

Shine Development Bank Ltd

Unaudited Financial Results (Quarterly)

As at the end of 4th Quarter (31/03/2066) Of the Fiscal Year 2065/066

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 1.11)	418,115.00	174,368.00	
1.1	Paid up Capital	60,000.00	60,000.00	
1.2	Reserve & Surplus	581.00		
1.3	Debenture and Bond	-		
1.4	Borrowings	30,000.00	-	
1.5	Deposit	314,900.00	110,600.00	
	a. Domestic Currency	314,900.00	110,600.00	
	b. Foreign Currency	-	-	
1.6	Income Tax Liability	249.00	-	
1.70	Other Liabilities	12,385.00	3,768.00	
2	Total Assets (2.1 to 2.7)	418,115.00	174,368.00	
2.1	Cash & Bank Balance	159,689.00	102,076.00	
2.2	Money at call and short notice	-	-	
2.3	Investment	5,000.00	-	
2.4	Loans & Advances (Gross)	237,655.00	61,100.00	
2.5	Fixed Assets (Net)	10,369.00	9,259.00	
2.6	Non Banking Asssts	-	-	
2.7	Other Assets	5,402.00	1,933.00	
3	Profit and Loss Account	Upto This Quarter Ending	Previous Quarter Ending	Upto Corresponding Previous Year Quarter Ending
3.1	Interest Income	7,484.00	1,119.00	
3.2	Interest Expenses	4,128.00	686.00	
	A. Net Interest Income (3.1-3.2)	3,356.00	433.00	
3.3	Fee, Commission and Discount	3,083.00	677.00	
3.4	Other operating income	20.00	6.00	
3.5	Foreign Exchange Gain/Loss (Net)	-	-	
	B. Total operating Income (A+3.3+3.4+3.5)	6,459.00	1,116.00	
3.6	Staff Expenses	505.00	107.00	
3.7	other operating Expenses	2,664.00	534.00	
	C. operating profit before Provision (B-3.6-3.7)	3,290.00	475.00	
3.8	Provision for Possible Loss	2,377.00	611.00	
	D. operating profit (C-3.8)	913.00	(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)	913.00	(136.00)	
3.11	Extraordinary Income/Expenses (Net)	-	-	
	F. Profit before Bonus & Taxes (E-3.11)	913.00	(136.00)	
3.12	Provision for Staff Bonus	83.00	-	
3.13	Provision for Tax	249.00	-	
	G. Net Profit (F-3.12-3.13)	581.00	(136.00)	
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	21.65%	65.72%	
4.2	Non Performing Loan (NPL) to Total Loan	-	-	
4.3	Total Loan Loss Provision to Total NPL	-	-	

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