

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 (31/03/2072) of the Fiscal Year 2071/2072

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)	7600665.00	5742509.00	4699281.00
1.1	Paid-up Capital	709501.00	556013.00	374000.00
1.2	Reserves and Surplus	265198.00	174706.00	152127.00
1.3	Debenture and Bond			
1.4	Borrowings	0.00	0.00	0.00
1.5	Deposits (a+b)	6358741.00	4826028.00	4015480.00
	a. Domestic Currency	6358741.00	4826028.00	4015480.00
	b. Foreign Currency			
1.6	Income Tax Liabilities	69971.00	42790.00	44025.00
1.7	Other Liabilities	197254.00	142972.00	113649.00
2	Total Assets (2.1 to 2.7)	7600665.00	5742509.00	4699281.00
2.1	Cash & Bank Balance	534232.00	345831.00	347072.00
2.2	Money at call and short Notice	1314428.00	771589.00	708633.00
2.3	Investments	38721.00	38721.00	30899.00
2.4	Loans & Advances (a+b+c+d+e+f)	5503434.00	4398471.00	3496404.00
	a. Real Estate Loan	130308.00	98648.00	119733.00
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	14147.00	14147.00	29759.00
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan	39503.00	51180.00	38199.00
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	76658.00	33321.00	51775.00
	b. Personal Home Loan of Rs. 10 million or less	1051460.00	946172.00	649663.00
	c. Margin Type Loan			
	d. Term Loan	1024768.00	789248.00	531261.00
	e. Overdraft Loan / TR Loan / WC Loan	1741082.00	1271808.00	1149954.00
	f. Others	1555816.00	1292595.00	1045793.00
2.5	Fixed Assets	66948.00	56286.00	50233.00
2.6	Non Banking Assets			
2.7	Other Assets	142902.00	131611.00	66040.00
3	Profit and Loss Account	Upto This Quarter Ending	Upto Previous Quarter Ending	Upto Corresponding Previous Year Quarter Ending
3.1	Interest income	667892.00	404730.00	465012.00
3.2	Interest Expense	326786.00	193320.00	244665.00
A	Net Interest Income (3.1-3.2)	341106.00	211410.00	220347.00
3.3	Fees Commission and Discount	8490.00	4412.00	5664.00
3.4	Other Operating Income	60846.00	40582.00	55638.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	410442.00	256404.00	281649.00
3.6	Staff Expenses	64894.00	36154.00	46511.00
3.7	Other Operating Expenses	71905.00	45384.00	49851.00
C	Operating profit Before Provision (B-3.6-3.7)	273643.00	174866.00	185287.00
3.8	Provision for Possible Loss	17889.00	18661.00	24103.00
D	Operating profit (C-3.8)	255754.00	156205.00	161184.00
3.9	Non Operating Income/Expenses (Net)	705.00	691.00	242.00
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	256459.00	156896.00	161426.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	256459.00	156896.00	161426.00
3.12	Provision For Staff Bonus	23324.00	14263.00	14675.00
3.13	Provision For Tax	69971.00	42790.00	44025.00
G	Net Profit/Loss (F-3.12 -3.13)	163164.00	99843.00	102726.00
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	15.76%	14.97%	13.84%
4.2	Non Performing Loan (NPL) to Total Loan	0.24%	0.57%	0.10%
4.3	Total Loan Loss Provision to total NPL	486.25%	228.87%	1089.67%
4.4	Cost of Funds	6.18%	5.87%	6.84%
4.5	CD Ratio (Calculated as per NRB Directives)	75.08%	79.20%	76.99%
4.6	Base Rate	11.61%	9.79%	
4.7	Interest Spread	6.64%	6.89%	
Note: 1. Unaudited financial figures are subject to change from Supervisory Authority and Statutory Audit.				
2. Corresponding previous period figures of Garima Bikas Bank Ltd. (before merger with Nilgiri Bikas Bank Ltd.) is only shown as comparative.				