



Shine Development Bank Ltd.

शाइन डेभलपमेण्ट बैंक लि.

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**Unaudited Financial Results (Quarterly)**

AS AT 1<sup>ST</sup> QUARTER (31/06/2066) OF THE FISCAL YEAR 2066/2067

Rs. in '000'

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1.	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>510,321</b>	<b>418,115</b>	-
	1.1 Paid up Capital	60,000	60,000	-
	1.2 Reserve and Surplus	2,308	581	-
	1.3 Debenture and Bond	-	-	-
	1.4 Borrowings	30,000	30,000	-
	1.5 Deposits (a+b)	404,149	314,900	-
	a. Domestic Currency	404,149	314,900	-
	b. Foreign Currency	-	-	-
	1.6 Income-Tax Liability	740	249	-
	1.7 Other Liabilities	13,124	12,385	-
2.	<b>Total Assets (2.1 to 2.7)</b>	<b>510,321</b>	<b>418,115</b>	-
	2.1 Cash and Bank Balance	176,644	159,689	-
	2.2 Money at Call and Short Notice	-	-	-
	2.3 Investments	6,000	5,000	-
	2.4 Loans and Advances	307,832	237,655	-
	2.5 Fixed Assets	10,531	10,369	-
	2.6 Non Banking Assets	-	-	-
	2.7 Other Assets	9,314	5,402	-
3.	<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	10,920	7,484	-
	3.2 Interest Expenses	6,914	4,128	-
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>4,006</b>	<b>3,356</b>	-
	3.3 Fees, Commission and Discount	1,536	3,083	-
	3.4 Other Operating Income	-	20	-
	3.5 Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>5,542</b>	<b>6,459</b>	-
	3.6 Staff Expenses	853	505	-
	3.7 Other Operating Expenses	1,273	2,664	-
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>3,416</b>	<b>3,290</b>	-
	3.8 Provision for Possible Losses	702	2,377	-
	<b>D. Operating Profit (C.-3.8)</b>	<b>2,714</b>	<b>913</b>	-
	3.9 Non Operating Income/Expenses (Net)	-	-	-
	3.10 Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>2,714</b>	<b>913</b>	-
	3.11 Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E+3.11)</b>	<b>2,714</b>	<b>913</b>	-
	3.12 Provision for Staff Bonus	247	83	-
	3.13 Provision for Tax	740	249	-
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>1,727</b>	<b>581</b>	-
4.	<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	17.77%	21.65%	-
	4.2 Non Performing Loan (NPL) to Total Loan	-	-	-
	4.3 Total Loan Loss Provision to Total NPL	-	-	-

**INTEREST RATE**

Fixed Deposits	7.00% - 11.25% pa
Saving Deposits	6.25% - 8.00% pa
Loan & Advances	9.00% - 15.00% pa

Note: If the statutory and supervisory authority notify any remarks to change, the unaudited financial statement could be changed accordingly.