



Shine Development Bank Ltd.

Unaudited Financial Results (Quarterly)

As at Third Quarter (2065 Chaitra 31) of the F/Y 2065/2066

Rs. in Thousand

S.No.	Particulars	This quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	1,74,368	-	-
1.1	Paid up Capital	60,000	-	-
1.2	Reserve & Surplus	-	-	-
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposit (a+b)	1,10,600	-	-
	a. Domestic Currency	1,10,600	-	-
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	3,768	-	-
2	Total Assets (2.1 to 2.7)	1,74,368	-	-
2.1	Cash & Bank Balance	1,02,076	-	-
2.2	Money at call and short notice	-	-	-
2.3	Investment	-	-	-
2.4	Loan & Advance	61,100	-	-
2.5	Fixed Assets	9,259	-	-
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,933	-	-
3	Profit and Loss Account	This quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	1,119	-	-
3.2	Interest Expenses	686	-	-
A.	Net Interest Income (3.1-3.2)	433	-	-
3.3	Fees, Commission & Discount	677	-	-
3.4	Other Operating Income	6	-	-
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B.	Total Operating Income (a+3.3+3.4+3.5)	1,116	-	-
3.6	Staff Expenses	107	-	-
3.7	Other Operating Expenses	534	-	-
C.	Operating Profit before Provision (b-3.6-3.7)	475	-	-
3.8	Provision for Possible Losses	611	-	-
D.	Operating Profit (C-3.8)	(136)	-	-
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)	(136)	-	-
3.11	Extraordinary Income/ Expenses (Net)	-	-	-
F.	Profit before Bonus and Tax (E-3.11)	(136)	-	-
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
G.	Net Profit (F-3.12-3.13)	(136)	-	-
4	Ratios	This quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	65.72%	-	-
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	-	-
4.3	Total Loan Loss Provision to Total NPL	0.00%	-	-



Shine Development Bank Ltd.

शाइन डेभलपमेण्ट बैंक लि.

Siddhartha Road, Butwal-8, Rupandehi Nepal

Phone No. 071-551498, 551500

Fax: 071-551497, P.O. Box. 60, e-mail: shinebank@wlink.com.np