



Shine Development Bank Ltd.

शाइन डेभलपमेण्ट बैंक लि.

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Unaudited Financial Results (Quarterly)**AS AT 3RD QUARTER (31/12/2066) OF THE FISCAL YEAR 2066/2067**

Rs. in '000'

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1.	Total Capital and Liabilities (1.1 to 1.7)	711,282.44	563,501.00	174,368.00
1.1	Paid up Capital	60,000.00	60,000.00	60,000.00
1.2	Reserve and Surplus	8,277.62	5,225.00	-
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	30,000.00	47,000.00	-
1.5	Deposits (a+b)	598,098.39	441,656.00	110,600.00
a.	Domestic Currency	598,098.39	441,656.00	110,600.00
b.	Foreign Currency	-	-	-
1.6	Income Tax Liability	1,090.06	1,952.00	-
1.7	Other Liabilities	13,816.37	7,688.00	3,768.00
2.	Total Assets (2.1 to 2.7)	711,282.44	563,501.00	174,368.00
2.1	Cash and Bank Balance	274,202.83	182,752.00	102,076.00
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	11,000.00	6,000.00	-
2.4	Loans and Advances	403,500.06	353,603.00	61,100.00
a.	Real State Loan	79,567.62	73,100.00	-
b.	Home/Housing Loan	17,751.04	18,800.00	-
c.	Margin Type Loan	6,300.00	1,200.00	-
d.	Term Loan	178,910.23	162,700.00	-
e.	Overdraft/TR Loan/WC Loan	9,900.00	9,900.00	-
f.	Others	111,071.17	87,903.00	-
2.5	Fixed Assets	14,081.96	11,152.00	9,259.00
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	8,497.59	9,994.00	1,933.00
3.	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	41,695.54	24,507.00	1,119.00
3.2	Interest Expenses	24,945.94	14,849.00	686.00
A.	Net Interest Income (3.1-3.2)	16,749.60	9,658.00	433.00
3.3	Fees, Commission and Discount	4,217.33	2,731.00	677.00
3.4	Other Operating Income	793.49	462.00	6.00
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B.	Total Operating Income (A.+3.3+3.4+3.5)	21,760.42	12,851.00	1,116.00
3.6	Staff Expenses	2,817.19	1,588.00	107.00
3.7	Other Operating Expenses	5,327.39	2,176.00	534.00
C.	Operating Profit Before Provision (B.-3.6-3.7)	13,615.84	9,087.00	475.00
3.8	Provision for Possible Losses	1,659.28	1,929.00	611.00
D.	Operating Profit (C.-3.8)	11,956.56	7,158.00	(136.00)
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)	11,956.56	7,158.00	(136.00)
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F.	Profit before Bonus and Taxes (E+3.11)	11,956.56	7,158.00	(136.00)
3.12	Provision for Staff Bonus	1,086.96	650.00	-
3.13	Provision for Tax	3,260.88	1,952.00	-
G.	Net Profit/Loss (F.-3.12-3.13)	7,608.72	4,556.00	(136.00)
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	14.83%	17.23%	65.32%
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	0.00%	0.00%
4.3	Total Loan Loss Provision to Total NPL	0.00%	0.00%	0.00%
4.4	Cost of Funds	8.11%	6.15%	-
4.5	Credit to Deposit Ratio	60.55%	-	-

If the supervisory authority and statutory audit notify any remarks to change unaudited statement then it could be changed accordingly.