

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 Fourth Quarter Ended 32 Ashad of the Fiscal Year 2070/71

IN 000

S.N.	PARTICULARS	THIS QUARTER ENDED	PREVIOUS QUARTER ENDED	CORRESPONDING PREVIOUS YEAR QUARTER ENDED (Audited)
1	Total Capital & Liabilities (1.1 to 1.7)	29,860,475	29,516,192	26,128,840
1.1	Paid-up Capital	2,236,650	2,015,000	2,236,650
1.2	Reserves and Surplus	522,510	708,882	214,496
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	26,616,403	26,093,309	23,270,604
	a. Domestic Currency	25,633,590	25,035,642	22,194,638
	b. Foreign Currency	982,813	1,057,667	1,075,966
1.6	Income Tax Liabilities	132,006	116,887	-
1.7	Other Liabilities	352,906	582,114	407,091
2	Total Assets (2.1 to 2.7)	29,860,475	29,516,192	26,128,840
2.1	Cash & Bank Balance	5,928,770	4,549,027	4,690,927
2.2	Money at call and short Notice	113,394	-	679,557
2.3	Investments	3,054,741	3,940,058	2,453,581
2.4	Loans & Advances (Net)	20,030,432	20,132,179	17,730,592
	a. Real Estate Loan	2,055,304	2,183,688	2,491,510
	1. Residential Real Estate Loan(Except Personal Home Loan upto Rs 10 mil)	222,476	202,919	197,495
	2. Business Complex & Residential Apartment Construction Loan	1,140,020	1,263,655	1,404,443
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	692,808	717,114	889,572
	b. Personal Home Loan of Rs. 10 mil or less	1,581,373	1,292,628	887,516
	c. Margin Type Loan	68,790	77,974	46,817
	d. Term Loan	2,137,601	2,123,167	1,903,405
	e. Overdraft Loan / TR Loan / WC Loan	11,021,694	11,399,326	9,563,284
	f. Others	3,165,669	3,055,396	2,838,059
2.5	Fixed Assets	291,870	296,747	312,767
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	441,268	598,179	261,416
3	PROFIT & LOSS ACCOUNT	UPTO THIS QUARTER	UPTO PREVIOUS QUARTER	UPTO CORRESPONDING PREVIOUS YEAR QUARTER (Audited)
3.1	Interest income	2,423,847	1,803,951	2,240,203
3.2	Interest Expense	1,328,712	1,015,004	1,251,304
A	Net Interest Income (3.1-3.2)	1,095,135	788,947	988,899
3.3	Fees Commission and Discount	104,095	84,873	94,943
3.4	Other Operating Income	141,288	97,233	124,525
3.5	Foreign Exchange Gain/Loss (Net)	63,213	50,997	50,511
B	Total Operating Income (A+3.3+3.4+3.5)	1,403,731	1,022,050	1,258,877
3.6	Staff Expenses	263,898	187,728	217,769
3.7	Other Operating Expenses	362,866	255,584	330,593
C	Operating profit Before Provision (B-3.6-3.7)	776,966	578,739	710,515
3.8	Provision for Possible Loss	374,298	304,860	368,269
1	Operating profit (C-3.8)	402,668	273,879	342,246
3.9	Non Operating Income/Expenses (Net)	2,489	1,709	3,567
3.10	Write Back of Provision for Possible Loss	93,511	167,644	209,338
E	Profit From Regular Activities (D+3.9+3.10)	498,668	443,231	555,151
3.11	Extraordinary Income/Expenses (Net)	(14,646)	(14,646)	(51,511)
F	Profit Before Bonus and Taxes (E+3.11)	484,022	428,585	503,640
3.12	Provision For Staff Bonus	44,002	38,962	45,785
3.13	Provision For Tax	132,006	116,887	146,245
G	Net Profit/Loss (F-3.12 -3.13)	308,014	272,736	311,609

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4	RATIOS	FOR THIS QUARTER	FOR PREVIOUS QUARTER	FOR CORRESPONDING PREVIOUS YEAR QUARTER (Audited)
4.1	Capital Fund to RWA	11.71%	11.32%	11.80%
4.2	Non Performing Loan (NPL) to Total Loan	4.51%	3.62%	3.74%
4.3	Total Loan Loss Provision to total NPL	100.11%	106.34%	97.64%
4.4	Cost of Funds	5.61%	5.74%	6.49%
4.5	CD Ratio (Calculated as per NRB Directives)	73.97%	75.51%	74.78%
4.6	Base Rate	8.62%	8.72%	10.29%
4.7	Interest Spread (As per NRB Circular)	5.00%	6.81%	NA
	Additional Information (Optional)			
	Average Yield (Local Currency)	10.06%	9.99%	11.15%
	Net Interest Spread (Local Currency)	4.45%	4.25%	4.66%
	Return on Equity	11.18%	13.37%	12.96%
	Return on Assets	1.03%	1.23%	1.21%

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.

Write Back and Additional Provision has been compared on Year to Year Basis only on Fourth Quarter