

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

Unaudited Financial Results (Quarterly)
As at Second Quarter (30/09/2070) 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)	40,76,976	37,31,889	29,16,283
1.1	Paid-up Capital	3,74,000	2,84,708	2,20,000
1.2	Reserves and Surplus	89,783	52,110	54,757
1.3	Debenture and Bond			-
1.4	Borrowings	10,000	10,000	-
1.5	Deposits (a+b)	34,84,875	32,70,206	25,59,424
	a. Domestic Currency	34,84,875	32,70,206	25,59,424
	b. Foreign Currency			-
1.6	Income Tax Liabilities	17,307	5,662	9,410
1.7	Other Liabilities	1,01,011	1,09,203	72,692
2	Total Assets (2.1 to 2.7)	40,76,976	37,31,889	29,16,283
2.1	Cash & Bank Balance	2,47,653	2,58,128	2,26,177
2.2	Money at call and short Notice	7,93,611	6,44,641	3,91,077
2.3	Investments	30,899	743	-
2.4	Loans & Advances (a+b+c+d+e+f)	29,03,234	27,29,670	22,20,963
	a. Real Estate Loan	84,417	75,510	92,649
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	29,106	19,065	25,909
	2. Business Complex & Residential Apartment Construction Loan		-	
	3. Income generating Commercial Complex Loan	2,208	2,259	
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	53,103	54,186	66,740
	b. Personal Home Loan of Rs. 10 million or less	4,71,939	4,41,887	3,43,206
	c. Margin Type Loan			
	d. Term Loan	4,60,485	4,38,324	3,74,694
	e. Overdraft Loan / TR Loan / WC Loan	9,53,500	9,34,940	7,69,001
	f. Others	9,32,893	8,39,009	6,41,413
2.5	Fixed Assets	50,196	49,443	37,822
2.6	Non Banking Assets			
2.7	Other Assets	51,383	49,264	40,244
3	Profit and Loss Account	Upto This Quarter Ending	Upto Previous Quarter Ending	Upto Corresponding Previous Year Quarter Ending
3.1	Interest Income	2,12,717	97,741	1,52,584
3.2	Interest Expense	1,20,644	61,462	96,795
A	Net Interest Income (3.1-3.2)	92,073	36,279	55,789
3.3	Fees Commission and Discount	2,206	980	1,494
3.4	Other Operating Income	21,214	10,660	17,199
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	1,15,493	47,919	74,482
3.6	Staff Expenses	22,092	12,788	14,711
3.7	Other Operating Expenses	23,111	11,840	19,815
C	Operating profit Before Provision (B-3.6-3.7)	70,290	23,291	39,956
3.8	Provision for Possible Loss	7,395	3,092	5,452
D	Operating profit (C-3.8)	62,895	20,199	34,504
3.9	Non Operating Income/Expenses (Net)	563	563	
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	63,458	20,762	34,504
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	63,458	20,762	34,504
3.12	Provision For Staff Bonus	5,769	1,887	3,136
3.13	Provision For Tax	17,307	5,662	9,410
G	Net Profit/Loss (F-3.12 -3.13)	40,382	13,213	21,958
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	14.18%	11.32%	12.69%
4.2	Non Performing Loan (NPL) to Total Loan	0.32%	0.01%	0.01%
4.3	Total Loan Loss Provision to total NPL	356.39%	7406.60%	9948.33%
4.4	Cost of Funds	7.19%	7.91%	7.87%
4.5	CD Ratio (Calculated as per NRB Directives)	73.53%	75.69%	78.36%

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