



शाइन रेसुङ्गा डेमलपमेण्ट बैंक लि.
SHINE RESUNGA DEVELOPMENT BANK LTD.

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UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As at 2nd Quarter (2070/09/30) of the Fiscal Year 2070/071

Rs. in '000'

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	5,101,560.94	4,861,149.71	2,795,315.42
1.1	Paid Up Capital	383,836.40	383,836.40	234,000.00
1.2	Reserve and Surplus	122,795.85	81,627.99	53,577.51
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	4,499,175.32	4,267,745.23	2,455,616.53
	a. Domestic Currency	4,499,175.32	4,267,745.23	2,455,616.53
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	3,945.47	10,267.43	3,092.97
1.7	Other Liabilities	91,807.90	117,672.66	49,028.41
2	Total Assets (2.1 to 2.7)	5,101,560.94	4,861,149.71	2,795,315.42
2.1	Cash and Bank Balance	319,922.78	321,414.52	195,753.87
2.2	Money at Call and Short Notice	1,067,922.84	1,059,246.95	453,202.28
2.3	Investments	1,000.00	1,000.00	11,000.00
2.4	Loans and Advances (a+b+c+d+e+f)	3,614,421.72	3,389,330.70	2,080,480.59
	(a) Real Estate Loan	270,272.96	279,348.50	152,694.99
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 Million)	31,568.44	32,500.00	36,500.00
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	238,704.52	246,848.50	116,194.99
	(b) Personal Home Loan upto Rs 10 Million or less	209,002.78	173,166.79	126,426.51
	(c) Margin Type Loan	751.66	4,824.00	7,667.18
	(d) Term Loan	218,541.38	168,403.12	117,389.68
	(e) Overdraft Loan/TR Loan/WC Loan	1,779,238.24	1,662,448.69	1,255,880.22
	(f) Others	1,136,614.70	1,101,139.60	420,422.01
2.5	Fixed Assets	37,460.85	36,636.22	27,323.22
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	60,832.75	53,521.32	27,555.46
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	262,422.92	128,221.79	155,381.65
3.2	Interest Expenses	137,976.91	73,656.23	92,695.37
	A. Net Interest Income (3.1 - 3.2)	124,446.01	54,565.56	62,686.28
3.3	Fees, Commission and Discount	6,407.07	3,421.30	1,915.47
3.4	Other Operating Income	14,005.65	7,955.60	9,110.90
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	144,858.73	65,942.46	73,712.65
3.6	Staff Expenses	16,857.53	9,324.33	7,385.88
3.7	Other Operating Expenses	14,374.90	6,979.90	8,689.74
	C. Operating Profit Before Provision (B-3.6+3.7)	113,626.30	49,638.23	57,637.03
3.8	Provision for Possible Losses	10,633.04	11,474.65	6,448.63
	D. Operating Profit (C-3.8)	102,993.26	38,163.58	51,188.40
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit From Regular Activities (D+3.9+3.10)	102,993.26	38,163.58	51,188.40
3.11	Extraordinary Income/Expenses (Net)	137.33	-	-
	F. Profit before Bonus and Taxes (E+3.11)	102,855.93	38,163.58	51,188.40
3.12	Provision for Staff Bonus	9,350.54	3,469.42	4,653.00
3.13	Provision for Tax	28,051.62	10,408.25	13,961.00
	G. Net Profit/Loss (F-3.12-3.13)	65,453.77	24,285.91	32,574.40
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	12.89%	12.47%	13.72%
4.2	Non Performing Loan (NPL) to Total Loan	1.76%	1.94%	0.19%
4.3	Total Loan Loss Provision to Total NPL	85.75%	194.97%	570.07%
4.4	Cost of Funds	5.75%	6.86%	8.11%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	72.20%	71.61%	76.74%

Notes : 1. If the Statutory and Supervisory authority notify any remarks to change, the unaudited Statement of financial position could be changed accordingly.
2. Figures of Corresponding Previous Year Quarter represents the financial position of Shine Development Bank Ltd. (Before the merger of Shine Development Bank Ltd. & Resunga Bikash Bank Ltd.)

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