## 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 (31/03/2074) of the Fiscal Year 2073/2074

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S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
	Total Capital & Liabilities (1.1 to 1.7)	17,944,855.35	15,699,419.43	10,784,945.66
1.1	Paid-up Capital	2,204,243.48	1,296,613.81	853,200.00
1.2	Reserves and Surplus	625,563.77	468,959.50	349,693.37
1.3	Debenture and Bond			
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	14,513,390.54	13,394,570.33	9,228,530.03
	a. Domestic Currency	14,513,390.54	13,394,570.33	9,228,530.0
	b. Foreign Currency			
	Income Tax Liabilities	148,804.01	108,475.88	95,884.7
	Other Liabilities	452,853.56	430,799.91	257,637.5
	Total Assets (2.1 to 2.7)	17,944,855.35	15,699,419.43	10,784,945.6
	Cash & Bank Balance	1,236,093.23	1,093,324.23	804,364.4
	Money at call and short Notice	3,054,808.36	1,795,724.53	1,591,039.2
	Investments	181,652.50	213,903.75	100,925.1
2.4	Loans & Advances (a+b+c+d+e+f)	12,990,800.88	12,090,493.43	8,007,399.7
	a. Real Estate Loan	736,656.60	704,088.67	450,560.0
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)     2. Business Complex & Residential Apartment Construction Loan	227,208.15	218,150.65	156,619.2
	3. Income generating Commercial Complex Loan	201 620 06	282 520 26	120 000 F
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	291,630.96 217,817.49	282,539.26 203,398.76	129,900.5 164,040.3
	b. Personal Home Loan of Rs. 10 million or less	1,835,036.78	1,805,726.21	1,382,536.6
	c. Margin Type Loan	3,500.00	1,805,720.21	1,382,330.0
	d. Term Loan	2,920,538.51	2,594,161.41	1,824,890.1
	e. Overdraft Loan / TR Loan / WC Loan	3,525,990.53	3,173,845.78	2,262,705.7
	f. Others	3,969,078.46	3,812,671.35	2,086,707.1
2.5	Fixed Assets	170,100.13	176,366.37	80,058.2
	Non Banking Assets	,	,	,
2.7		311,400.25	329,607.12	201,158.9
3	Profit and Loss Account	Upto This Quarter Ending	Upto Previous Quarter Ending	Upto Correspondin Previous Year Quarter Ending
		1 500 05 1 0 1	4.046.400.00	
	Interest income	1,503,354.24	1,046,422.90	844,572.8
	Interest Expense	754,198.27	502,713.10	384,581.0
A	Net Interest Income (3.1-3.2)	749,155.96 10,083.02	<b>543,709.79</b> 7,157.34	<b>459,991.7</b> 8,125.1
	Fees Commission and Discount Other Operating Income	120,428.72	81,561.17	84,152.3
	Foreign Exchange Gain/Loss (Net)	120,428.72	81,301.17	84,132.3
3.5 B	Total Operating Income (A+3.3+3.4+3.5)	879,667.70	632,428.31	
	Staff Expenses			
5.0				
3.7		167,048.33	94,943.98	79,709.2
	Other Operating Expenses	167,048.33 155,150.94	94,943.98 104,677.68	79,709.2 89,476.8
С		167,048.33 155,150.94 <b>557,468.43</b>	94,943.98	79,709.2 89,476.8 <b>383,083.1</b>
С 3.8	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss	167,048.33 155,150.94 557,468.43 30,921.61	94,943.98 104,677.68 <b>432,806.64</b> 45,150.54	79,709.2 89,476.8 <b>383,083.1</b> 31,505.9
C 3.8 D	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8)	167,048.33 155,150.94 <b>557,468.43</b> 30,921.61 <b>526,546.82</b>	94,943.98 104,677.68 <b>432,806.64</b>	79,709.2 89,476.8 <b>383,083.1</b> 31,505.9
C 3.8 D 3.9	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss	167,048.33 155,150.94 <b>557,468.43</b> 30,921.61 <b>526,546.82</b> 5,718.49	94,943.98 104,677.68 <b>432,806.64</b> 45,150.54 <b>387,656.10</b> 426.39	79,709.2 89,476.8 <b>383,083.1</b> 31,505.9
C 3.8 D 3.9	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net)	167,048.33 155,150.94 <b>557,468.43</b> 30,921.61 <b>526,546.82</b>	94,943.98 104,677.68 <b>432,806.64</b> 45,150.54 <b>387,656.10</b>	79,709.2 89,476.8 <b>383,083.1</b> 31,505.9 <b>351,577.2</b>
C 3.8 D 3.9 3.10 E	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	167,048.33 155,150.94 557,468.43 30,921.61 526,546.82 5,718.49 6,187.02	94,943.98 104,677.68 <b>432,806.64</b> 45,150.54 <b>387,656.10</b> 426.39 2,500.00	79,709.2 89,476.8 <b>383,083.1</b> 31,505.9 <b>351,577.2</b>
C 3.8 D 3.9 3.10 E	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10)	167,048.33 155,150.94 557,468.43 30,921.61 526,546.82 5,718.49 6,187.02	94,943.98 104,677.68 <b>432,806.64</b> 45,150.54 <b>387,656.10</b> 426.39 2,500.00	79,709.2 89,476.8 383,083.1 31,505.9 351,577.2 - 351,577.2
C 3.8 D 3.9 3.10 E 3.11 F	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net)	167,048.33 155,150.94 <b>557,468.43</b> 30,921.61 <b>526,546.82</b> 5,718.49 6,187.02 <b>538,452.33</b>	94,943.98 104,677.68 <b>432,806.64</b> 45,150.54 <b>387,656.10</b> 426.39 2,500.00 <b>390,582.49</b>	79,709.2 89,476.8 383,083.1 31,505.9 351,577.2 351,577.2 351,577.2
C 3.8 D 3.9 3.10 E 3.11 F 3.12	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11)	167,048.33 155,150.94 557,468.43 30,921.61 526,546.82 5,718.49 6,187.02 538,452.33 538,452.33	94,943.98 104,677.68 432,806.64 45,150.54 387,656.10 426.39 2,500.00 390,582.49 390,582.49	79,709.2 89,476.8 383,083.1 31,505.9 351,577.2 351,577.2 351,577.2 31,961.5
C 3.8 D 3.9 3.10 E 3.11 F 3.12	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus	167,048.33 155,150.94 557,468.43 30,921.61 526,546.82 5,718.49 6,187.02 538,452.33 538,452.33 48,950.21	94,943.98 104,677.68 432,806.64 45,150.54 387,656.10 426.39 2,500.00 390,582.49 390,582.49 35,507.50	79,709.2 89,476.8 <b>383,083.1</b> 31,505.9 <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>351,577.2</b> <b>35</b>
C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus Provision For Tax	167,048.33 155,150.94 557,468.43 30,921.61 526,546.82 5,718.49 6,187.02 538,452.33 538,452.33 48,950.21 146,850.63	94,943.98 104,677.68 432,806.64 45,150.54 387,656.10 426.39 2,500.00 390,582.49 390,582.49 35,507.50	79,709.2 89,476.8 383,083.1 31,505.9 351,577.2 351,577.2 351,577.2 31,961.5 95,884.7
C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus Provision For Tax Net Profit/Loss (F-3.12 -3.13)	167,048.33           155,150.94           557,468.43           30,921.61           526,546.82           5,718.49           6,187.02           538,452.33           48,950.21           146,850.63           342,651.49           At the End of This	94,943.98 104,677.68 432,806.64 45,150.54 387,656.10 426.39 2,500.00 390,582.49 390,582.49 35,507.50 106,522.50 248,552.49 At the End of	79,709.2 89,476.8 383,083.1 31,505.9 351,577.2 351,577.2 351,577.2 31,961.5 95,884.7 223,730.9 At the End of Corresponding Previous Year
C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4.1	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Tax Net Profit/Loss (F-3.12 -3.13) Ratios Capital Fund to RWA	167,048.33 155,150.94 557,468.43 30,921.61 526,546.82 5,718.49 6,187.02 538,452.33 338,452.33 48,950.21 146,850.63 342,651.49 At the End of This Quarter 25.04%	94,943.98 104,677.68 432,806.64 45,150.54 387,656.10 426.39 2,500.00 390,582.49 390,582.49 35,507.50 106,522.50 248,552.49 At the End of Previous Quarter 17.18%	79,709.2 89,476.8 383,083.1 31,505.9 351,577.2 351,577.2 351,577.2 31,961.5 95,884.7 223,730.9 At the End of Corresponding Previous Year Quarter 13,46%
C 3.8 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4.1 4.2	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Tax Net Profit/Loss (F-3.12 -3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan	167,048.33         155,150.94         557,468.43         30,921.61         526,546.82         5,718.49         6,187.02         538,452.33         48,950.21         146,850.63         342,651.49         At the End of This Quarter         25.04%         0,24%	94,943.98 104,677.68 432,806.64 45,150.54 387,656.10 426.39 2,500.00 390,582.49 35,507.50 106,552.50 248,552.49 At the End of Previous Quarter 17.18% 0.74%	79,709.2 89,476.8 383,083.1 31,505.9 351,577.2 351,577.2 351,577.2 31,961.5 95,884.7 223,730.9 At the End of Corresponding Previous Year Quarter 13.46% 0.30%
C 3.8 D 3.9 3.10 E 3.11 G G 4.1 4.2 4.3	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Tax Net Profit/Loss (F-3.12 -3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to total NPL	167,048.33         155,150.94         557,468.43         30,921.61         526,546.82         5,718.49         6,187.02         538,452.33         48,950.21         146,850.63         342,651.49         At the End of This Quarter         25.04%         0.24%         499.74%	94,943.98 104,677.68 432,806.64 45,150.54 387,656.10 426.39 2,500.00 390,582.49 35,507.50 106,552.50 248,552.49 At the End of Previous Quarter 17.18% 0.74% 189.98%	79,709.2 89,476.8 383,083.1 31,505.9 351,577.2 351,577.2 351,577.2 31,961.5 95,884.7 223,730.9 At the End of Corresponding Previous Year Quarter 13.46% 0.30% 398,94%
C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4.1 4.2 4.3 4.4	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus Provision For Tax Net Profit/Loss (F-3.12 -3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to total NPL Cost of Funds	167,048.33           155,150.94           557,468.43           30,921.61           526,546.82           5,718.49           6,187.02           538,452.33           48,950.21           146,850.63           342,651.49           25.04%           0,24%           499,74%           7,62%	94,943.98 104,677.68 432,806.64 45,150.54 387,656.10 426.39 2,500.00 390,582.49 35,507.50 106,522.50 248,552.49 At the End of Previous Quarter 17.18% 0.74% 189.98% 6.74%	79,709.2 89,476.8 383,083.1 31,505.9 351,577.2 351,577.2 351,577.2 31,961.5 95,884.7 223,730.9 At the End of Corresponding Previous Year Quarter 13.46% 0.30% 398,94% 5.11%
C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4.1 4.2 4.3 4.4 4.5	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Tax Net Profit/Loss (F-3.12 -3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to total NPL Cost of Funds CD Ratio (Calculated as per NRB Directives)	167,048.33         155,150.94         557,468.43         30,921.61         526,546.82         5,718.49         6,187.02         538,452.33         48,950.21         146,850.63         342,651.49         25.04%         0.24%         499,74%         7,62%         71.41%	94,943.98 104,677.68 432,806.64 45,150.54 387,656.10 426.39 2,500.00 390,582.49 390,582.49 35,507.50 106,522.50 248,552.49 At the End of Previous Quarter 17.18% 0.74% 189.98% 6.74% 76.02%	Corresponding Previous Year Quarter 13.46% 0.30% 398.94% 5.11% 76.84%
C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4 4.1 4.2 4.3 4.4	Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus Provision For Tax Net Profit/Loss (F-3.12 -3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to total NPL Cost of Funds	167,048.33         155,150.94         557,468.43         30,921.61         526,546.82         5,718.49         6,187.02         538,452.33         48,950.21         146,850.63         342,651.49         25.04%         0.24%         499,74%         7,62%	94,943.98 104,677.68 432,806.64 45,150.54 387,656.10 426.39 2,500.00 390,582.49 35,507.50 106,522.50 248,552.49 At the End of Previous Quarter 17.18% 0.74% 189.98% 6.74%	79,709.2 89,476.8 383,083.1 31,505.9 351,577.2 351,577.2 351,577.2 31,961.5 95,884.7 223,730.9 At the End of Corresponding Previous Year Quarter 13.46% 0.30% 398,94% 5.11%

1. Unaudited financial figures are subject to change from Supervisory Authority and Statutory Audit.
 2. Corresponding previous period figures of Garima Bikas Bank Ltd. (before merger with Subhechha Bikas Bank Ltd.) is only shown as comparative.