

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 Fourth Quarter (32/03/2075) 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)	25,700,388.19	22,726,429.19	17,944,855.35
1.1	Paid-up Capital	2,534,880.00	2,534,880.00	2,204,243.48
1.2	Reserves and Surplus	727,229.35	570,926.13	625,563.77
1.3	Debenture and Bond			
1.4	Borrowings	218,500.00	150,000.00	-
1.5	Deposits (a+b)	21,221,205.40	18,639,662.49	14,513,390.54
	a. Domestic Currency	21,221,205.40	18,639,662.49	14,513,390.54
	b. Foreign Currency			
1.6	Income Tax Liabilities	187,657.69	120,670.60	148,804.01
1.7	Other Liabilities	810,915.75	710,289.96	452,853.56
2	Total Assets (2.1 to 2.7)	25,700,388.19	22,726,429.19	17,944,855.35
2.1	Cash & Bank Balance	1,526,162.21	1,292,161.47	1,236,093.23
2.2	Money at call and short Notice	4,102,145.45	3,204,563.15	3,054,808.36
2.3	Investments	506,723.98	453,130.50	181,652.50
2.4	Loans & Advances (a+b+c+d+e+f)	18,851,037.37	17,105,594.15	12,990,800.88
	a. Real Estate Loan	912,570.37	805,772.14	736,656.60
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	332,529.93	301,483.76	227,208.15
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan	-	-	291,630.96
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	580,040.44	504,288.38	217,817.49
	b. Personal Home Loan of Rs. 10 million or less	2,161,100.54	2,038,688.27	1,835,036.78
	c. Margin Type Loan	93,232.46	86,237.66	3,500.00
	d. Term Loan	5,582,722.42	4,691,968.89	2,920,538.51
	e. Overdraft Loan / TR Loan / WC Loan	4,730,059.58	4,435,426.52	3,525,990.53
	f. Others	5,371,352.00	5,047,500.68	3,969,078.46
2.5	Fixed Assets	256,151.55	247,674.47	170,100.13
2.6	Non Banking Assets			
2.7	Other Assets	458,167.63	423,305.44	311,400.25
3	Profit and Loss Account	Upto This Quarter Ending	Upto Previous Quarter Ending	Upto Corresponding Previous Year Quarter Ending
3.1	Interest income	2,442,454.70	1,697,355.17	1,503,354.24
3.2	Interest Expense	1,441,854.76	997,695.76	754,198.27
A	Net Interest Income (3.1-3.2)	1,000,599.94	699,659.41	749,155.96
3.3	Fees Commission and Discount	13,402.04	9,281.15	10,083.02
3.4	Other Operating Income	177,534.31	123,215.05	120,428.72
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	1,191,536.29	832,155.61	879,667.70
3.6	Staff Expenses	228,880.41	157,923.41	167,048.33
3.7	Other Operating Expenses	197,634.12	133,711.15	155,150.94
C	Operating profit Before Provision (B-3.6-3.7)	765,021.76	540,521.05	557,468.43
3.8	Provision for Possible Loss	96,225.46	103,597.30	30,921.61
D	Operating profit (C-3.8)	668,796.30	436,923.75	526,546.82
3.9	Non Operating Income/Expenses (Net)	9,120.16	3,035.11	5,718.49
3.10	Write Back of Provision for Possible Loss	10,161.75	2,500.00	6,187.02
E	Profit From Regular Activities (D+3.9+3.10)	688,078.20	442,458.86	538,452.33
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	688,078.20	442,458.86	538,452.33
3.12	Provision For Staff Bonus	62,552.56	40,223.53	48,950.21
3.13	Provision For Tax	187,657.69	120,670.60	146,850.63
G	Net Profit/Loss (F-3.12 -3.13)	437,867.95	281,564.73	342,651.49
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	19.33%	20.50%	25.04%
4.2	Non Performing Loan (NPL) to Total Loan	0.27%	0.78%	0.24%
4.3	Total Loan Loss Provision to total NPL	455.13%	186.04%	499.74%
4.4	Cost of Funds	8.98%	8.75%	7.62%
4.5	CD Ratio (Calculated as per NRB Directives)	76.33%	78.93%	71.41%
4.6	Base Rate	12.41%	12.17%	12.50%
4.7	Interest Spread	5.82%	6.09%	5.82%

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