

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

**Unaudited Financial Results (Quarterly)**  
As at Fourth Quarter (32/03/2071) 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
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>46,99,281</b>	<b>43,05,485</b>	<b>34,42,909</b>
1.1	Paid-up Capital	3,74,000	3,74,000	2,34,552
1.2	Reserves and Surplus	1,52,127	1,11,455	93,992
1.3	Debenture and Bond			
1.4	Borrowings	-	10,000	10,000
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>40,15,480</b>	<b>36,62,383</b>	<b>29,97,498</b>
a.	Domestic Currency	40,15,480	36,62,383	29,97,498
b.	Foreign Currency			
1.6	Income Tax Liabilities	44,025	26,595	26,225
1.7	Other Liabilities	1,13,649	1,21,052	80,642
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>46,99,281</b>	<b>43,05,485</b>	<b>34,42,909</b>
2.1	Cash & Bank Balance	3,47,072	2,79,014	2,72,022
2.2	Money at call and short Notice	7,08,633	6,75,512	6,53,792
2.3	Investments	30,899	30,899	619
<b>2.4</b>	<b>Loans &amp; Advances (a+b+c+d+e+f)</b>	<b>34,96,404</b>	<b>32,00,774</b>	<b>24,21,515</b>
a.	Real Estate Loan	<b>1,19,733</b>	<b>95,902</b>	<b>73,689</b>
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	29,759	34,140	20,149
2.	Business Complex & Residential Apartment Construction Loan			-
3.	Income generating Commercial Complex Loan	38,199	9,705	-
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	51,775	52,057	53,540
b.	Personal Home Loan of Rs. 10 million or less	6,49,663	5,62,582	3,93,304
c.	Margin Type Loan			
d.	Term Loan	5,31,261	5,06,836	3,93,219
e.	Overdraft Loan / TR Loan / WC Loan	11,49,954	10,61,063	8,03,459
f.	Others	10,45,793	9,74,391	7,57,844
2.5	Fixed Assets	50,233	52,473	47,318
2.6	Non Banking Assets			
2.7	Other Assets	66,040	66,813	47,643
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter Ending</b>	<b>Upto Previous Quarter Ending</b>	<b>Upto Corresponding Previous Year Quarter Ending</b>
3.1	Interest Income	4,65,012	3,31,194	3,44,940
3.2	Interest Expense	2,44,665	1,80,738	2,02,148
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>2,20,347</b>	<b>1,50,456</b>	<b>1,42,792</b>
3.3	Fees Commission and Discount	5,664	3,397	3,747
3.4	Other Operating Income	55,638	32,098	30,901
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>2,81,649</b>	<b>1,85,951</b>	<b>1,77,440</b>
3.6	Staff Expenses	46,511	31,922	30,198
3.7	Other Operating Expenses	49,851	36,244	43,491
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>1,85,287</b>	<b>1,17,785</b>	<b>1,03,751</b>
3.8	Provision for Possible Loss	24,103	20,834	7,591
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>1,61,184</b>	<b>96,951</b>	<b>96,160</b>
3.9	Non Operating Income/Expenses (Net)	242	563	
3.10	Write Back of Provision for Possible Loss			
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>1,61,426</b>	<b>97,514</b>	<b>96,160</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>1,61,426</b>	<b>97,514</b>	<b>96,160</b>
3.12	Provision For Staff Bonus	14,675	8,865	8,742
3.13	Provision For Tax	44,025	26,595	26,225
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>1,02,726</b>	<b>62,054</b>	<b>61,193</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	13.84%	13.86%	13.33%
4.2	Non Performing Loan (NPL) to Total Loan	0.10%	0.51%	0.01%
4.3	Total Loan Loss Provision to total NPL	1089.67%	286.31%	12940.50%
4.4	Cost of Funds	6.84%	6.68%	7.84%
4.5	CD Ratio (Calculated as per NRB Directives)	76.99%	77.17%	72.81%

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