

General Finance Limited (Bittiya Sansthan)
Chabahil, Kathmandu
Unaudited Financial Results (Quarterly)
As at 3rd Quarter (30/09/2073) of the Fiscal Year 2073/074 (Chaitra)

Rs. in' 000

| S.N. | Particulars | This Quarter Ending | Pervious Quarter Ending | Corresponding Previous Year Quarter Ending |
|----------|---|-----------------------------------|-----------------------------------|--|
| 1 | Total Capital and Liabilities (1.1 to 1.7) | 345,678 | 357,970 | 290,685 |
| 1.1 | Paid Up Capital | 220,195 | 220,195 | 132,228 |
| 1.2 | Reserve and Surplus | -123410 | (125,209) | (84,015) |
| 1.3 | Debenture and Bond | | | |
| 1.4 | Borrowings | - | - | - |
| 1.5 | Deposits(a+b) | 38,188 | 20,838 | 25,860 |
| | a.Domestic Currency | | | |
| | b.Foreign Currency | | | |
| 1.6 | Income Tax Liability | 68 | 24,875 | 136 |
| 1.7 | Other Liabilites | 210,636 | 217,271 | 216,476 |
| 2 | Total Assets (2.1 to2.7) | 345,678 | 357,970 | 290,685 |
| 2.1 | Cash and Bank Balance | 114,285 | 159,634 | 60,327 |
| 2.2 | Money at Call and Short Notice | | | |
| 2.3 | Investments | 195 | 195 | 195 |
| 2.4 | Loans and Advances(a+b+c+d+e+f) | 190,098 | 177,880 | 182,337 |
| | a. Real Estate Loan | - | - | - |
| | 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs) | | | |
| | 2. Business Compelex & 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.80 Lacs or less | 26,831 | 18,004 | 19,100 |
| | c. Margin Type Loan | 2,172 | 2,172 | 2,172 |
| | d. Term Loan | 69,083 | 69,083 | 76,963 |
| | e. Overdraft Loan/TR Loan/WC Loan | 72,474 | 87,998 | 82,363 |
| | f. Others | 624 | 624 | 1,739 |
| 2.5 | Fixed Assets | 3,204 | 1,756 | 2,379 |
| 2.6 | Non Banking Assets | 16,561 | - | 16,561 |
| 2.7 | Other Assets | 21,335 | 18,305 | 28,886 |
| 3 | Profit and Loss Account | Up to this Quarter | Up to this Quarter | Up to Corresponding Previous Year Quarter |
| 3.1 | Interest income | 14,582 | 9,364 | 979 |
| 3.2 | Interest Expense | 860 | 447 | 2,643 |
| | A . Net Interest income (3.1- 3.2) | 13,702 | 8,917 | (1,664) |
| 3.3 | Fees, Commission and Discount | 2 | 1 | 2 |
| 3.4 | Other Operating Income | 147 | 19 | 0 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | | | |
| | B . Total Operating Income (A+3.3+3.4+3.5) | 13,851 | 8,937 | (1,661) |
| 3.6 | Staff Expenses | 7,660 | 6,009 | 3,843 |
| 3.7 | Other Operating Expenses | 2,950 | 2,004 | 1,432 |
| | C. Operating Profit Before Provision (B-3. 6-3.7) | 3,240 | 924 | (6,937) |
| 3.8 | Provision for Possible Losses | 9,356 | 9,233 | - |
| | D . Operating Profit (C-3.8) | (6,116) | (8,309) | (6,937) |
| 3.9 | Non Operating Income / Expenses (Net) | - | - | - |
| 3.10 | Write Back of Provision for Possibl Loss | 1,521 | 1,440 | 4,009 |
| | E. Profit from Regular Activities (D+3.9+3.10) | (4,594) | (6,869) | (2,928) |
| 3.11 | Extraordinary Income / Expenses (Net) | | | |
| | F . Profit before Bonus and Taxes (E.+3.11) | (4,594) | (6,869) | (2,928) |
| 3.12 | Provision for Staff Bonus | - | - | - |
| 3.13 | Provision for Tax | 20,409 | - | - |
| | G . Net Profit / Loss (F-3.12-3.13) | (25,004) | (6,869) | (2,928) |
| 4 | Ratios | At the End of This Quarter | At the End of This Quarter | At the End of Corresponding Previous Year Quarter |
| 4.1 | Capital Fund to RWA | 33.85 | 35.89 | 22.04 |
| 4.2 | Non Performing Loan (NPL) To Total Loan | 93.53 | 100.00 | 99.22 |
| 4.3 | Total Loan Loss Provision to Total NPL | 100.07 | 100.00 | 100.01 |
| 4.4 | Cost of funds | 3.00 | 4.29 | 10.22 |
| 4.5 | Credit to Deposit Ratio (calculated As per NRB Directives) | 148.18 | 153.58 | 246.16 |

83.26

6.87

www.generalfinance.com.np

Head Office

chabahil , Phone: 4484753, 4484754

Branch Office

Newroad , Phone: 4258880, 4244888. 4267024