



Shine Development Bank Ltd.

शाइन डेभलपमेण्ट बैंक लि.

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## Unaudited Financial Results (Quarterly)

As at 4<sup>th</sup> QUARTER (32/3/2067) OF THE FISCAL YEAR 2066/2067

Rs. in '000'

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1.	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>857,087.16</b>	<b>711,282.44</b>	<b>411,752.33</b>
	1.1 Paid up Capital	60,000.00	60,000.00	60,000.00
	1.2 Reserve and Surplus	13,144.77	8,277.62	668.90
	1.3 Debenture and Bond	-	-	-
	1.4 Borrowings	35,000.00	30,000.00	30,000.00
	1.5 Deposits (a+b)	730,844.54	598,098.39	314,899.75
	a. Domestic Currency	730,844.54	598,098.39	314,899.75
	b. Foreign Currency	-	-	-
	1.6 Income Tax Liability	710.44	1,090.06	288.39
	1.7 Other Liabilities	17,387.41	13,816.37	5,895.29
2.	<b>Total Assets (2.1 to 2.7)</b>	<b>857,087.16</b>	<b>711,282.44</b>	<b>411,752.33</b>
	2.1 Cash and Bank Balance	304,452.82	274,202.83	42,560.21
	2.2 Money at Call and Short Notice	-	-	122,161.15
	2.3 Investments	11,000.00	11,000.00	-
	2.4 Loans and Advances(a+b+c+d+e+f)	521,954.91	403,500.06	235,278.66
	a. Real Estate Loan	87,751.75	79,567.62	-
	b. Home/Housing Loan	26,772.78	17,751.04	-
	c. Margin Type Loan	9,060.00	6,300.00	-
	d. Term Loan	231,181.67	178,910.23	-
	e. Overdraft/TR Loan/WC Loan	23,308.52	9,900.00	-
	f. Others	143,880.19	111,071.17	-
	2.5 Fixed Assets	15,213.52	14,081.96	10,646.22
	2.6 Non Banking Assets	-	-	-
	2.7 Other Assets	4,465.91	8,497.59	1,106.09
3.	<b>Profit and Loss Account</b>	<b>Up to this Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
	3.1 Interest Income	66,237.82	41,695.54	7,515.62
	3.2 Interest Expenses	39,025.59	24,945.94	4,127.99
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>27,212.23</b>	<b>16,749.60</b>	<b>3,387.63</b>
	3.3 Fees, Commission and Discount	6,464.78	4,217.33	2,831.74
	3.4 Other Operating Income	1,316.01	793.49	272.32
	3.5 Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>34,993.02</b>	<b>21,760.42</b>	<b>6,491.69</b>
	3.6 Staff Expenses	3,960.77	2,817.19	513.14
	3.7 Other Operating Expenses	8,584.33	5,327.39	2,548.97
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>22,447.92</b>	<b>13,615.84</b>	<b>3,429.58</b>
	3.8 Provision for Possible Losses	2,842.98	1,659.28	2,376.56
	<b>D. Operating Profit (C.-3.8)</b>	<b>19,604.94</b>	<b>11,956.56</b>	<b>1,053.02</b>
	3.9 Non Operating Income/Expenses (Net)	-	-	-
	3.10 Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>19,604.94</b>	<b>11,956.56</b>	<b>1,053.02</b>
	3.11 Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E+3.11)</b>	<b>19,604.94</b>	<b>11,956.56</b>	<b>1,053.02</b>
	3.12 Provision for Staff Bonus	1,782.27	1,086.96	95.73
	3.13 Provision for Tax	5,346.80	3,260.88	288.39
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>12,475.87</b>	<b>7,608.72</b>	<b>668.90</b>
4.	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
	4.1 Capital Fund to RWA	12.69%	14.83%	21.65%
	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	8.40%	8.11%	-
	4.5 Credit to Deposit Ratio	64.92%	60.55%	-

Note: If the statutory and supervisory authority notify any remarks to change, the unaudited statement of financial position could be changed accordingly.