

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 (30/12/2070) 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) | 4305485.00 | 4076976.00 | 3061634.00 |
| 1.1 | Paid-up Capital | 374000.00 | 374000.00 | 220000.00 |
| 1.2 | Reserves and Surplus | 111455.00 | 89783.00 | 71649.00 |
| 1.3 | Debenture and Bond | | | |
| 1.4 | Borrowings | 10000.00 | 10000.00 | |
| 1.5 | Deposits (a+b) | 3662383.00 | 3484875.00 | 2672478.00 |
| | a. Domestic Currency | 3662383.00 | 3484875.00 | 2672478.00 |
| | b. Foreign Currency | | | |
| 1.6 | Income Tax Liabilities | 26595.00 | 17307.00 | 16650.00 |
| 1.7 | Other Liabilities | 121052.00 | 101011.00 | 80857.00 |
| 2 | Total Assets (2.1 to 2.7) | 4305485.00 | 4076976.00 | 3061634.00 |
| 2.1 | Cash & Bank Balance | 279014.00 | 247653.00 | 233222.00 |
| 2.2 | Money at call and short Notice | 675512.00 | 793611.00 | 423366.00 |
| 2.3 | Investments | 30899.00 | 30899.00 | |
| 2.4 | Loans & Advances (a+b+c+d+e+f) | 3200774.00 | 2903234.00 | 2316590.00 |
| | a. Real Estate Loan | 95902.00 | 84417.00 | 85423.00 |
| | 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million) | 34140.00 | 29106.00 | 19842.00 |
| | 2. Business Complex & Residential Apartment Construction Loan | | | |
| | 3. Income generating Commercial Complex Loan | 9705.00 | 2208.00 | |
| | 4. Other Real Estate Loan (Including Land Purchase & Plotting) | 52057.00 | 53103.00 | 65581.00 |
| | b. Personal Home Loan of Rs. 10 million or less | 562582.00 | 471939.00 | 370016.00 |
| | c. Margin Type Loan | | | 0.00 |
| | d. Term Loan | 506836.00 | 460485.00 | 367460.00 |
| | e. Overdraft Loan / TR Loan / WC Loan | 1061063.00 | 953500.00 | 804833.00 |
| | f. Others | 974391.00 | 932893.00 | 688858.00 |
| 2.5 | Fixed Assets | 52473.00 | 50196.00 | 40229.00 |
| 2.6 | Non Banking Assets | | | |
| 2.7 | Other Assets | 66813.00 | 51383.00 | 48227.00 |
| 3 | Profit and Loss Account | Upto This Quarter Ending | Upto Previous Quarter Ending | Upto Corresponding Previous Year Quarter Ending |
| 3.1 | Interest income | 331194.00 | 212717.00 | 241297.00 |
| 3.2 | Interest Expense | 180738.00 | 120644.00 | 147357.00 |
| A | Net Interest Income (3.1-3.2) | 150456.00 | 92073.00 | 93940.00 |
| 3.3 | Fees Commission and Discount | 3397.00 | 2206.00 | 2533.00 |
| 3.4 | Other Operating Income | 32098.00 | 21214.00 | 23053.00 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | | | |
| B | Total Operating Income (A+3.3+3.4+3.5) | 185951.00 | 115493.00 | 119526.00 |
| 3.6 | Staff Expenses | 31922.00 | 22092.00 | 22077.00 |
| 3.7 | Other Operating Expenses | 36244.00 | 23111.00 | 30016.00 |
| C | Operating profit Before Provision (B-3.6-3.7) | 117785.00 | 70290.00 | 67433.00 |
| 3.8 | Provision for Possible Loss | 20834.00 | 7395.00 | 6383.00 |
| D | Operating profit (C-3.8) | 96951.00 | 62895.00 | 61050.00 |
| 3.9 | Non Operating Income/Expenses (Net) | 563.00 | 563.00 | |
| 3.10 | Write Back of Provision for Possible Loss | | | |
| E | Profit From Regular Activities (D+3.9+3.10) | 97514.00 | 63458.00 | 61050.00 |
| 3.11 | Extraordinary Income/Expenses (Net) | | | |
| F | Profit Before Bonus and Taxes (E+3.11) | 97514.00 | 63458.00 | 61050.00 |
| 3.12 | Provision For Staff Bonus | 8865.00 | 5769.00 | 5550.00 |
| 3.13 | Provision For Tax | 26595.00 | 17307.00 | 16650.00 |
| G | Net Profit/Loss (F-3.12 -3.13) | 62054.00 | 40382.00 | 38850.00 |
| 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 | 13.86% | 14.18% | 12.17% |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 0.51% | 0.32% | 0.01% |
| 4.3 | Total Loan Loss Provision to total NPL | 286.31% | 356.39% | 10335.83% |
| 4.4 | Cost of Funds | 6.68% | 7.19% | 7.87% |
| 4.5 | CD Ratio (Calculated as per NRB Directives) | 77.17% | 73.53% | 78.16% |
| 4.6 | Base Rate (for class "A" banks) | | | |

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