



**Gharelu Laghubitta Bittiya Sanstha Limited**  
Banepa 08, Kavrepalanchowk

**Unaudited Financial Results (Quarterly)**

As at 4th quarter Ashadh End 2077 of the Fiscal Year 2076/77

(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>282,886.49</b>	<b>264,279.37</b>	<b>79,322.47</b>
1.1	Paid-up Capital	70,350.00	70,350.00	70,350.00
1.2	Reserves and Surplus	-1,477.41	-2,090.98	-2,145.21
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	161,103.31	142,689.43	5,000.00
1.5	Deposits (a+b)	<b>45,569.69</b>	<b>43,598.85</b>	<b>4,636.68</b>
	a. Domestic Currency	45,569.69	43,598.85	4,636.68
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	7,340.91	9,732.07	1,481.00
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>282,886.49</b>	<b>264,279.37</b>	<b>79,322.47</b>
2.1	Cash & Bank Balance	492.39	217.16	76.39
2.2	Money at call and short Notice	57,198.33	40,778.94	25,464.08
2.3	Investments	-	-	-
2.4	Loans & Advances	<b>216,477.16</b>	<b>211,727.17</b>	<b>48,648.00</b>
	Others	216,477.16	211,727.17	48,648.00
2.5	Fixed Assets	5,718.49	5,387.83	3,822.00
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	3,000.11	6,168.27	1,312.00
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	30,824.20	18,474.66	2,375.00
3.2	Interest Expense	13,178.82	8,671.77	157.00
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>17,645.37</b>	<b>9,802.89</b>	<b>2,218.00</b>
3.3	Fees Commission and Discount	6,407.53	6,004.51	1,086.00
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>24,052.91</b>	<b>15,807.40</b>	<b>3,304.00</b>
3.6	Staff Expenses	14,664.88	10,120.16	2,636.00
3.7	Other Operating Expenses	7,484.03	5,150.45	2,662.00
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>1,903.99</b>	<b>536.79</b>	<b>-1,994.00</b>
3.8	Provision for Possible Loss	1,169.42	477.14	122.00
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>734.58</b>	<b>59.65</b>	<b>-2,116.00</b>
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	2.00
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>734.58</b>	<b>59.65</b>	<b>-2,114.00</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>734.58</b>	<b>59.65</b>	<b>-2,114.00</b>
3.12	Provision For Staff Bonus	66.78	5.42	-
3.13	Provision For Tax	-	-	31.00
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>667.80</b>	<b>54.23</b>	<b>-2,145.00</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	28.96%	29.11%	114.54%
4.2	Non Performing Loan (NPL) to Total Loan	-	0.10%	-
4.3	Total Loan Loss Provision to total NPL	-	270.70%	-
4.4	Cost of Funds	8.90%	11.37%	10.91%
4.5	CD Ratio	21.05%	20.59%	9.51%

**Interest Rate on Deposit and Loan & Advance**

1. Savings Deposit: 6% to 9.27%,

2. Loan and Advance: 14% to 15%

Note: 1. If the statutory audit and supervisory authority notify any remarks to change, unaudited financial statement will be changed accordingly.

Aarthik Abhiyan - 2077/04/23

आर्थिक अभियान

- 2066/08/22