



# Gharelu Laghubitta Bittiya Sanstha Limited

## Banepa 08, Kavrepalanchowk

### Unaudited Financial Results (Quarterly)

As at 1st quarter Aswin End 2077 of the Fiscal Year 2077/78

(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>338,697.94</b>	<b>282,886.49</b>	<b>158,086.65</b>
1.1	Paid-up Capital	70,350.00	70,350.00	70,350.00
1.2	Reserves and Surplus	-1,460.65	-1,477.41	-2,145.21
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	199,076.93	161,103.31	70,000.00
1.5	Deposits (a+b)	<b>60,172.17</b>	<b>45,569.69</b>	<b>15,679.34</b>
	a. Domestic Currency	60,172.17	45,569.69	15,679.34
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	10,559.49	7,340.90	4,202.52
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>338,697.94</b>	<b>282,886.49</b>	<b>158,086.65</b>
2.1	Cash & Bank Balance	123.70	492.39	25.74
2.2	Money at call and short Notice	56,396.16	57,198.33	26,569.83
2.3	Investments	-	-	-
2.4	Loans & Advances (a+b+c+d+e+f)	<b>271,324.49</b>	<b>216,477.16</b>	<b>123,942.10</b>
	Others	271,324.49	216,477.16	123,942.10
2.5	Fixed Assets	5,778.80	5,718.49	4,617.48
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	5,074.79	3,000.12	2,931.50
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	8,311.25	30,824.20	3,728.86
3.2	Interest Expense	4,470.71	13,178.81	755.83
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>3,840.54</b>	<b>17,645.39</b>	<b>2,973.03</b>
3.3	Fees Commission and Discount	1,714.61	6,407.53	1,983.69
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>5,555.15</b>	<b>24,052.91</b>	<b>4,956.72</b>
3.6	Staff Expenses	3,966.69	14,664.89	2,773.62
3.7	Other Operating Expenses	1,370.66	7,484.03	1,227.38
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>217.80</b>	<b>1,903.99</b>	<b>955.72</b>
3.8	Provision for Possible Loss	201.03	1,169.41	188.18
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>16.77</b>	<b>734.58</b>	<b>767.54</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>16.77</b>	<b>734.58</b>	<b>767.54</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>16.77</b>	<b>734.58</b>	<b>767.54</b>
3.12	Provision For Staff Bonus	-	66.78	-
3.13	Provision For Tax	-	-	-
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>16.77</b>	<b>667.80</b>	<b>767.54</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	23.44%	28.96%	50.99%
4.2	Non Performing Loan (NPL) to Total Loan	-	-	-
4.3	Total Loan Loss Provision to total NPL	-	-	-
4.4	Cost of Funds	8.39%	8.90%	10.23%
4.5	CD Ratio (Calculated as per NRB Directives)	22.18%	21.05%	12.65%

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

1. Savings Deposits: 6% to 10%,      2. Loan and Advances: 15%

Notes: 1. Corresponding Previous Year Quarter Ending is revised based on Audited Financial Report of FY 2075/76.  
2. If the statutory audit and supervisory authority notify any remarks to change, unaudited financial statement will be changed accordingly.