

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 (31/06/2071) of the Fiscal Year 2071/2072 (2014/2015)

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)	49,43,349	46,99,281	37,31,889
1.1	Paid-up Capital	3,74,000	3,74,000	2,84,708
1.2	Reserves and Surplus	1,78,893	1,52,127	52,110
1.3	Debenture and Bond			
1.4	Borrowings	-	-	10,000
1.5	Deposits (a+b)	41,96,852	40,15,480	32,70,206
	a. Domestic Currency	41,96,852	40,15,480	32,70,206
	b. Foreign Currency			
1.6	Income Tax Liabilities	55,497	44,025	5,662
1.7	Other Liabilities	1,38,107	1,13,649	1,09,203
2	Total Assets (2.1 to 2.7)	49,43,349	46,99,281	37,31,889
2.1	Cash & Bank Balance	3,33,064	3,47,072	2,58,128
2.2	Money at call and short Notice	6,58,724	7,08,633	6,44,641
2.3	Investments	30,899	30,899	743
2.4	Loans & Advances (a+b+c+d+e+f)	37,41,989	34,96,404	27,29,670
	a. Real Estate Loan	1,23,429	1,19,733	75,510
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	29,346	29,759	19,065
	2. Business Complex & Residential Apartment Construction Loan			-
	3. Income generating Commercial Complex Loan	53,294	38,199	2,259
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	40,789	51,775	54,186
	b. Personal Home Loan of Rs. 10 million or less	7,55,271	6,49,663	4,41,887
	c. Margin Type Loan			
	d. Term Loan	5,67,244	5,31,261	4,38,324
	e. Overdraft Loan / TR Loan / WC Loan	11,51,806	11,49,954	9,34,940
	f. Others	11,44,239	10,45,793	8,39,009
2.5	Fixed Assets	49,848	50,233	49,443
2.6	Non Banking Assets			
2.7	Other Assets	1,28,825	66,040	49,264
3	Profit and Loss Account	Upto This Quarter Ending	Upto Previous Quarter Ending	Upto Corresponding Previous Year Quarter Ending
3.1	Interest Income	1,25,696	4,65,012	98,304
3.2	Interest Expense	63,346	2,44,665	61,462
A	Net Interest Income (3.1-3.2)	62,350	2,20,347	36,842
3.3	Fees Commission and Discount	11,669	5,664	980
3.4	Other Operating Income	1,325	55,638	10,660
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	75,344	2,81,649	48,482
3.6	Staff Expenses	12,855	46,511	12,788
3.7	Other Operating Expenses	14,028	49,851	11,840
C	Operating profit Before Provision (B-3.6-3.7)	48,461	1,85,287	23,854
3.8	Provision for Possible Loss	6,226	24,103	3,092
D	Operating profit (C-3.8)	42,235	1,61,184	20,762
3.9	Non Operating Income/Expenses (Net)	-	242	
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	42,235	1,61,426	20,762
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	42,235	1,61,426	20,762
3.12	Provision For Staff Bonus	3,839	14,675	1,887
3.13	Provision For Tax	11,519	44,025	5,662
G	Net Profit/Loss (F-3.12 -3.13)	26,877	1,02,726	13,213
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	13.43%	13.84%	11.32%
4.2	Non Performing Loan (NPL) to Total Loan	0.45%	0.10%	0.01%
4.3	Total Loan Loss Provision to total NPL	265.83%	1089.67%	7406.60%
4.4	Cost of Funds	5.98%	6.84%	7.91%
4.5	CD Ratio (Calculated as per NRB Directives)	78.79%	76.99%	75.69%
4.6	Base Rate	10.22%	11.94%	
4.7	Interest Spread	7.54%		

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