

## Gharelu Laghubitta Bittiya Sanstha Ltd.

### Quarterly Financial Statement At the quarter ended Chaitra, 2075

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>72,610.47</b>	-	-
1.1	Paid-up Capital	70,350.00	-	-
1.2	Reserves and Surplus	(363.20)	-	-
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	107.96	-	-
1.5	Deposits (a+b)	<b>1,244.16</b>	-	-
	a. Domestic Currency	1,244.16	-	-
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	1,271.55	-	-
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>72,610.47</b>	-	-
2.1	Cash & Bank Balance	13.70	-	-
2.2	Money at call and short Notice	67,196.14	-	-
2.3	Investments	-	-	-
2.4	Loans & Advances (a+b+c+d+e+f)	<b>230.28</b>	-	-
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	230.28	-	-
2.5	Fixed Assets	1,769.19	-	-
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	3,401.15	-	-
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	278.89	-	-
3.2	Interest Expense	26.77	-	-
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>252.12</b>	-	-
3.3	Fees Commission and Discount	0.62	-	-
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>252.74</b>	-	-
3.6	Staff Expenses	390.25	-	-
3.7	Other Operating Expenses	225.68	-	-
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>(363.20)</b>	-	-
3.8	Provision for Possible Loss	-	-	-
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>(363.20)</b>	-	-
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>(363.20)</b>	-	-
3.11	Extraordinary Income/Expenses (Net)	-	-	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>(363.20)</b>	-	-
3.12	Provision For Staff Bonus	-	-	-
3.13	Provision For Tax	-	-	-
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>(363.20)</b>	-	-
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	371.62%	-	-
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	-	-
4.3	Total Loan Loss Provision to total NPL	0.00%	-	-
4.4	Cost of Funds	8.35%	-	-
4.5	CD Ratio (Calculated as per NRB Directives)	18.51%	-	-