

Ganapati Laghubitta Bittiya Sanstha Ltd.
Head office Dulegaunda, Tanahun
Principal Indicators
For Previous five years
(2077.78 to 2081.82)



गणपति लघुवित्त वित्तीय संस्था लिमिटेड

GANAPATI LAGHUBITTA BITTIYA SANSTHA LIMITED

('D' Class Financial Institutions Licensed by Nepal Rastra Bank)

Ganapati Laghubitta Bittiya Sanstha Limited
Principal Indicators
For Last Five Fiscal Years

S.N.	Particulars	Indicators	NFRS				GAAP
			2081.82	2080.81	2079.80	2078.79	2077.78
1	Net Profit/Total Income	Percent	(9.83)	4.57	(2.20)	4.30	15.63
2	Earning Per Share	NPR	(21.51)	10.03	(5.69)	9.79	27.04
3	Market Price per Share	NPR	1,645.10	2,205.00	810.90	952.00	1,720.00
4	Price/Earning Ratio	Ratio	N/A	219.84	N/A	97.24	63.61
5	Dividend on Share-(Bonus Share and Cash Dividend)	Percent	-	-	-	-	20.00
6	Cash Dividend	Percent	-	-	-	-	1.00
7	Interest Income/Loans & Advances	Percent	13.80	15.30	15.50	13.30	14.63
8	Employee Expenses/Total Operating Expenses	Percent	68.44	69.46	69.30	72.53	73.15
9	Interest Expenses/Total Deposit and Loans & Advances	Percent	5.58	7.92	8.63	6.94	6.56
10	Exchange Income/Total Income	Percent	-	-	-	-	-
11	Staff Bonus/Total Employee Expenses	Percent	-	3.06	-	1.70	10.38
12	Net Profit/Loans & Advances	Percent	(1.42)	0.73	(0.40)	0.60	2.65
13	Net Profit/Total Assets	Percent	(1.30)	0.69	(0.35)	0.64	2.46
14	Total Loans and Advances/Total Deposit	Percent	428.39	439.33	407.34	379.87	367.78
15	Total Operating expenses/Total Assets	Percent	5.07	5.55	5.09	4.99	10.03
16	Capital Adequacy Ratio						-
	a. Core Capital	Percent	5.70	7.71	6.80	7.98	10.56
	b. Supplementary Capital	Percent	0.36	0.38	1.33	1.00	1.25
	c. Total Capital Fund	Percent	6.07	8.09	8.14	8.97	11.81
17	Cash Reserve Ratio (CRR)	Percent	0.60	0.64	0.56	0.53	0.52
18	Non-Performing Loans/Total Loans & Advances	Percent	15.10	5.84	8.11	2.32	2.35
19	Weighted Average Interest Rate Spread	Percent	8.19	7.41	6.90	6.40	8.11
20	Total Employee	Number	221.00	214.00	206.00	229.00	188.00
21	Number of Branch	Number	43.00	43.00	43.00	43.00	36.00
22	Number of Member	Number	34,332.00	33,702.00	39,101.00	38,459.00	28,011.00
23	Number of Borrower	Number	16,230.00	16,506.00	21,503.00	22,264.00	16,547.00

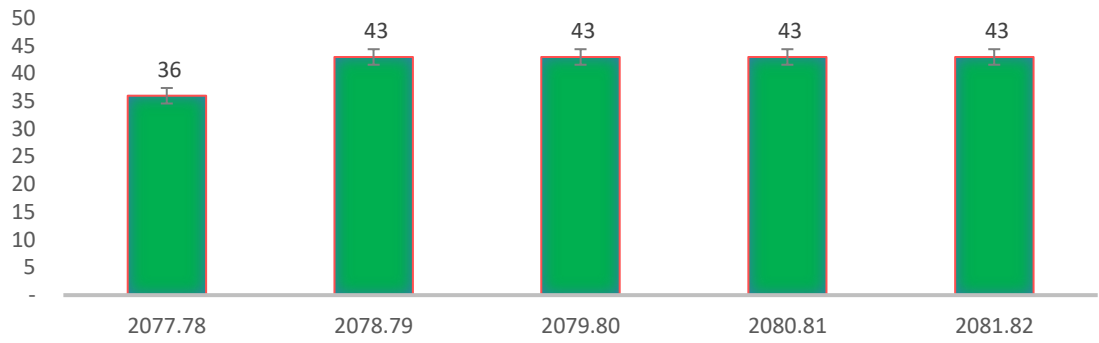
Ganapati Laghubitta Bittiya Sanstha Limited

Principal Indicators

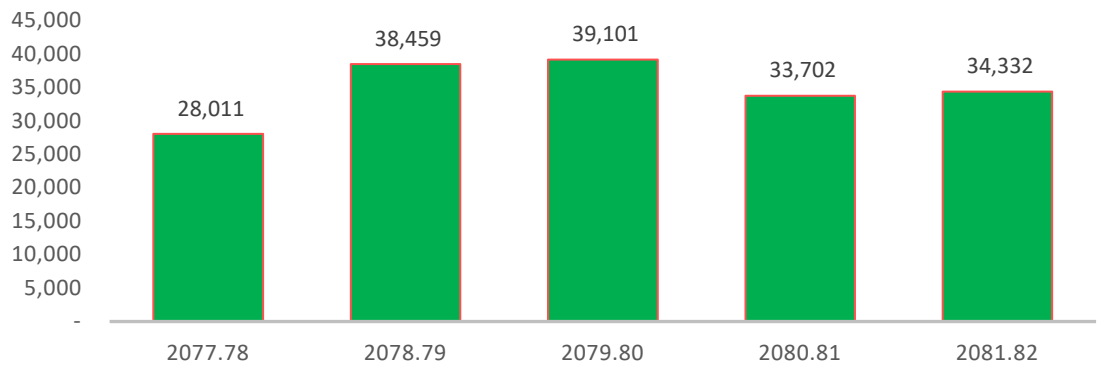
For Last Five Fiscal Years

S.N.	Particulars	Indicators	NFRS				GAAP
			2081.82	2080.81	2079.80	2078.79	2077.78
1	Total Paid Up Capital	NPR	15,15,54,533	15,15,54,533	15,15,54,533	15,15,54,533	15,15,54,533
2	Total Shareholder's Fund	NPR	19,59,84,069	22,65,36,049	21,13,06,453	21,58,37,888	18,13,84,197
3	Total Deposits	NPR	53,75,44,352	47,44,61,559	58,21,47,719	60,61,82,818	41,97,42,293
4	Borrowing		1,76,69,55,662	1,47,53,17,973	1,62,34,30,353	1,45,92,45,565	1,02,47,86,658
5	Total Loans and Advances (Net)	NPR	2,20,38,35,103	2,05,78,00,256	2,26,55,30,889	2,22,55,29,936	1,54,37,31,174
6	Total Balance sheet Size	NPR	2,51,56,60,235	2,19,54,65,096	2,43,68,94,384	2,31,11,27,429	1,66,70,40,635
7	Net Interest Income	NPR	16,27,23,079	12,19,16,864	11,52,52,221	13,49,83,443	13,25,08,992
8	Total Operating Income	NPR	17,20,36,152	12,80,51,638	14,16,40,497	17,02,77,644	16,71,65,970
9	Total Operating Expenses	NPR	4,02,85,957	3,72,03,181	3,80,61,774	3,17,01,429	2,40,00,162
10	Total Staff Expenses	NPR	8,73,46,611	8,46,30,764	8,59,35,328	8,37,00,084	6,28,29,938
11	Impairment charge/(reversal) for loans and other losses	NPR	6,99,98,103	(1,64,15,810)	2,85,95,761	3,14,67,511	1,54,75,698
12	Operating Profit	NPR	(2,55,94,519)	2,26,33,503	(1,09,52,366)	2,34,08,620	6,48,60,172
13	Non Operating Income & (Expenses)	NPR	-	-	-	-	3,70,952
14	Profit Befor Tax	NPR	(2,55,94,519)	2,26,33,503	(1,09,52,366)	2,34,08,620	6,52,31,124
15	Net Profit	NPR	(3,25,92,879)	1,52,06,922	(86,21,327)	1,48,36,068	4,09,79,672

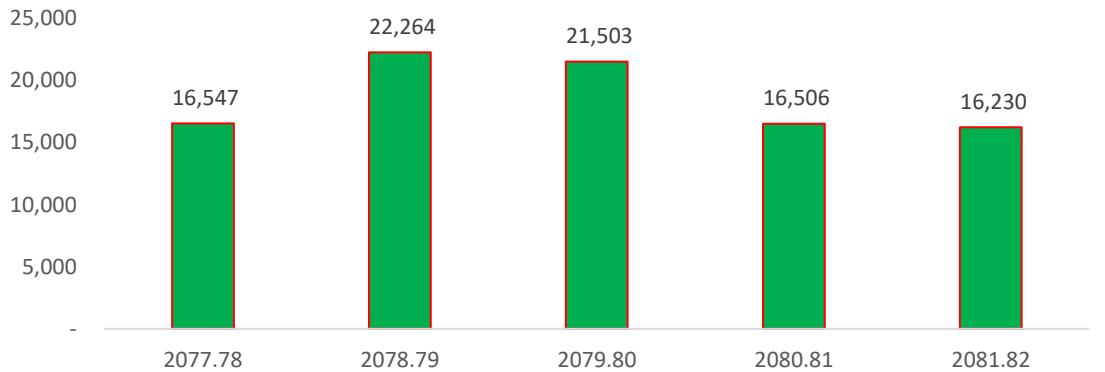
NUMBER OF BRANCH



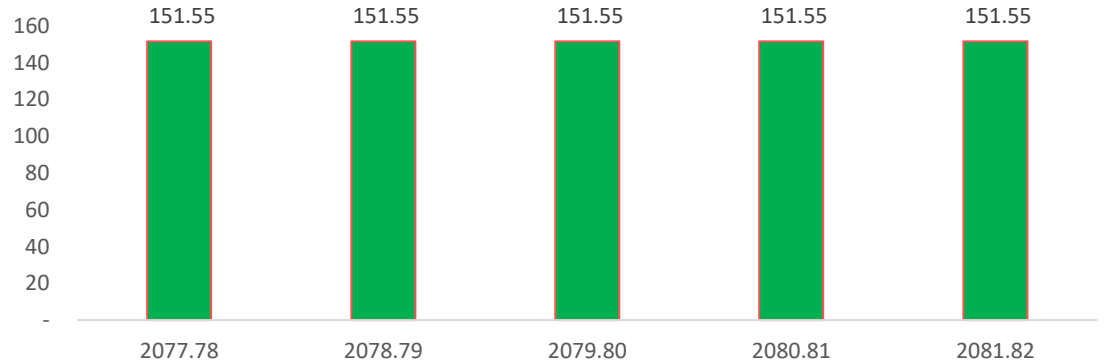
Number of Member

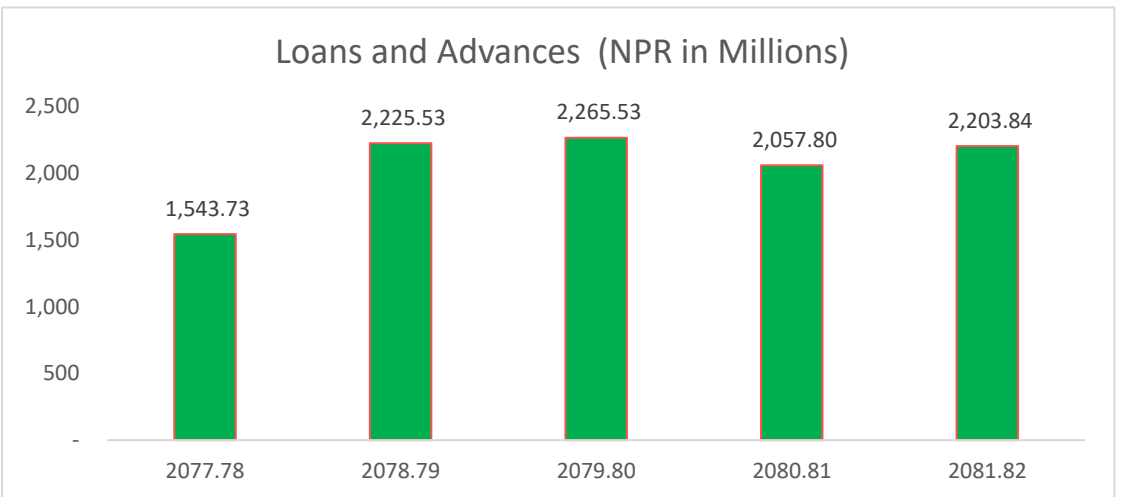
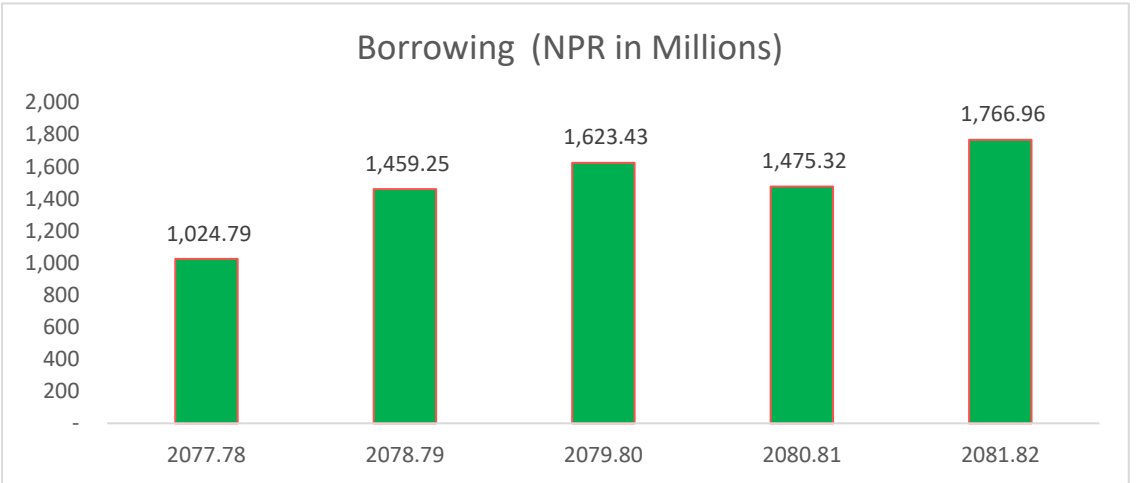
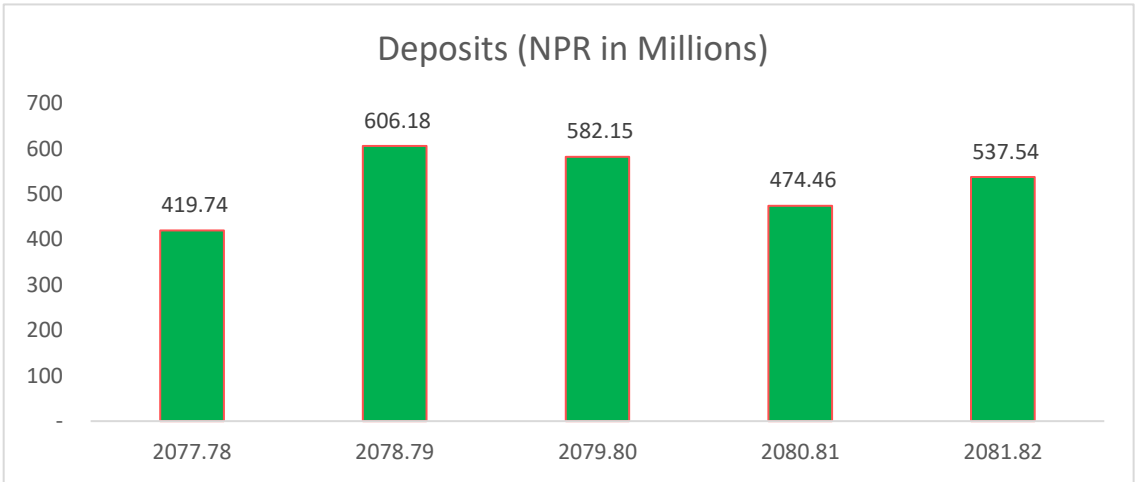
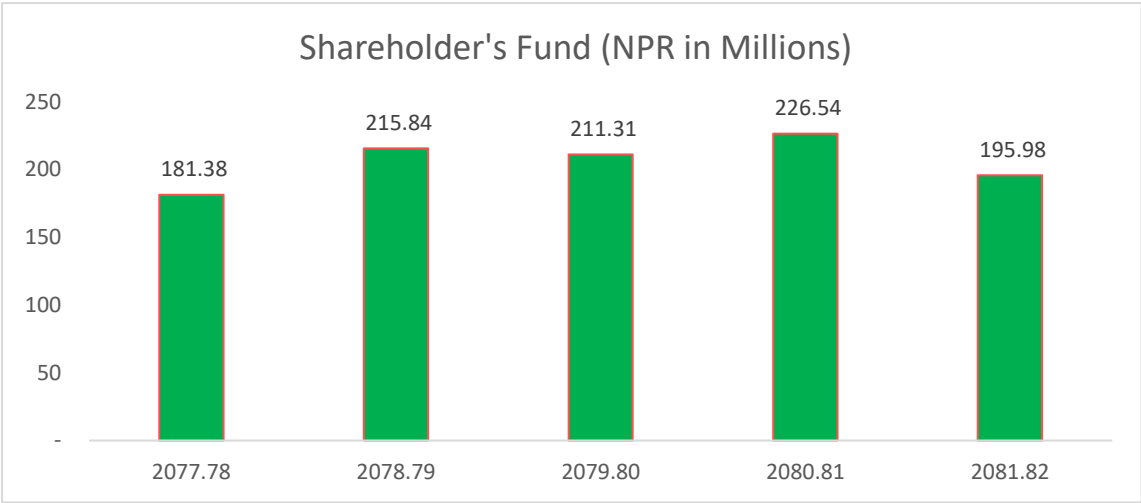


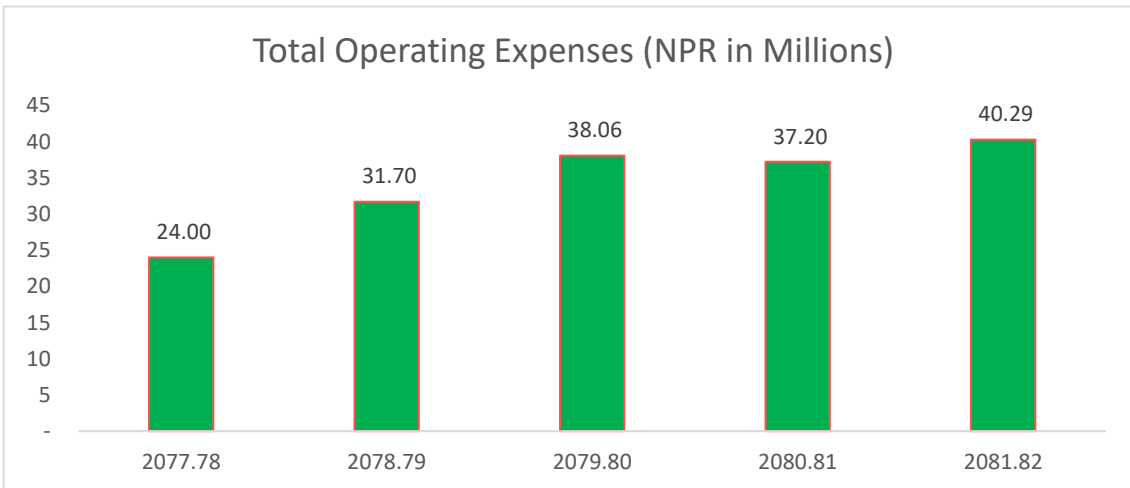
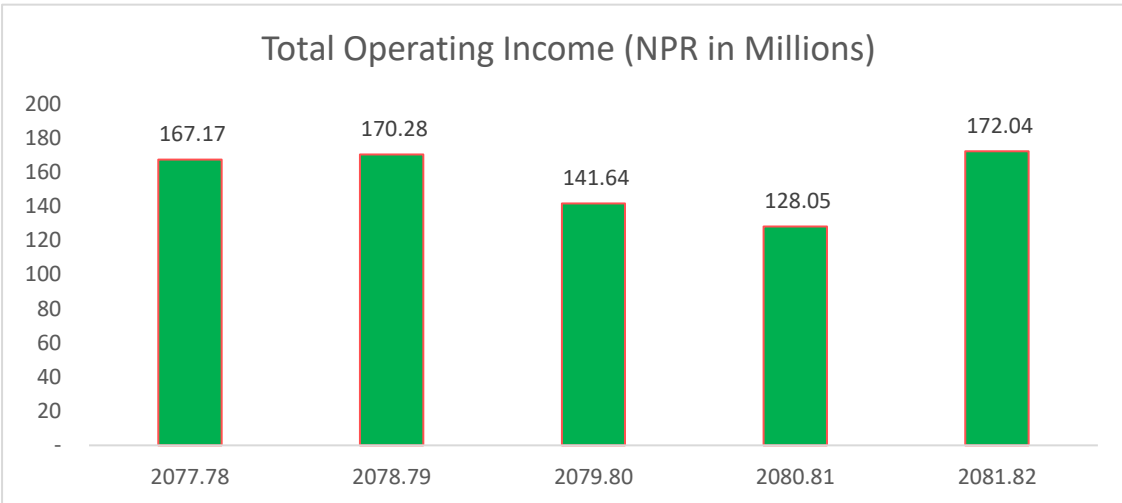
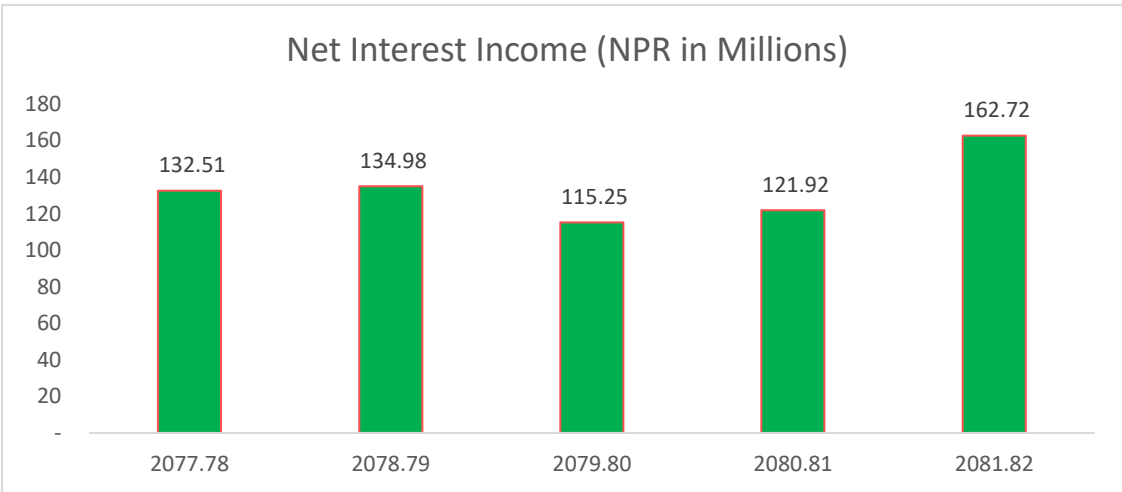
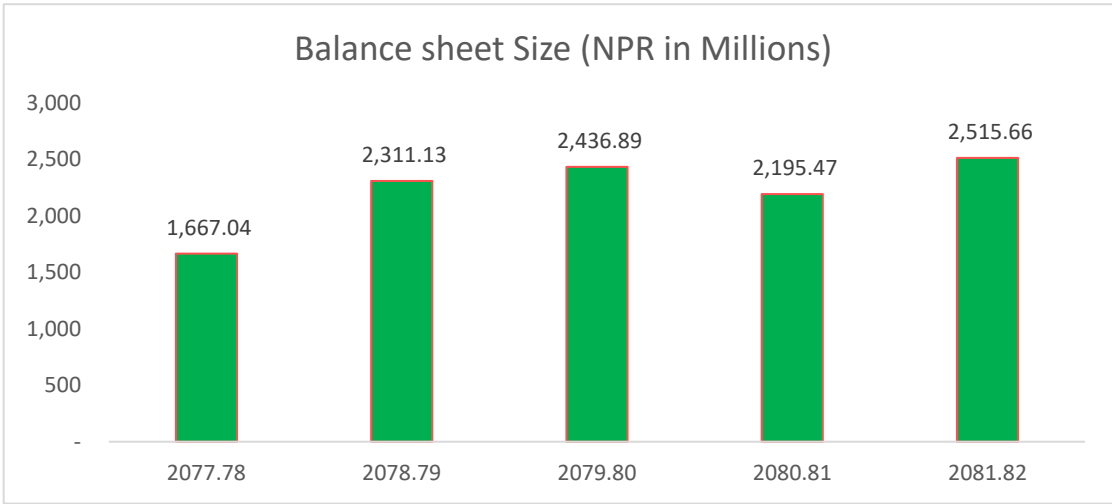
Number of Borrower

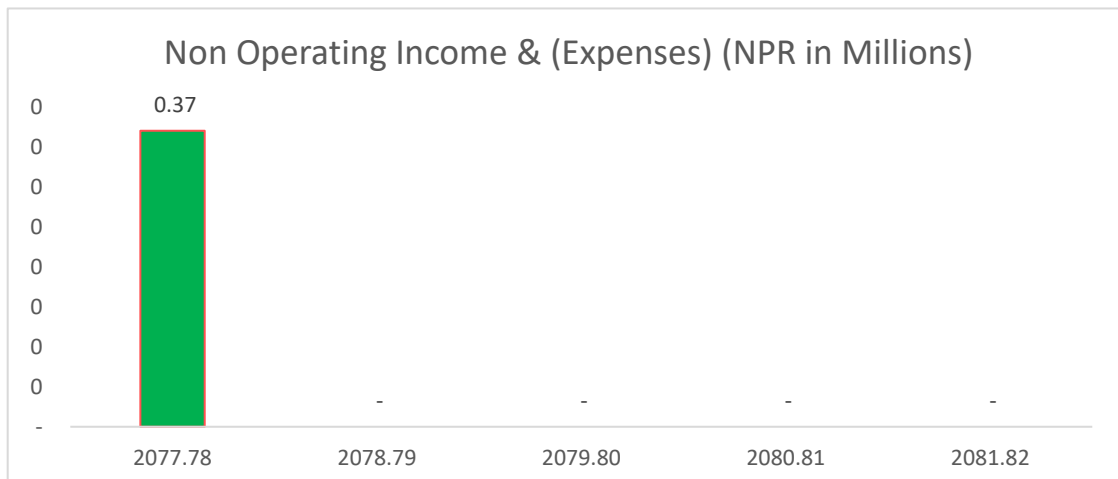
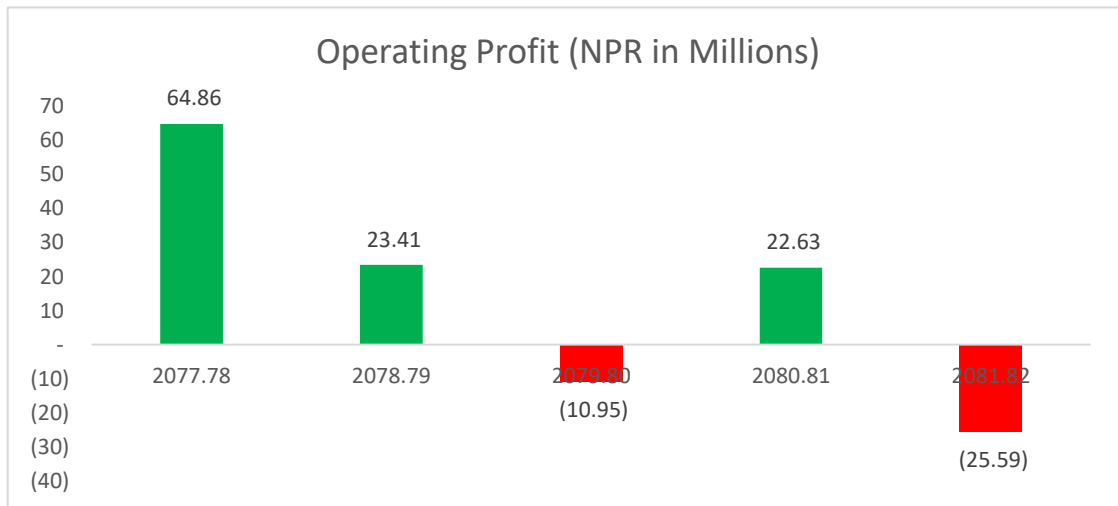
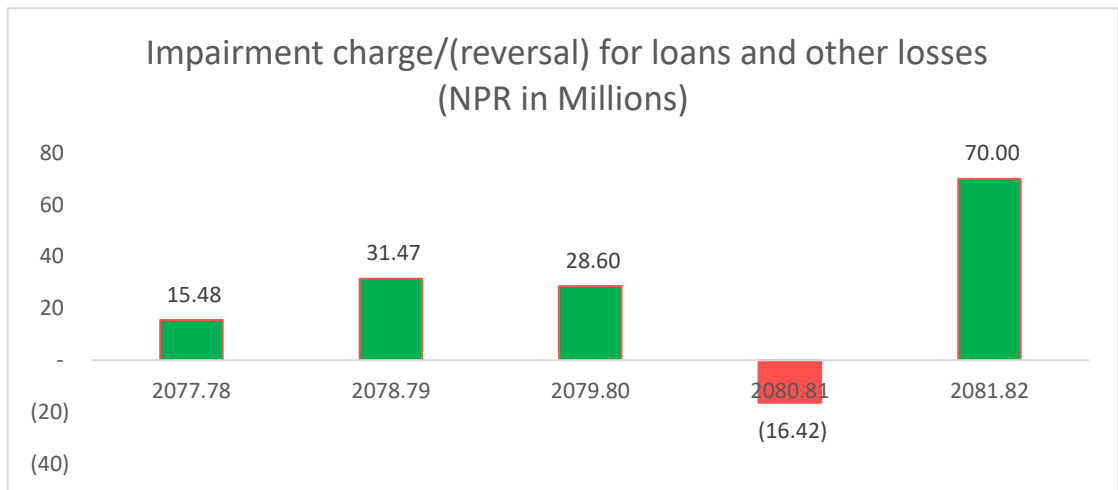
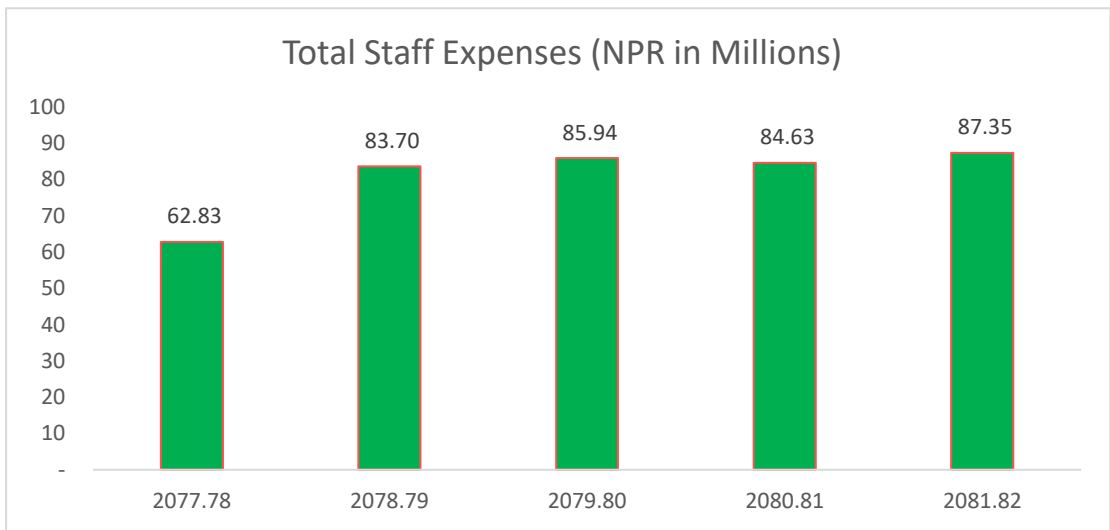


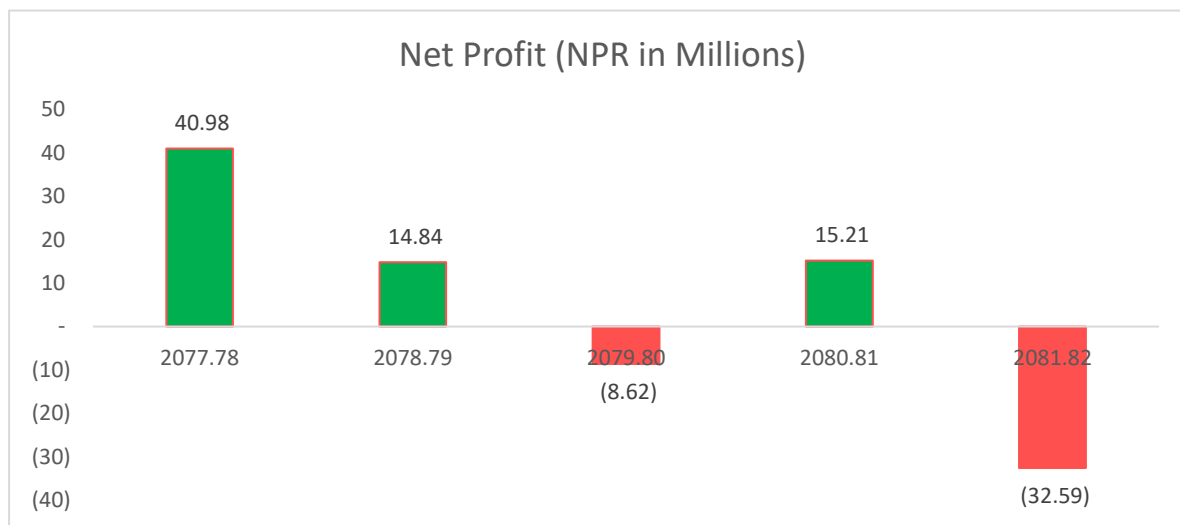
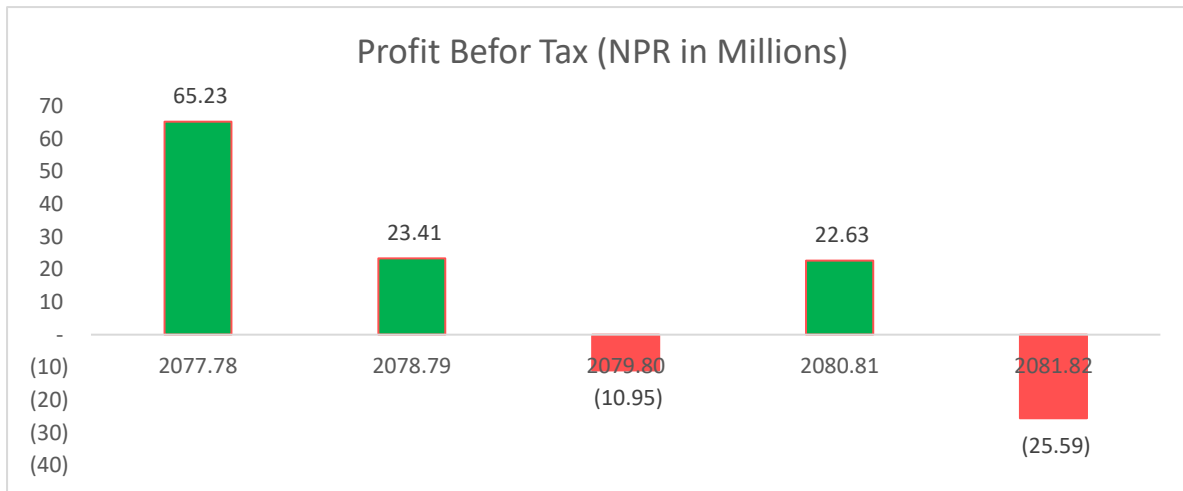
Paid-Up Capital (NPR in Millions)











Notes:

1. Basic earnings per equity share are computed in accordance with NAS 33 Earnings per Share. Basic earnings per equity share are computed by dividing net profit after tax by the weighted average number of equity shares outstanding during the year. Bonus shares, also known as scrip dividends, involve the issue of shares without any consideration. Since the bonus shares do not change the resources available to the entity to earn a return for the shareholders (as in the case of shares issued for cash), the effect of change in number of shares in the EPS calculation is cancelled for the year in which bonus issue takes place and as well as for prior periods presented.
2. ROA and ROE has been calculated on average of assets and equity respectively of last and current fiscal year end.
3. Total Loans and Advances (Net) represent the principal loan outstanding, including accrued interest receivable where applicable, in accordance with the institution's accounting policy, less provision for loan losses.