

Gharelu Laghubitta Bittiya Sanstha Ltd.
Quarterly Financial Statement
At the quarter ended Ashadh, 2076 (Unaudited)

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	81,277.52	72,610.47	-
1.1	Paid-up Capital	70,350.00	70,350.00	-
1.2	Reserves and Surplus	(795.22)	(363.20)	-
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	5,000.00	107.96	-
1.5	Deposits (a+b)	4,636.68	1,244.16	-
	a. Domestic Currency	4,636.68	1,244.16	-
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	2,086.06	1,271.55	-
2	Total Assets (2.1 to 2.7)	81,277.52	72,610.46	-
2.1	Cash & Bank Balance	76.39	13.70	-
2.2	Money at call and short Notice	25,464.20	67,196.14	-
2.3	Investments	-	-	-
2.4	Loans & Advances (a+b+c+d+e+f)	48,770.18	230.28	-
0	a. Real Estate Loan	-	-	-
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	-	-	-
0	2. Business Complex & Residential Apartment Construction Loan	-	-	-
0	3. Income generating Commercial Complex Loan	-	-	-
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)	-	-	-
0	b. Personal Home Loan of Rs. 10 million or less	-	-	-
0	c. Margin Type Loan	-	-	-
0	d. Term Loan	-	-	-
0	e. Overdraft Loan / TR Loan / WC Loan	-	-	-
0	f. Others	48,770.18	230.28	-
2.5	Fixed Assets	4,035.24	1,769.19	-
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	2,931.50	3,401.15	-
3	Profit and Loss Account	-	-	-
3.1	Interest income	2,375.70	278.89	-
3.2	Interest Expense	57.41	26.77	-
A	Net Interest Income (3.1-3.2)	2,318.29	252.12	-
3.3	Fees Commission and Discount	-	-	-
3.4	Other Operating Income	1,086.35	0.62	-
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	3,404.64	252.74	-
3.6	Staff Expenses	2,636.37	390.25	-
3.7	Other Operating Expenses	1,443.11	225.69	-
C	Operating profit Before Provision (B-3.6-3.7)	(674.84)	(363.20)	-
3.8	Provision for Possible Loss	120.38	-	-
D	Operating profit (C-3.8)	(795.22)	(363.20)	-
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)	(795.22)	(363.20)	-
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	(795.22)	(363.20)	-
3.12	Provision For Staff Bonus	-	-	-
3.13	Provision For Tax	-	-	-
G	Net Profit/Loss (F-3.12 -3.13)	(795.22)	(363.20)	-
4	Ratios			
4.1	Capital Fund to RWA	114.54%	371.62%	0.00%
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	10.91%	8.35%	0.00%
4.5	CD Ratio (Calculated as per NRB Directives)	9.51%	18.51%	0.00%