

Grameen Swayamsewak Laghubitta Bittiya Sanstha Limited

Quarterly Financial Statement
At the quarter ended Ashwin, 2075

(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)	510164.00		
1.1	Paid-up Capital	30970.00		
1.2	Reserves and Surplus			
1.3	Debenture and Bond			
1.4	Borrowings	281615.00		
1.5	Deposits (a+b)	179102.00		
	a. Domestic Currency	179102.00		
	b. Foreign Currency			
1.6	Income Tax Liabilities	206.00		
1.7	Other Liabilities	18271.00		
2	Total Assets (2.1 to 2.7)	510164.00		
2.1	Cash & Bank Balance	56612.00		
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	443402.00		
	a. Real Estate Loan			
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
	b. Personal Home Loan of Rs. 10 million or less			
	c. Margin Type Loan			
	d. Term Loan			
	e. Overdraft Loan / TR Loan / WC Loan			
	f. Others	443402.00		
2.5	Fixed Assets	8085.00		
2.6	Non Banking Assets			
2.7	Other Assets	2065.00		
3	Profit and Loss Account			
3.1	Interest income	20794.00		
3.2	Interest Expense	11698.00		
A	Net Interest Income (3.1-3.2)	9096.00		
3.3	Fees Commission and Discount			
3.4	Other Operating Income	3231.00		
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	12327.00		
3.6	Staff Expenses	6929.00		
3.7	Other Operating Expenses	3414.00		
C	Operating profit Before Provision (B-3.6-3.7)	1984.00		
3.8	Provision for Possible Loss	1202.00		
D	Operating profit (C-3.8)	782.00		
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	607.00		
E	Profit From Regular Activities (D+3.9+3.10)	1389.00		
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	1389.00		
3.12	Provision For Staff Bonus	138.90		
3.13	Provision For Tax	375.00		
G	Net Profit/Loss (F-3.12 -3.13)	875.10		
4	Ratios			
4.1	Capital Fund to RWA	8.17%		
4.2	Non Performing Loan (NPL) to Total Loan	0.95%		
4.3	Total Loan Loss Provision to total NPL	174.76%		
4.4	Cost of Funds	10.89%		
4.5	CD Ratio (Calculated as per NRB Directives)	247.57%		
	Additional Information (Optional)			
	Average Yield (Local Currency)			
	Net Interest Spread (Local Currency)			
	Return on Equity			
	Return on Assets			

Prepared by

Signature :

Name : kumar Ghimire

Position : Account Head

Date : 2075/07/14

Submitted by

Signature:

Name : Gopal Prasad Paudel

Position : Admin Head

Date : 2075/07/14