

**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 Second Quarter (30/09/2074) of the Fiscal Year 2074/2075

Rs. in '000'

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>21,118,101.85</b>	<b>19,043,905.80</b>	<b>15,638,663.37</b>
1.1	Paid-up Capital	2,534,880.00	2,204,243.48	1,080,511.51
1.2	Reserves and Surplus	469,925.61	672,400.56	618,895.48
1.3	Debenture and Bond			
1.4	Borrowings	-	-	
1.5	Deposits (a+b)	<b>17,407,779.41</b>	<b>15,397,495.77</b>	<b>13,370,927.79</b>
	a. Domestic Currency	17,407,779.41	15,397,495.77	13,370,927.79
	b. Foreign Currency			
1.6	Income Tax Liabilities	77,384.66	167,080.35	166,074.09
1.7	Other Liabilities	628,132.17	602,685.64	402,254.50
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>21,118,101.85</b>	<b>19,043,905.80</b>	<b>15,638,663.37</b>
2.1	Cash & Bank Balance	1,450,043.21	1,406,176.77	1,030,302.21
2.2	Money at call and short Notice	2,959,531.15	2,662,716.45	2,281,042.45
2.3	Investments	376,088.90	238,888.30	105,676.84
2.4	Loans & Advances (a+b+c+d+e+f)	<b>15,754,976.76</b>	<b>14,115,354.70</b>	<b>11,701,998.92</b>
	a. Real Estate Loan	<b>806,597.11</b>	<b>770,135.42</b>	<b>692,078.83</b>
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	307,540.85	267,352.64	213,578.39
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan	-	291,434.43	284,846.83
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	499,056.26	211,348.35	193,653.61
	b. Personal Home Loan of Rs. 10 million or less	1,973,727.34	1,873,494.71	1,841,990.73
	c. Margin Type Loan	65,250.11	42,672.38	2,500.00
	d. Term Loan	4,140,128.47	3,451,385.73	2,683,377.93
	e. Overdraft Loan / TR Loan / WC Loan	4,185,626.31	3,776,794.58	3,148,906.54
	f. Others	4,583,647.42	4,200,871.88	3,333,144.89
2.5	Fixed Assets	231,647.01	221,205.76	144,197.89
2.6	Non Banking Assets			
2.7	Other Assets	345,814.82	399,563.82	375,445.06
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter Ending</b>	<b>Upto Previous Quarter Ending</b>	<b>Upto Corresponding Previous Year Quarter Ending</b>
3.1	Interest income	1,061,289.37	489,940.67	636,830.86
3.2	Interest Expense	623,366.75	304,812.35	293,429.01
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>437,922.62</b>	<b>185,128.32</b>	<b>343,401.85</b>
3.3	Fees Commission and Discount	8,248.62	2,332.88	4,269.87
3.4	Other Operating Income	82,618.02	36,071.79	59,269.68
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>528,789.26</b>	<b>223,532.99</b>	<b>406,941.40</b>
3.6	Staff Expenses	107,740.56	60,309.67	58,236.03
3.7	Other Operating Expenses	84,730.45	43,568.34	60,764.86
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>336,318.25</b>	<b>119,654.98</b>	<b>287,940.50</b>
3.8	Provision for Possible Loss	56,014.67	66,483.64	37,568.56
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>280,303.58</b>	<b>53,171.34</b>	<b>250,371.94</b>
3.9	Non Operating Income/Expenses (Net)	-	599.79	346.20
3.10	Write Back of Provision for Possible Loss	3,440.18		
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>283,743.76</b>	<b>53,771.13</b>	<b>250,718.14</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>283,743.76</b>	<b>53,771.13</b>	<b>250,718.14</b>
3.12	Provision For Staff Bonus	25,794.89	4,888.28	22,792.56
3.13	Provision For Tax	77,384.66	14,664.86	68,377.68
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>180,564.21</b>	<b>34,217.99</b>	<b>159,547.91</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	21.37%	22.80%	16.80%
4.2	Non Performing Loan (NPL) to Total Loan	0.47%	1.02%	0.84%
4.3	Total Loan Loss Provision to total NPL	277.73%	154.14%	168.29%
4.4	Cost of Funds	8.14%	7.95%	5.59%
4.5	CD Ratio (Calculated as per NRB Directives)	77.34%	77.45%	77.73%
4.6	Base Rate	11.63%	11.87%	8.95%
4.7	Interest Spread	6.00%	6.35%	6.25%

**Note:** 1. Unaudited financial figures are subject to change from Supervisory Authority and Statutory Audit.