

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

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)	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	9,228,530.01
	a. Domestic Currency	14,513,390.54	13,394,570.33	9,228,530.01
	b. Foreign Currency			
1.6	Income Tax Liabilities	148,804.01	108,475.88	95,884.70
1.7	Other Liabilities	452,853.56	430,799.91	257,637.58
2	Total Assets (2.1 to 2.7)	17,944,855.35	15,699,419.43	10,784,945.66
2.1	Cash & Bank Balance	1,236,093.23	1,093,324.23	804,364.41
2.2	Money at call and short Notice	3,054,808.36	1,795,724.53	1,591,039.20
2.3	Investments	181,652.50	213,903.75	100,925.17
2.4	Loans & Advances (a+b+c+d+e+f)	12,990,800.88	12,090,493.43	8,007,399.70
	a. Real Estate Loan	736,656.60	704,088.67	450,560.06
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	227,208.15	218,150.65	156,619.22
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan	291,630.96	282,539.26	129,900.50
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	217,817.49	203,398.76	164,040.33
	b. Personal Home Loan of Rs. 10 million or less	1,835,036.78	1,805,726.21	1,382,536.64
	c. Margin Type Loan	3,500.00	-	
	d. Term Loan	2,920,538.51	2,594,161.41	1,824,890.12
	e. Overdraft Loan / TR Loan / WC Loan	3,525,990.53	3,173,845.78	2,262,705.72
	f. Others	3,969,078.46	3,812,671.35	2,086,707.17
2.5	Fixed Assets	170,100.13	176,366.37	80,058.25
2.6	Non Banking Assets			
2.7	Other Assets	311,400.25	329,607.12	201,158.93
3	Profit and Loss Account	Upto This Quarter Ending	Upto Previous Quarter Ending	Upto Corresponding Previous Year Quarter Ending
3.1	Interest income	1,503,354.24	1,046,422.90	844,572.83
3.2	Interest Expense	754,198.27	502,713.10	384,581.07
A	Net Interest Income (3.1-3.2)	749,155.96	543,709.79	459,991.76
3.3	Fees Commission and Discount	10,083.02	7,157.34	8,125.19
3.4	Other Operating Income	120,428.72	81,561.17	84,152.30
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	879,667.70	632,428.31	552,269.25
3.6	Staff Expenses	167,048.33	94,943.98	79,709.24
3.7	Other Operating Expenses	155,150.94	104,677.68	89,476.86
C	Operating profit Before Provision (B-3.6-3.7)	557,468.43	432,806.64	383,083.15
3.8	Provision for Possible Loss	30,921.61	45,150.54	31,505.91
D	Operating profit (C-3.8)	526,546.82	387,656.10	351,577.24
3.9	Non Operating Income/Expenses (Net)	5,718.49	426.39	-
3.10	Write Back of Provision for Possible Loss	6,187.02	2,500.00	
E	Profit From Regular Activities (D+3.9+3.10)	538,452.33	390,582.49	351,577.24
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	538,452.33	390,582.49	351,577.24
3.12	Provision For Staff Bonus	48,950.21	35,507.50	31,961.57
3.13	Provision For Tax	146,850.63	106,522.50	95,884.70
G	Net Profit/Loss (F-3.12 -3.13)	342,651.49	248,552.49	223,730.97
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	25.04%	17.18%	13.46%
4.2	Non Performing Loan (NPL) to Total Loan	0.24%	0.74%	0.30%
4.3	Total Loan Loss Provision to total NPL	499.74%	189.98%	398.94%
4.4	Cost of Funds	7.62%	6.74%	5.11%
4.5	CD Ratio (Calculated as per NRB Directives)	71.41%	76.02%	76.84%
4.6	Base Rate	12.50%	11.05%	8.94%
4.7	Interest Spread	5.82%	6.14%	6.70%

Note: 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.