

Garima Bikas Bank Limited
Lazimpat, Kathmandu 2, Kathmandu
Phone No.: 01 4445424/25/26/27/28, Fax No.: 01 4445430
Unaudited Financial Results (Quarterly)
As at First Quarter (31/06/2074) of the Fiscal Year 2074/2075

Rs. in '000'

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	19,043,905.80	17,944,855.35	14,124,644.00
1.1	Paid-up Capital	2,204,243.48	2,204,243.48	1,080,511.51
1.2	Reserves and Surplus	672,400.56	625,563.77	506,695.31
1.3	Debenture and Bond			
1.4	Borrowings	-	-	
1.5	Deposits (a+b)	15,397,495.77	14,513,390.54	12,012,996.93
	a. Domestic Currency	15,397,495.77	14,513,390.54	12,012,996.93
	b. Foreign Currency			
1.6	Income Tax Liabilities	167,080.35	148,804.01	117,988.30
1.7	Other Liabilities	602,685.64	452,853.56	406,451.95
2	Total Assets (2.1 to 2.7)	19,043,905.80	17,944,855.35	14,124,644.00
2.1	Cash & Bank Balance	1,406,176.77	1,236,093.23	1,081,046.08
2.2	Money at call and short Notice	2,662,716.45	3,054,808.36	1,578,664.44
2.3	Investments	238,888.30	181,652.50	152,097.34
2.4	Loans & Advances (a+b+c+d+e+f)	14,115,354.70	12,990,800.88	10,829,392.89
	a. Real Estate Loan	770,135.42	736,656.60	626,429.02
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	267,352.64	227,208.15	194,299.08
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan	291,434.43	291,630.96	267,003.31
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	211,348.35	217,817.49	165,126.63
	b. Personal Home Loan of Rs. 10 million or less	1,873,494.71	1,835,036.78	1,771,969.28
	c. Margin Type Loan	42,672.38	3,500.00	
	d. Term Loan	3,451,385.73	2,920,538.51	2,351,884.47
	e. Overdraft Loan / TR Loan / WC Loan	3,776,794.58	3,525,990.53	2,996,994.04
	f. Others	4,200,871.88	3,969,078.46	3,082,116.07
2.5	Fixed Assets	221,205.76	170,100.13	127,374.65
2.6	Non Banking Assets			
2.7	Other Assets	399,563.82	311,400.25	356,068.60
3	Profit and Loss Account	Upto This Quarter Ending	Upto Previous Quarter Ending	Upto Corresponding Previous Year Quarter Ending
3.1	Interest income	489,940.67	1,503,354.24	266,557.77
3.2	Interest Expense	304,812.35	754,198.27	133,190.27
A	Net Interest Income (3.1-3.2)	185,128.32	749,155.96	133,367.49
3.3	Fees Commission and Discount	2,332.88	10,083.02	1,738.60
3.4	Other Operating Income	36,071.79	120,428.72	27,079.44
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	223,532.99	879,667.70	162,185.54
3.6	Staff Expenses	60,309.67	167,048.33	30,991.80
3.7	Other Operating Expenses	43,568.34	155,150.94	30,068.06
C	Operating profit Before Provision (B-3.6-3.7)	119,654.98	557,468.43	101,125.68
3.8	Provision for Possible Loss	66,483.64	30,921.61	27,750.47
D	Operating profit (C-3.8)	53,171.34	526,546.82	73,375.21
3.9	Non Operating Income/Expenses (Net)	599.79	5,718.49	171.01
3.10	Write Back of Provision for Possible Loss	-	6,187.02	
E	Profit From Regular Activities (D+3.9+3.10)	53,771.13	538,452.33	73,546.22
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	53,771.13	538,452.33	73,546.22
3.12	Provision For Staff Bonus	4,888.28	48,950.21	6,686.02
3.13	Provision For Tax	14,664.86	146,850.63	20,058.06
G	Net Profit/Loss (F-3.12 -3.13)	34,217.99	342,651.49	46,802.14
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	22.80%	25.04%	16.98%
4.2	Non Performing Loan (NPL) to Total Loan	1.02%	0.24%	0.66%
4.3	Total Loan Loss Provision to total NPL	154.14%	499.74%	216.24%
4.4	Cost of Funds	7.95%	7.62%	5.18%
4.5	CD Ratio (Calculated as per NRB Directives)	77.45%	71.41%	79.72%
4.6	Base Rate	11.87%	12.50%	8.75%
4.7	Interest Spread	6.35%	5.82%	6.39%

Note: Unaudited financial figures are subject to change from Supervisory Authority and Statutory Audit