

SHINE DEVELOPMENT BANK LTD.
Butwal - 08, Rupendehi
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Unaudited Financial Results (Quarterly)
As at 4th Quarter (2068/03/32) of the Fiscal Year 2067/68

(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)	1,555,652.17	1,368,566.59	857,087.16
1.1	Paid Up Capital	200,000.00	120,000.00	60,000.00
1.2	Reserve and Surplus	40,492.06	33,073.32	13,144.77
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	50,000.00	35,000.00
1.5	Deposites (a+b)	1,278,749.42	1,143,281.79	730,844.54
	a. Domestic Currency	1,278,749.42	1,143,281.79	730,844.54
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	1,251.80	2,463.91	710.44
1.7	Other Liabilities	35,158.89	19,747.57	17,387.41
2	Total Assets (2.1 to 2.7)	1,555,652.17	1,368,566.59	857,087.16
2.1	Cash and Bank Balance	92,163.03	77,684.57	304,452.82
2.2	Money at Call and Short Notice	543,434.53	376,378.28	-
2.3	Investments	11,368.14	11,408.33	11,000.00
2.4	Loans and Advances (a+b+c+d+e+f)	868,398.33	865,592.64	521,954.91
	(a) Real Estate Loan	60,236.14	61,015.82	87,751.75
	1. Residential Real Estate Loan (Except Personel Home Loan upto Rs 80 Lac	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Realestate Loan (Including Land Purchase and Plotting)	60,236.14	61,015.82	87,751.75
	(b) Personal Home Loan	36,066.05	39,256.96	26,772.78
	(c) Margin Type Loan	3,401.00	6,426.00	9,060.00
	(d) Term Loan	142,894.33	123,980.88	231,181.67
	(e) Overdraft Loan/TR Loan/WC Loan	518,717.64	527,696.70	23,308.52
	(f) Others	107,083.17	107,216.28	143,880.19
2.5	Fixed Assets	26,318.53	17,133.81	15,213.52
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	13,969.61	20,368.96	4,465.91
3	Profit and Loss Accounts	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	153,311.33	104,304.24	66,237.82
3.2	Interest Expenses	94,391.06	62,948.74	39,025.59
	A. Net Interest Income (3.1 - 3.2)	58,920.27	41,355.50	27,212.23
3.3	Fees, Commission and Discount	2,030.67	1,351.12	6,464.78
3.4	Other Operating Income	8,301.15	6,631.38	1,316.01
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	69,252.09	49,338.00	34,993.02
3.6	Staff Expenses	9,122.49	6,351.63	3,960.77
3.7	Other Operating Expenses	13,575.22	8,117.87	8,584.33
	C. Operating Profit Before Provision (B-3.6+3.7)	46,554.38	34,868.50	22,447.92
3.8	Provision for Possible Losses	3,464.43	3,436.38	2,842.98
	D. Operating Profit (C-3.8)	43,089.95	31,432.12	19,604.94
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.1	Write Back of Provision for Possible Loss	-	-	-
	E. Profit From Regular Activities (D+3.9+3.10)	43,089.95	31,432.12	19,604.94
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E+3.11)	43,089.95	31,432.12	19,604.94
3.12	Provision for Staff Bonus	3,917.27	2,857.00	1,782.27
3.13	Provision for Tax	11,751.80	8,573.00	5,346.80
	G. Net Profit/Loss (F-3.12-3.13)	27,420.88	20,002.12	12,475.87
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	23.92%	16.23%	12.69%
4.2	Non Performint 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	10.36%	10.03%	8.40%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	57.16%	66.77%	64.92%

Notes 1. If the Statutory and Supervisory authority notify any remarks to change, the unaudited Statement of Financial Position could be changed accordingly.