)	-
F	Profit Before Bonus and Taxes (E+3.11)	124,853	60,577	121,649
3.12	Provision For Staff Bonus	11,350	5,507	11,059
3.13	Provision For Tax	34,051	16,521	33,177
G	Net Profit/Loss (F-3.12 -3.13)	79,452	38,549	77,413
4	Ratios			

4.1	Capital Fund to RWA	12.87%	13.06%	12.99%
4.2	Non Performing Loan (NPL) to Total Loan	4.01%	3.81%	3.34%
4.3	Total Loan Loss Provision to total NPL	91.07%	99.31%	90.18%
4.4	Cost of Funds	9.53%	9.54%	9.13%
4.5	CD Ratio (Calculated as per NRB Directives)	75.60%	76.14%	81.36%
	Additional Information (Optional)			
	Average Yield (Local Currency)	12.63%	13.20%	12.88%
	Net Interest Spread (Local Currency)	3.10%	3.66%	3.75%
	Return on Equity	4.76%	3.53%	4.95%
	Return on Assets	0.52%	0.40%	0.60%