

SHINE DEVELOPMENT BANK LTD.
BUTWAL, RUPENDEHI
Unaudited Financial Results (Quarterly)
As on 3rd Quarter of the Fiscal Year 2067/68

(Rs. In ' 000)

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous
1.	Total Capital and Liabilities (1.1 to 1.7)	1,368,566.59	1,239,418.71	711,282.44
1.1	Paid Up Capital	120,000.00	120,000.00	60,000.00
1.2	Reserve and Surplus	33,073.32	25,909.12	8,277.62
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	50,000.00	70,000.00	30,000.00
1.5	Deposites (a+b)	1,143,281.79	1,006,678.79	598,098.39
	(a) Domestic Currency	1,143,281.79	1,006,678.79	598,098.39
	(b) Foreign Currency	-	-	-
1.6	Income Tax Liability	2,463.91	2,158.11	1,090.06
1.7	Other Liabilities	19,747.57	14,672.69	13,816.37
2.	Total Assets (2.1 to 2.7)	1,368,566.59	1,239,418.71	711,282.44
2.1	Cash and Bank Balance	77,684.57	73,913.27	274,202.83
2.2	Money at Call and Short Notice	376,378.28	376,314.83	-
2.3	Investments	11,408.33	11,466.67	11,000.00
2.4	Loans and Advances	865,592.64	753,631.86	403,500.06
	(a) Real Estate Loan	100,272.78	87,935.16	97,318.66
	(1) Residential Real Estate Loan (except personal home loan upto Rs 60 lacs)	-	-	-
	(2) Commercial building and residential apartment construction loan	-	-	-
	(3) Construction completed income generating commercial building loan	-	-	-
	(4) Other real estate loan (including land purchase and plotting loan)	100,272.78	87,935.16	97,318.66
	(b) Margin Type Loan	6,426.00	9,285.00	6,300.00
	(c) Term Loan	123,980.88	318,904.90	178,910.23
	(d) Overdraft Loan/TR Loan/WC Loan	527,696.70	50,312.69	9,900.00
	(e) Others	107,216.28	287,194.11	111,071.17
2.5	Fixed Assets	17,133.81	17,366.33	14,081.96
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	20,368.96	6,725.75	8,497.59
3.	Profit and Loss Accounts	Up to This Quarter	Up to Previous Quarter	Up to corresponding
3.1	Interest Income	104,304.24	63,515.16	41,695.54
3.2	Interest Expenses	62,948.74	37,516.06	24,945.94
	A. Net Interest Income (3.1 to 3.2)	41,355.50	25,999.10	16,749.60
3.3	Fees, Commission and Discount	1,351.12	4,738.35	4,217.33
3.4	Other Operating Income	6,631.38	834.76	793.49
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	49,338.00	31,572.21	21,760.42
3.6	Staff Expenses	6,351.63	4,246.31	2,817.19
3.7	Other Operating Expenses	8,117.87	4,832.66	5,327.39
	C. Operating Profit Before Provision (B-3.6-3.7)	34,868.50	22,493.24	13,615.84
3.8	Provision for Possible Losses	3,436.38	2,319.35	1,659.28
	D. Operating Profit (C-3.8)	31,432.12	20,173.89	11,956.56
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)	31,432.12	20,173.89	11,956.56
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	31,432.12	20,173.89	11,956.56
3.12	Provision for Staff Bonus	2,857.00	1,833.99	1,086.96
3.13	Provision for Tax	8,573.00	5,501.97	3,260.88
	G. Net Profit/Loss (F-3.12-3.13)	20,002.12	12,837.93	7,608.72
4.	Ratios	Up to This Quarter	Up to Previous Quarter	Up to corresponding
4.1	Capital Fund to RWA	16.23%	17.43%	14.83%
4.2	Non Performint Loan (NPL) to Total Loan	-	-	-
4.3	Total Loan Loss Provision to Total NPL	-	-	-
4.4	Cost of Funds	10.03%	9.32%	8.11%
4.5	Credit to Deposit Ratio (as per NRB Directives)	66.77%	65.39%	60.55%

Notes: If the Statutory and Supervisory authority notify any remarks to change, the unaudited Statement of Financial Position could be changed accordingly.