ग्रामीण विकास लघुवित्त वित्तीय संस्था लि.

प्रधान कार्यालय, बुटवल

(नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतपत्रप्राप्त संस्था)

पत्र संख्या : २०८३/८४
चलानी नम्बर :यो.तथा वि.व्य.वि./ 20८

मिति :२०८३/०७/१८

श्री नेपाल स्टक एक्सचेञ्ज लिमिटेड
सिंहदरबार प्लाजा, काठमाण्डौं ।

विषय : **वित्तीय विवरण पठाइएको सम्बन्धमा ।**

महाशय,

यस संस्थाको आर्थिक वर्ष २०८३/८४ को प्रथम त्रैयमास (२०८३ असोज मसान्त) को वित्तीय विवरण मिति २०८३ कार्तिक १८ गते बुधवारको **नयाँ पत्रिका दैनिकमा** प्रकाशित गरिएको र सो को प्रतिलिपी यसै पत्रसाथ संलग्न गरी तहाँ पठाइएको व्यहोरा जानकारीको लागि अनुरोध गर्दछौं ।

भवदीय,

२०८३।०६।१८

(मोतिराज खनाल)
मुख्य प्रवन्धक

SHARE HUB

ग्रामीण विकास लघुवित्त वित्तीय संस्था लिमिटेड

GRAMEEN BIKAS LAGHUBITTA BITTIYA SANSTHA LIMITED

'नेपाल राष्ट्र बैंकबाट 'घ' वर्गको इजाजत प्राप्त संस्था'

Head Office
Butwal Sub Metropolitan City-10, Kalikanagar, Rupandehi, Nepal
Phone: 071-437530, 438954, Fax: 071-438954
Email: info@gblbs.com.np

UNAUDITED CONDENSED STATEMENT OF FINANCIAL POSITION

As on Quarter ended 31st Ashoj 2083

Unaudited Condensed Statement of Financial Position
As on Quarter ended 31st Ashoj 2083

Figures in NPR

PARTICULARS	This Quarter Ending	Immediate Previous Year Ending
ASSETS		
Cash and cash equivalents	737,445,141	671,614,487
Statutory Balances and Due from Nepal Rastra Bank	324,035	324,035
Placement with Bank and Financial Institutions	-	-
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loans and advances to MFIs & Cooperatives	-	-
Loans and advances to customers	14,966,321,295	14,727,712,205
Investment securities	2,025,000	2,025,000
Current tax assets	194,025,545	218,519,819
Investment property	-	-
Property and Equipment	85,619,873	73,845,797
Goodwill and Intangible assets	1,250,638	1,490,235
Deferred Tax Assets	491,237,615	479,872,301
Other assets	224,274,807	182,047,712
TOTAL ASSETS	**16,702,523,948**	**16,357,451,592**
LIABILITIES		
Due to Bank and Financial Institutions	9,398,518,440	9,013,926,428
Due to Nepal Rastra Bank	-	-
Derivative Financial Instrument	-	-
Deposits from customers	3,876,084,733	3,954,868,101
Borrowings	29,870,100	29,870,100
Current Tax Liabilities	-	-
Provisions	-	-
Deferred Tax Liabilities	-	-
Other liabilities	451,148,002	436,753,764
Debt securities issued	-	-
Subordinated Liabilities	-	-
TOTAL LIABILITIES	**13,755,621,274**	**13,435,418,393**
EQUITY		
Share Capital	1,005,350,000	1,005,350,000
Share Premium	68,270,092	68,270,092
Retained Earnings	7,640,703	4,476,211
Reserves	1,865,641,879	1,843,936,896
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS	**2,946,902,674**	**2,922,033,199**
NON-CONTROLLING INTEREST	-	-
TOTAL EQUITY	**2,946,902,674**	**2,922,033,199**
TOTAL LIABILITIES AND EQUITY	**16,702,523,948**	**16,357,451,592**
CONTINGENT LIABILITIES AND COMMITMENT	6,764,478	6,764,478
Net Assets Value Per share	293	291

UNAUDITED CONDENSED STATEMENT OF PROFIT OR LOSS
For the Quarter Ended 31st Ashoj, 2083

Figures in NPR

Statement Of Distributable Profit or Loss
For the Quarter Ended 31st Ashoj, 2083
As per NRB Regulation

Figures in NPR

Particulars	Current Year	Corresponding PY this Quarter
Opening Retained Earning	**4,476,211**	**(132,023,995)**
Adjustment w.r.t Reserves	**(158,747)**	-
Adjustment :Prior Period Errors	-	-
Opening Retained Earning (Adjusted)	4,317,465	(132,023,995)
Net Profit/(loss) as per Statement of Profit or Loss		
Appropriation	30,574,028	122,027,524
a. General Reserve		
b. Foreign Exchange Fluctuation Fund	(6,114,806)	(28,309,441)
c. Capital Redemption Reserve	-	-
d. Corporate Social Responsibility Fund	-	-
e. Employees Training Fund	(305,740)	(1,415,472)
f. Client Protection Fund	(14,594,586)	(12,102,173)
g. Other: Employee Welfare Fund	(611,481)	(2,123,208)
h. Other	(917,221)	-
Profit/(loss) before regulatory adjustment	26,453,143	
Regulatory Adjustments:	38,800,802	(53,946,765)
a. Interest Receivable (-)/previous accrued interest received(+)	(19,794,786)	(41,591,433)
b. Short loan loss provision in accounts(-)/reversal(+)		
c. Short provision for possible losses on investment(-)/ reversal(+)		
d. Short provision for possible losses on Non-Banking Assets (-)/reversal(+)		
e. Deferred Tax Assets recognized(-)/reversal(+)		
f. Goodwill recognized (-)/Impairment of Goodwill(+)	(11,365,313)	(8,615,128)
g. Bargain purchase gain recognized (-)/reversal(+)		
h. Actuarial Loss recognized (-)/reversal(+)		
i. Other (+/-)	-	-
Investment Provision as per NRB Directive no. 8	-	-
Total regulatory adjustments	**(31,160,099)**	**(50,206,562)**
Profit or (Loss) after Regulatory Adjustments	**7,640,703**	**(104,153,327)**

Notes:

1. The above financial statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRSs) and certain carve-outs issued by the Institute of Chartered Accountants of Nepal (ICAN). The above figures are subject to change as per the direction of regulatory supervisors and external auditors.
2. The detailed interim financial report has been published in the website (www.gblbs.com.np)
3. The Loans & Advances include interest receivables and staff loans are presented net of impairment loss.
4. Actuarial Valuation will be done for Employee benefits and will be adjusted on audited financial statements.
5. Personnel expenses include provision of staff bonus which is computed in line with the Bonus Act.
6. Income tax liabilities has been shown after netting of with advance tax amount.
7. All lease contracts have been accounted for as per NFRS 16 accordingly right of use of assets and lease liabilities have been recognised along with right of use assets being depreciated of straight line basis and interest calculated on lease liabilities."
8. Previous period figures are regrouped/restated rearranged wherever necessary for consistant presentation and comparison.
9. Immediate Previous year ending figures are unaudited.

SHARE HUB

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Interest income	540,084,511	540,084,511	527,844,668	527,844,668
Interest expense	(193,664,868)	(193,664,868)	(192,282,774)	(192,282,774)
Net interest income	**346,419,644**	**346,419,644**	**335,561,894**	**335,561,894**
Fees and commission income	30,998,973	30,998,973	20,828,355	20,828,355
Fees and commission expense	(673,319)	(673,319)	(12,687)	(12,687)
Net fee and commission income	**30,325,655**	**30,325,655**	**20,815,669**	**20,815,669**
Net interest and commission income	**376,745,298**	**376,745,298**	**356,377,563**	**356,377,563**
Net trading income	-	-	-	-
Other operating income	-	-	-	-
Total operating income	**376,745,298**	**376,745,298**	**356,377,563**	**356,377,563**
Impairment charge/(reversal) for loans and other losses	97,034,348	97,034,348	15,646,372	15,646,372
Net operating income	**279,710,951**	**279,710,951**	**340,731,191**	**340,731,191**
Operating expense	**235,962,064**	**235,962,064**	**227,762,420**	**227,762,420**
Personnel expenses	186,382,257	186,382,257	192,354,727	192,354,727
Other Operating expenses	39,572,704	39,572,704	25,582,917	25,582,917
Depreciation and Amortization	10,007,103	10,007,103	9,824,776	9,824,776
Operating Profit	**43,748,887**	**43,748,887**	**112,968,771**	**112,968,771**
Non operating Income	236,870	236,870	443,624	443,624
Non operating expense	-	-	-	-
Profit before income tax	**43,985,756**	**43,985,756**	**113,412,395**	**113,412,395**
Income tax expense	**(13,411,729)**	**(13,411,729)**	**8,615,128**	**8,615,128**
Current Tax Expense	24,777,042	24,777,042		
Deferred Tax Expense (income)	(11,365,313)	(11,365,313)	(8,615,128)	(8,615,128)
Profit for the period	**30,574,028**	**30,574,028**	**122,027,524**	**122,027,524**
Profit attributable to:				
Equity holders of the Bank	30,574,028	30,574,028	122,027,524	122,027,524
Non-controlling interests	-	-	-	-
Profit for the period	**30,574,028**	**30,574,028**	**122,027,524**	**122,027,524**
Earnings Per Share (EPS)				
Basic Earnings Per Share		3.04		12.42
Annual Earnings Per Share		12.16		49.68

STATEMENT OF COMPREHENSIVE INCOME

For the Quarter Ended 31st Ashoj, 2083

Figures in NPR

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Profit or Loss for the Period	30574027.6	30574027.6	122027523.6	122027523.6
Other Comprehensive Income, net of income tax				
a Items that will not be reclassified to Profit or Loss				
Gains / (Losses) from investment in equity instruments measured at fair value				
Gains / (Losses) on revaluation				
Actuarial Gains / (Losses) on defined benefit plans				
Income tax relating to above items				
Net other Comprehensive Income that will not be reclassified to Profit or Loss				
b Items that are or may be reclassified to Profit or Loss				
Gains (Losses) on cash flow hedge				
Exchange gains (Losses) (arising from translation financial assets of foreign operation				
Income tax relating to above items				
Reclassify to Profit or Loss				
Net other Comprehensive Income that are or may be reclassified to Profit or Loss				
Other Comprehensive income for the year, net of income tax				
Total Comprehensive income for the year	**30,574,028**	**30,574,028**	**122,027,524**	**122,027,524**
Total Comprehensive income for the period	**30,574,028**	**30,574,028**	**122,027,524**	**122,027,524**

RATIOS AS PER NRB DIRECTIVE

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Capital fund to RWA		11.22%		8.90%
Non Performing Loan (NPL) to Total Loan		11.89		4.69%
Total loan loss provision to Total NPL		77.75%		175.51%
Cost of Funds		5.15%		6.13%
Deposit to Credit Ratio		24.02%		26.51%
Base Rate		12.42%		14.55%
Interest Rate Spread		8.75%		8.85%
Liquidity Ratio		13.78%		12.80%

धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ अनुसूची १४ (नियम २६ को उपनियम(१) सँग सम्बन्धित)

आ.व.२०८३/८४ को प्रथम त्रैमासिक प्रतिवेदन

१. प्रमुख वित्तीय विवरण

क) [illegible]

ख) प्रमुख वित्तीय अनुपातहरू :

[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]

२. व्यवस्थापकीय विश्लेषण :

क) त्रैमासिक अवधिमा संस्थाको मौज्दात, आम्दानी र तरलता कुनै परिवर्तन भएको भए सो को प्रमुख कारण सम्बन्धी विवरण: [illegible]

ख) आगामी अवधिको व्यवसायिक योजना सम्बन्धमा व्यवस्थापनको विश्लेषणात्मक विवरण: [illegible]

ग) विगतको अनुभवबाट संगठित संस्थाको मौज्दात, नाफा वा नगद प्रवाहमा तात्विक असर पार्न सक्ने घटना अवस्था आदि भएमा सो सम्बन्धी विश्लेषणात्मक विवरण: [illegible]

३. कानूनी कारवाही सम्बन्धी विवरण :

क) [illegible]

ख) [illegible]

ग) [illegible]

४. संगठित संस्थाको शेयर कारोबार सम्बन्धी विश्लेषण

क) [illegible]

ख) [illegible]

[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]

५) समस्या तथा चुनौती :

समस्या

क) [illegible]

ख) [illegible]

ग) [illegible]

घ) [illegible]

ङ) [illegible]

च) [illegible]

छ) [illegible]

रणनीति:

क) [illegible]

ख) [illegible]

ग) [illegible]

घ) [illegible]

ङ) [illegible]

च) [illegible]

छ) [illegible]

ज) [illegible]

झ) [illegible]

६) संस्थागत सुशासन :

[illegible]

७) सत्य, तथ्यता सम्बन्धमा कार्यकारी प्रमुखको उद्घोषण :

[illegible]

ब्याजदर

१. बचतमा ०३–८.५ प्रतिशत, २. कर्जामा १२.०० – १४.०० प्रतिशत