

Shine Development Bank Ltd.
Unaudited Financial Results (Quarterly)
As on 2nd Quarter 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)	1,239,418.71	977,965.66	563,501.00
1.1	Paid Up Capital	120,000.00	117,700.00	60,000.00
1.2	Reserve and Surplus	25,909.12	19,500.77	5225.00
1.3	Debenture and Bond			
1.4	Borrowings	70,000.00	20,000.00	47,000.00
1.5	Deposites (a+b)	1,006,678.79	800,048.36	441,656.00
	a. Domestic Currency	1,006,678.79	800,048.36	441,656.00
	b. Foreign Currency			
1.6	Income Tax Liability	2,158.11	2,429.33	1952.00
1.7	Other Liabilities	14,672.69	18,287.20	7,668.00
2	Total Assets (2.1 to 2.7)	1,239,418.71	977,965.66	563,501.00
2.1	Cash and Bank Balance	73,913.27	321,637.53	182,752.00
2.2	Money at Call and Short Notice	376,314.83		
2.3	Investments	11,466.67	11,525.00	6000.00
2.4	Loans and Advances (a+b+c+d+e+f)	753,631.86	614,489.30	353,603.00
	(a) Real Estate Loan	87,935.16	95,155.75	91900
	1. Residential Real Estate	36,451.24	31,918.10	18800
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income Generating Commercial Complex Loan			
	4. Other Realestate Loan (Including Land Purchase & Plotting)	51,438.92	63,237.65	73100
	(b) Margin Type Loan	9,285.00	9,285.00	1200
	(c) Term Loan	318,904.90	244,289.38	162700
	(d) Overdraft Loan/TR Loan/WC Loan	50,312.69	34,461.09	9900
	(e) Others	287,194.11	231,298.08	87903
2.5	Fixed Assets	17,366.33	17,370.13	11,152.00
2.6	Non Banking Assets			
2.7	Other Assets	6,725.75	12,943.70	9,994.00
3	Profit and Loss Accounts	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	63,515.16	29,239.14	24,507.00
3.2	Interest Expenses	37,516.06	17,477.43	14,849.00
	A. Net Interest Income (3.1 to 3.2)	25,999.10	11,761.71	9,658.00
3.3	Fees, Commission and Discount	4,738.35	2,118.32	2,731.00
3.4	Other Operating Income	834.76	453.57	462.00
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	31,572.21	14,333.60	12,851.00
3.6	Staff Expenses	4,246.31	2,222.31	1,588.00
3.7	Other Operating Expenses	4,832.66	2,276.53	2,176.00
	C. Operating Profit Before Provision (B-3.6+3.7)	22,493.24	9,834.76	9,087.00
3.8	Provision for Possible Losses	2,319.35	927.22	1,929.00
	D. Operating Profit (C-3.8)	20,173.89	8,907.54	7,158.00
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)	20,173.89	8,907.54	7,158.00
3.11	Extraordinary Income/Expenses (Net)			
	F. Profit before Bonus and Taxes (E+3.11)	20,173.89	8,907.54	7,158.00
3.12	Provision for Staff Bonus	1,833.99	809.78	650.00
3.13	Provision for Tax	5,501.97	2,429.33	1,952.00
	G. Net Profit/Loss (F-3.12-3.13)	12,837.93	5,668.43	4,556.00
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	17.43%	19.56%	17.23%
4.2	Non Performint Loan (NPL) to Total Loan	0.00%	0.00%	-
4.3	Total Loan Loss Provision to Total NPL	0.00%	0.00%	-
4.4	Cost of Funds	9.32%	9.04%	6.15%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	65.39%	65.62%	-

Notes : 1. Call in Advance Rs 6,00,00,000.00 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.