

Garima Bikas Bank Limited
Pokhara - 09, Mahendrapool, Kaski
Phone No.: 061533694/95, 531775/76 Fax No.: 061533696

Unaudited Financial Results (Quarterly)

As at First Quarter (31/06/2070) of the Fiscal Year 2070/2071 (2013/2014)

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)	37,31,889	34,42,909	26,72,102
1.1	Paid-up Capital	2,84,708	2,34,552	2,00,000
1.2	Reserves and Surplus	52,110	93,992	90,038
1.3	Debenture and Bond			
1.4	Borrowings	10,000	10,000	
1.5	Deposits (a+b)	32,70,206	29,97,498	22,71,497
	a. Domestic Currency	32,70,206	29,97,498	22,71,497
	b. Foreign Currency			
1.6	Income Tax Liabilities	5,662	26,225	24,658
1.7	Other Liabilities	1,09,203	80,642	85,909
2	Total Assets (2.1 to 2.7)	37,31,889	34,42,909	26,72,102
2.1	Cash & Bank Balance	2,58,128	2,72,022	80,059
2.2	Money at call and short Notice	6,44,641	6,53,792	6,60,168
2.3	Investments	743	619	
2.4	Loans & Advances (a+b+c+d+e+f)	27,29,670	24,21,515	18,35,322
	a. Real Estate Loan	75,510	73,689	81,041
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	19,065	20,149	15,794
	2. Business Complex & Residential Apartment Construction Loan	-	-	
	3. Income generating Commercial Complex Loan	2,259	-	
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	54,186	53,540	65,247
	b. Personal Home Loan of Rs. 10 million or less	4,41,887	3,93,304	2,86,790
	c. Margin Type Loan			
	d. Term Loan	4,38,324	3,93,219	3,26,075
	e. Overdraft Loan / TR Loan / WC Loan	9,34,940	8,03,459	5,75,638
	f. Others	8,39,009	7,57,844	5,65,778
2.5	Fixed Assets	49,443	47,318	26,014
2.6	Non Banking Assets			
2.7	Other Assets	49,264	47,643	70,539
3	Profit and Loss Account	Upto This Quarter Ending	Upto Previous Quarter Ending	Upto Corresponding Previous Year Quarter Ending
3.1	Interest Income	98,304	3,44,940	79,985
3.2	Interest Expense	61,462	2,02,148	60,042
A	Net Interest Income (3.1-3.2)	36,842	1,42,792	19,943
3.3	Fees Commission and Discount	980	3,747	743
3.4	Other Operating Income	10,660	30,901	7,582
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	48,482	1,77,440	28,268
3.6	Staff Expenses	12,788	30,198	7,068
3.7	Other Operating Expenses	11,840	43,491	8,192
C	Operating profit Before Provision (B-3.6-3.7)	23,854	1,03,751	13,008
3.8	Provision for Possible Loss	3,092	7,591	1,661
D	Operating profit (C-3.8)	20,762	96,160	11,347
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	20,762	96,160	11,347
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	20,762	96,160	11,347
3.12	Provision For Staff Bonus	1,887	8,742	1,032
3.13	Provision For Tax	5,662	26,225	3,094
G	Net Profit/Loss (F-3.12 -3.13)	13,213	61,193	7,221
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	11.32%	13.33%	15.52%
4.2	Non Performing Loan (NPL) to Total Loan	0.01%	0.01%	0.01%
4.3	Total Loan Loss Provision to total NPL	7406.60%	12940.50%	8368.33%
4.4	Cost of Funds	7.91%	7.84%	8.69%
4.5	CD Ratio (Calculated as per NRB Directives)	75.69%	72.81%	71.65%

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