



Shine Development Bank Ltd.

शाइन डेभलपमेण्ट बैंक लि.

Shine Development Bank Limited

Shine for your shining life

Financial Results upto 2066 Poush end(Quarterly)

As at 2nd Quarter 2066 Poush 30 (14/01/2009) of the F/Y 2066/2067

Rs. In 000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	563,501	510,321	-
1.1	Paid up Capital	60,000	60,000	-
1.2	Reserve & Surplus	5,225	2,308	-
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	47,000	30,000	-
1.5	Deposit [a+b]	441,656	404,149	-
	a. Domestic Currency	441,656	404,149	-
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	1,952	740	-
1.7	Other Liabilities	7,668	13,124	-
2	Total Assets (2.1 to 2.7)	563,501	510,321	-
2.1	Cash & Bank Balance	182,752	176,644	-
2.2	Money at call and short notice	-	-	-
2.3	Investments	6,000	6,000	-
2.4	Loans & Advances(a+b+c+d+e+f)	353,603	307,832	-
	a. Real Estate Loan	73,100	162,400	-
	b. Home/Housing Loan	18,800	16,900	-
	c. Margin Type Loan	1,200	-	-
	d. Term Loan	162,700	99,200	-
	e. Overdraft Loan/TR Loan/WC Loan	9,900	-	-
	f. Others	87,903	29,332	-
2.5	Fixed Assets	11,152	10,531	-
2.6	Non Banking Asssts	-	-	-
2.7	Other Assets	9,994	9,314	-
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	24,507.00	10,920	-
3.2	Interest Expenses	14,849	6,914	-
	A. Net Interest Income(3.1-3.2)	9,658	4,006	-
3.3	Fee, Commission and Discount	2,731	1,536	-
3.4	Other operating Income	462	-	-
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total operating Income (A+3.3+3.4+3.5)	12,851	5,542	-
3.6	Staff Expenses	1,588	853	-
3.7	other operating Expenses	2,176	1,273	-
	C. operating profit before Provision (B-3.6-3.7)	9,087	3,416	-
3.8	Provision for Possible Loss *	1,929	702	-
	D. operating profit (C-3.8)	7,158	2,714	-
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)	7,158	2,714	-
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus & Taxes (E+3.11)	7,158	2,714	-
3.12	Provision for Staff Bonus	650	247	-
3.13	Provision for Tax	1,952	740	-
	G. Net Profit (F-3.12-3.13)	4,556	1,727	-
4	Ratios	At the End of This Quarter	At the End of This Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	17.23%	17.77%	-
4.2	Non Performing Loan[NPL] to Total Loan	0.00%	0.00%	-
4.3	Total Loan Loss Provision to Total NPL	0.00%	0.00%	-
4.4	Cost of Funds	6.15%	-	-