



# शाइन रेसुङ्गा डेभलपमेण्ट बैंक लि. SHINE RESUNGA DEVELOPMENT BANK LTD.

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## Unaudited Financial Results (Quarterly)

As at 4<sup>th</sup> Quarter (2076/03/31) of the Fiscal Year 2075/076

Rs. in '000'

S. N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>21,631,282.23</b>	<b>19,552,315.36</b>	<b>16,788,726.82</b>
1.1	Paid Up Capital	1,622,665.26	1,622,665.26	1,622,665.26
1.2	Reserve and Surplus	751,739.56	642,358.99	331,455.49
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	-
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>18,910,010.82</b>	<b>16,986,993.22</b>	<b>14,539,917.26</b>
	a. Domestic Currency	18,910,010.82	16,986,993.22	14,539,917.26
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	5,321.07
1.7	Other Liabilities	346,866.59	300,297.89	289,367.74
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>21,631,282.23</b>	<b>19,552,315.36</b>	<b>16,788,726.82</b>
2.1	Cash and Bank Balance	1,234,832.99	987,568.29	1,147,038.83
2.2	Money at Call and Short Notice	2,483,317.73	1,743,423.08	1,787,348.13
2.3	Investments	1,198,570.71	1,059,195.71	1,058,078.06
<b>2.4</b>	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>16,227,721.75</b>	<b>15,299,910.83</b>	<b>12,387,422.59</b>
	(a) Real Estate Loan	1,227,978.62	936,641.29	1,058,877.15
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 15 Million)	321,605.83	238,593.26	225,223.20
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Realestate Loan (Including Land Purchase & Plotting)	906,372.79	698,048.03	833,653.95
	(b) Personal Home Loan upto Rs 15 Million or Less	1,272,007.31	1,226,133.25	1,057,723.85
	(c) Margin Type Loan	20,200.00	8,436.57	12,299.13
	(d) Term Loan	3,641,442.25	3,492,756.98	2,258,805.49
	(e) Overdraft Loan/TR Loan/WC Loan	5,801,630.11	5,779,472.46	4,963,295.39
	(f) Others	4,264,463.46	3,856,470.28	3,036,421.58
2.5	Fixed Assets	275,526.48	263,624.12	222,222.53
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	211,312.57	198,593.33	186,616.68
<b>3</b>	<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	2,159,165.75	1,548,507.43	1,599,232.57
3.2	Interest Expenses	1,262,095.79	908,692.00	940,612.92
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>897,069.96</b>	<b>639,815.43</b>	<b>658,619.65</b>
3.3	Fees, Commission and Discount	20,155.42	12,232.66	19,617.90
3.4	Other Operating Income	109,840.98	77,746.71	92,042.63
3.5	Foreign Exchange Gain/Loss (Net)	(11.19)	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>1,027,055.17</b>	<b>729,794.80</b>	<b>770,280.18</b>
3.6	Staff Expenses	158,363.71	102,855.74	123,832.61
3.7	Other Operating Expenses	146,387.72	102,201.73	117,094.95
	<b>C. Operating Profit Before Provision (B-3.6+3.7)</b>	<b>722,303.74</b>	<b>524,737.33</b>	<b>529,352.62</b>
3.8	Provision for Possible Losses	52,336.53	39,059.61	46,257.52
	<b>D. Operating Profit (C-3.8)</b>	<b>669,967.21</b>	<b>485,677.72</b>	<b>483,095.10</b>
3.9	Non Operating Income/Expenses (Net)	1,867.82	1,804.71	3,913.25
3.10	Write Back of Provision for Possible Loss	3,498.06	1,081.08	19,698.27
	<b>E. Profit From Regular Activities (D+3.9+3.10)</b>	<b>675,333.09</b>	<b>488,563.51</b>	<b>506,706.62</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E+3.11)</b>	<b>675,333.09</b>	<b>488,563.51</b>	<b>506,706.62</b>
3.12	Provision for Staff Bonus	67,533.00	44,415.00	46,064.24
3.13	Provision for Tax	187,516.00	133,245.00	137,664.20
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>420,284.09</b>	<b>310,903.51</b>	<b>322,978.18</b>
<b>4</b>	<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	13.26%	13.57%	14.04%
4.2	Non Performing Loan (NPL) to Total Loan	0.12%	0.19%	0.07%
4.3	Total Loan Loss Provision to Total NPL	927.14%	575.92%	1597.42%
4.4	Cost of Funds	7.87%	7.79%	7.78%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.00%	77.32%	75.03%
4.6	Base Rate	9.87%	9.85%	11.20%
<b>5</b>	<b>Additional Information</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>
1	Average Yield	13.35%	13.54%	13.17%
2	Net Interest Spread	5.48%	5.75%	5.39%
3	Return on Equity (Annualized)	17.70%	18.30%	16.53%
4	Return on Assets (Annualized)	1.94%	2.12%	1.94%

Notes : If the Statutory and Supervisory authority notify any remarks to change, the unaudited Statement of financial position could be changed accordingly.