

Shine Development Bank Ltd.
Unaudited Financial Results (Quarterly)
As on 1st Quarter of the Fiscal Year 2067/68

(Rs. In ' 000)

S.No.	Particulars	(Rs. In ' 000)		
		This Quarter Ending	Previous Quarter Ending	Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	977,965.66	857,087.16	510,321.00
1.1	Paid Up Capital	117,700.00	60,000.00	60,000.00
1.2	Reserve and Surplus	19,500.77	13,144.77	2308.00
1.3	Debenture and Bond			
1.4	Borrowings	20,000.00	35,000.00	30,000.00
1.5	Deposites (a+b)	800,048.36	730,844.54	404,149.00
	a. Domestic Currency	800,048.36	730,844.54	404,149.00
	b. Foreign Currency			-
1.6	Income Tax Liability	2,429.33	710.44	740.00
1.7	Other Liabilities	18,287.20	17,387.41	13,124.00
2	Total Assets (2.1 to 2.7)	977,965.66	857,087.16	510,321.00
2.1	Cash and Bank Balance	321,637.53	304,452.82	176,644.00
2.2	Money at Call and Short Notice			
2.3	Investments	11,525.00	11,000.00	6000.00
2.4	Loans and Advances (a+b+c+d+e+f)	614,489.30	521,954.91	307,832.00
	(a) Real Estate Loan	95,155.75	114,524.53	
	1. Residential Real Estate	31,918.10		
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income Generating Commercial Complex Loan			
	4. Other Realestate Loan (Including Land Purchase & Plotting)	63,237.65		
	(b) Margin Type Loan	9,285.00	9,060.00	
	(c) Term Loan	244,289.38	231,181.67	
	(d) Overdraft Loan/TR Loan/WC Loan	34,461.09	23,308.52	
	(e) Others	231,298.08	143,880.19	
2.5	Fixed Assets	17,370.13	15,213.52	10,531.00
2.6	Non Banking Assets			
2.7	Other Assets	12,943.70	4,465.91	9,314.00
3	Profit and Loss Accounts	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	29,239.14	66,237.82	10,920.00
3.2	Interest Expenses	17,477.43	39,025.59	6,914.00
	A. Net Interest Income (3.1 to 3.2)	11,761.71	27,212.23	4,006.00
3.3	Fees, Commission and Discount	2,118.32	6,464.78	1,536.00
3.4	Other Operating Income	453.57	1316.01	
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	14,333.60	34,993.02	5,542.00
3.6	Staff Expenses	2,222.31	3,960.77	853.00
3.7	Other Operating Expenses	2,276.53	8,584.33	1,273.00
	C. Operating Profit Before Provision (B-3.6+3.7)	9,834.76	22,447.92	3,416.00
3.8	Provision for Possible Losses	927.22	2,842.98	702.00
	D. Operating Profit (C-3.8)	8,907.54	19,604.94	2,714.00
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)	8,907.54	19,604.94	2,714.00
3.11	Extraordinary Income/Expenses (Net)			
	F. Profit before Bonus and Taxes (E+3.11)	8,907.54	19,604.94	2,714.00
3.12	Provision for Staff Bonus	809.78	1,782.27	247.00
3.13	Provision for Tax	2,429.33	5,346.80	740.00
	G. Net Profit/Loss (F-3.12-3.13)	5,668.43	12,475.87	1,727.00
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	19.56%	12.69%	17.77%
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	9.04%	8.40%	
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	65.62%	64.92%	

Notes : 1. Call in Advance Rs 5,77,00,000.00 included in Paid Up Capital

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