

Garima Bikas Bank Limited

Pokhara - 09, Mahendrapool, Kaski

Phone No.: 061533694/95, 531775/76 Fax No.: 061533696

Unaudited Financial Results (Quarterly)

As at Third Quarter (30/12/2071) of the Fiscal Year 2071/2072 (2014/2015)

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)	5742509.00	5498071.00	4305485.00
1.1	Paid-up Capital	556013.00	448800.00	374000.00
1.2	Reserves and Surplus	174706.00	156082.00	111455.00
1.3	Debenture and Bond			
1.4	Borrowings	0.00	0.00	10000.00
1.5	Deposits (a+b)	4826028.00	4719949.00	3662383.00
	a. Domestic Currency	4826028.00	4719949.00	3662383.00
	b. Foreign Currency			
1.6	Income Tax Liabilities	42790.00	27973.00	26595.00
1.7	Other Liabilities	142972.00	145267.00	121052.00
2	Total Assets (2.1 to 2.7)	5742509.00	5498071.00	4305485.00
2.1	Cash & Bank Balance	345831.00	442380.00	279014.00
2.2	Money at call and short Notice	771589.00	805811.00	675512.00
2.3	Investments	38721.00	38729.00	30899.00
2.4	Loans & Advances (a+b+c+d+e+f)	4398471.00	4053798.00	3200774.00
0	a. Real Estate Loan	98648.00	116804.00	95902.00
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	14147.00	19861.00	34140.00
0	2. Business Complex & Residential Apartment Construction Loan			
0	3. Income generating Commercial Complex Loan	51180.00	59217.00	9705.00
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)	33321.00	37726.00	52057.00
0	b. Personal Home Loan of Rs. 10 million or less	946172.00	858909.00	562582.00
0	c. Margin Type Loan			
0	d. Term Loan	789248.00	638354.00	506836.00
0	e. Overdraft Loan / TR Loan / WC Loan	1271808.00	1203682.00	1061063.00
0	f. Others	1292595.00	1236049.00	974391.00
2.5	Fixed Assets	56286.00	56222.00	52473.00
2.6	Non Banking Assets			
2.7	Other Assets	131611.00	101131.00	66813.00
3	Profit and Loss Account	Upto This Quarter Ending	Upto Previous Quarter Ending	Upto Corresponding Previous Year Quarter Ending
3.1	Interest income	404730.00	263428.00	331194.00
3.2	Interest Expense	193320.00	126062.00	180738.00
A	Net Interest Income (3.1-3.2)	211410.00	137366.00	150456.00
3.3	Fees Commission and Discount	4412.00	25472.00	3397.00
3.4	Other Operating Income	40582.00	2793.00	32098.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	256404.00	165631.00	185951.00
3.6	Staff Expenses	36154.00	23216.00	31922.00
3.7	Other Operating Expenses	45384.00	29726.00	36244.00
C	Operating profit Before Provision (B-3.6-3.7)	174866.00	112689.00	117785.00
3.8	Provision for Possible Loss	18661.00	10121.00	20834.00
D	Operating profit (C-3.8)	156205.00	102568.00	96951.00
3.9	Non Operating Income/Expenses (Net)	691.00	0.00	563.00
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	156896.00	102568.00	97514.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	156896.00	102568.00	97514.00
3.12	Provision For Staff Bonus	14263.00	9324.00	8865.00
3.13	Provision For Tax	42790.00	27973.00	26595.00
G	Net Profit/Loss (F-3.12 -3.13)	99843.00	65271.00	62054.00
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	14.97%	13.39%	13.86%
4.2	Non Performing Loan (NPL) to Total Loan	0.57%	0.47%	0.51%
4.3	Total Loan Loss Provision to total NPL	228.87%	252.49%	286.31%
4.4	Cost of Funds	5.87%	5.83%	6.68%
4.5	CD Ratio (Calculated as per NRB Directives)	79.20%	76.18%	77.17%
4.6	Base Rate	9.79%	10.17%	
4.7	Interest Spread	6.89%	7.21%	

Note : The unaudited financial figures may change if directed by Statutory Auditor / Supervisory Authorities.