

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 Third Quarter (30/12/2074) 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)	22,726,429.19	21,118,101.85	15,699,419.43
1.1	Paid-up Capital	2,534,880.00	2,534,880.00	1,296,613.81
1.2	Reserves and Surplus	570,926.13	469,925.61	468,959.50
1.3	Debenture and Bond			
1.4	Borrowings	150,000.00	-	-
1.5	Deposits (a+b)	18,639,662.49	17,407,779.41	13,394,570.33
	a. Domestic Currency	18,639,662.49	17,407,779.41	13,394,570.33
	b. Foreign Currency			
1.6	Income Tax Liabilities	120,670.60	77,384.66	108,475.88
1.7	Other Liabilities	710,289.96	628,132.17	430,799.91
2	Total Assets (2.1 to 2.7)	22,726,429.19	21,118,101.85	15,699,419.43
2.1	Cash & Bank Balance	1,292,161.47	1,450,043.21	1,093,324.23
2.2	Money at call and short Notice	3,204,563.15	2,959,531.15	1,795,724.53
2.3	Investments	453,130.50	376,088.90	213,903.75
2.4	Loans & Advances (a+b+c+d+e+f)	17,105,594.15	15,754,976.76	12,090,493.43
	a. Real Estate Loan	805,772.14	806,597.11	704,088.67
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	301,483.76	307,540.85	218,150.65
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan	-	-	282,539.26
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	504,288.38	499,056.26	203,398.76
	b. Personal Home Loan of Rs. 10 million or less	2,038,688.27	1,973,727.34	1,805,726.21
	c. Margin Type Loan	86,237.66	65,250.11	-
	d. Term Loan	4,691,968.89	4,140,128.47	2,594,161.41
	e. Overdraft Loan / TR Loan / WC Loan	4,435,426.52	4,185,626.31	3,173,845.78
	f. Others	5,047,500.68	4,583,647.42	3,812,671.35
2.5	Fixed Assets	247,674.47	231,647.01	176,366.37
2.6	Non Banking Assets			
2.7	Other Assets	423,305.44	345,814.82	329,607.12
3	Profit and Loss Account	Upto This Quarter Ending	Upto Previous Quarter Ending	Upto Corresponding Previous Year Quarter Ending
3.1	Interest income	1,697,355.17	1,061,289.37	1,046,422.90
3.2	Interest Expense	997,695.76	623,366.75	502,713.10
A	Net Interest Income (3.1-3.2)	699,659.41	437,922.62	543,709.79
3.3	Fees Commission and Discount	9,281.15	8,248.62	7,157.34
3.4	Other Operating Income	123,215.05	82,618.02	81,561.17
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	832,155.61	528,789.26	632,428.31
3.6	Staff Expenses	157,923.41	107,740.56	94,943.98
3.7	Other Operating Expenses	133,711.15	84,730.45	104,677.68
C	Operating profit Before Provision (B-3.6-3.7)	540,521.05	336,318.25	432,806.64
3.8	Provision for Possible Loss	103,597.30	55,074.49	45,150.54
D	Operating profit (C-3.8)	436,923.75	281,243.76	387,656.10
3.9	Non Operating Income/Expenses (Net)	3,035.11	-	426.39
3.10	Write Back of Provision for Possible Loss	2,500.00	2,500.00	2,500.00
E	Profit From Regular Activities (D+3.9+3.10)	442,458.86	283,743.76	390,582.49
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	442,458.86	283,743.76	390,582.49
3.12	Provision For Staff Bonus	40,223.53	25,794.89	35,507.50
3.13	Provision For Tax	120,670.60	77,384.66	106,522.50
G	Net Profit/Loss (F-3.12 -3.13)	281,564.73	180,564.21	248,552.49
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	20.50%	21.37%	17.18%
4.2	Non Performing Loan (NPL) to Total Loan	0.78%	0.47%	0.74%
4.3	Total Loan Loss Provision to total NPL	186.04%	277.73%	189.98%
4.4	Cost of Funds	8.75%	8.14%	7.15%
4.5	CD Ratio (Calculated as per NRB Directives)	78.93%	77.34%	76.02%
4.6	Base Rate	12.17%	11.63%	11.41%
4.7	Interest Spread	6.09%	6.00%	5.99%

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