



"Access to All"

गरिमा विकास बैंक लिमिटेड**Garima Bikas Bank Limited**

नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतपत्रप्राप्त संस्था

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Unaudited Financial Results (Quarterly)

As on Fourth Quarter (31/03/2076) for the Fiscal Year 2075/076

Rs. in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	46,053,258.57	36,609,008.73	25,700,388.19
1.1	Paid-up Capital	2,788,368.00	2,788,368.00	2,534,880.00
1.2	Reserves and Surplus	967,876.88	796,889.71	727,229.35
1.3	Debenture and Bond			
1.4	Borrowings	500,000.00	800,000.00	218,500.00
1.5	Deposits (a+b)	33,133,852.29	30,356,417.08	21,221,205.40
a.	Domestic Currency	32,475,652.29	29,692,217.08	21,221,205.40
b.	Foreign Currency	658,200.00	664,200.00	
1.6	Income Tax Liabilities	254,907.36	181,627.14	187,657.69
1.7	Other Liabilities	8,408,254.04	1,685,706.80	810,915.75
2	Total Assets (2.1 to 2.7)	46,053,258.57	36,609,008.73	25,700,388.19
2.1	Cash & Bank Balance	1,773,493.77	1,480,260.24	1,526,162.21
2.2	Money at call and short Notice	5,899,030.52	5,818,571.37	4,102,145.45
2.3	Investments	1,395,952.56	1,432,621.41	506,723.98
2.4	Loans & Advances (a+b+c+d+e+f)	28,590,499.15	26,157,509.34	18,851,037.37
a.	Real Estate Loan	959,409.26	980,893.67	912,570.37
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 15 million)	502,244.19	467,026.63	332,529.93
2.	Business Complex & Residential Apartment Construction Loan	24,850.74	25,000.00	
3.	Income generating Commercial Complex Loan		-	
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	432,314.33	488,867.04	580,040.44
b.	Personal Home Loan (Upto Rs. 15 million)	3,288,774.70	2,973,681.27	2,161,100.54
c.	Margin Type Loan	259,216.58	175,927.44	93,232.46
d.	Term Loan	9,449,673.83	8,533,927.91	5,582,722.42
e.	Overdraft Loan / TR Loan / WC Loan	7,435,971.11	6,762,657.89	4,730,059.58
f.	Others	7,197,453.68	6,730,421.16	5,371,352.00
2.5	Fixed Assets	381,671.79	395,909.72	256,151.55
2.6	Non Banking Assets			
2.7	Other Assets	8,012,610.77	1,324,136.65	458,167.63
3	Profit and Loss Account			
3.1	Interest income	3,649,735.59	2,564,210.34	2,442,454.70
3.2	Interest Expense	2,269,066.30	1,573,301.89	1,441,854.76
A	Net Interest Income (3.1-3.2)	1,380,669.29	990,908.45	1,000,599.94
3.3	Fees Commission and Discount	25,912.60	13,809.62	13,402.04
3.4	Other Operating Income	270,611.12	188,166.43	177,534.31
3.5	Foreign Exchange Gain/Loss (Net)	(113.57)	(140.18)	
B	Total Operating Income (A+3.3+3.4+3.5)	1,677,079.44	1,192,744.32	1,191,536.29
3.6	Staff Expenses	337,358.22	220,239.09	228,880.41
3.7	Other Operating Expenses	313,472.16	209,971.68	197,634.12
C	Operating profit Before Provision (B-3.6-3.7)	1,026,249.05	762,533.55	765,021.76
3.8	Provision for Possible Loss	144,029.66	109,082.59	96,225.46
D	Operating profit (C-3.8)	882,219.39	653,450.96	668,796.30
3.9	Non Operating Income/Expenses (Net)	10,638.93	2,535.19	9,120.16
3.10	Write Back of Provision for Possible Loss	41,801.99	9,980.04	10,161.75
E	Profit From Regular Activities (D+3.9+3.10)	934,660.31	665,966.19	688,078.21
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	934,660.31	665,966.19	688,078.21
3.12	Provision For Staff Bonus	93,466.03	60,542.38	62,552.56
3.13	Provision For Tax	252,358.28	181,627.14	187,657.69
G	Net Profit/Loss (F-3.12 -3.13)	588,836.00	423,796.67	437,867.95
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	14.40%	15.14%	19.33%
4.2	Non Performing Loan (NPL) to Total Loan	0.20%	0.26%	0.27%
4.3	Total Loan Loss Provision to total NPL	576.53%	462.13%	455.13%
4.4	Cost of Funds	8.69%	8.73%	8.98%
4.5	CD Ratio (Calculated as per NRB Directives)	77.91%	77.83%	76.33%
4.6	Base Rate	11.09%	11.13%	12.41%
4.7	Net Interest Spread	4.81%	4.99%	5.82%
5	Additional Information			
5.1	Net Worth Per Share (Rs)	134.71	128.58	128.69
5.2	Total Assets Per Share (Rs)	1651.62	1312.92	1013.87
5.3	Earning Per Share (Annualized)	21.12	20.26	17.27
5.4	Price Earning Ratio (Annualized)	10.52	9.62	
5.5	Return on Equity (Annualized)	15.68%	15.76%	13.42%

*If the statutory and supervising authority notify to change the Un-audited financial statements, the figure may change accordingly.

*Loans & Advances & Investment are being presented in gross basis and loss provisions are included on other liabilities.