

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 (30/12/2072) of the Fiscal Year 2072/2073

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)	9,292,485	8,598,491	5,742,509
1.1	Paid-up Capital	853,200	853,200	556,013
1.2	Reserves and Surplus	272,610	215,870	174,672
1.3	Debenture and Bond			
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	7,844,953	7,250,109	4,826,028
	a. Domestic Currency	7,844,953	7,250,109	4,826,028
	b. Foreign Currency			
1.6	Income Tax Liabilities	62,848	38,531	42,775
1.7	Other Liabilities	258,874	240,781	143,021
2	Total Assets (2.1 to 2.7)	9,292,485	8,598,491	5,742,509
2.1	Cash & Bank Balance	671,990	702,769	345,831
2.2	Money at call and short Notice	1,088,261	1,207,913	771,589
2.3	Investments	100,925	89,983	38,721
2.4	Loans & Advances (a+b+c+d+e+f)	7,168,278	6,323,980	4,398,471
	a. Real Estate Loan	300,865	219,217	98,648
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	68,595	42,725	14,147
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan	85,578	80,198	51,180
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	146,692	96,294	33,321
	b. Personal Home Loan of Rs. 10 million or less	1,273,583	1,204,300	946,172
	c. Margin Type Loan			
	d. Term Loan	1,609,144	1,340,936	789,248
	e. Overdraft Loan / TR Loan / WC Loan	2,177,686	1,911,025	1,271,808
	f. Others	1,807,000	1,648,502	1,292,595
2.5	Fixed Assets	81,615	80,616	56,286
2.6	Non Banking Assets			
2.7	Other Assets	181,416	193,230	131,611
3	Profit and Loss Account	Upto This Quarter Ending	Upto Previous Quarter Ending	Upto Corresponding Previous Year Quarter Ending
3.1	Interest income	586,952	379,626	404,730
3.2	Interest Expense	276,124	186,167	193,320
A	Net Interest Income (3.1-3.2)	310,828	193,459	211,410
3.3	Fees Commission and Discount	5,935	3,908	4,412
3.4	Other Operating Income	58,858	35,962	40,582
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	375,621	233,329	256,404
3.6	Staff Expenses	54,569	37,598	36,154
3.7	Other Operating Expenses	60,542	39,362	45,384
C	Operating profit Before Provision (B-3.6-3.7)	260,510	156,369	174,866
3.8	Provision for Possible Loss	30,065	15,087	18,715
D	Operating profit (C-3.8)	230,445	141,282	156,151
3.9	Non Operating Income/Expenses (Net)	-		691
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	230,445	141,282	156,842
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	230,445	141,282	156,842
3.12	Provision For Staff Bonus	20,950	12,844	14,258
3.13	Provision For Tax	62,848	38,531	42,775
G	Net Profit/Loss (F-3.12 -3.13)	146,647	89,907	99,809
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	14.13%	14.90%	14.81%
4.2	Non Performing Loan (NPL) to Total Loan	0.62%	0.29%	0.56%
4.3	Total Loan Loss Provision to total NPL	216.39%	438.42%	230.60%
4.4	Cost of Funds	5.03%	5.12%	5.87%
4.5	CD Ratio (Calculated as per NRB Directives)	80.00%	76.07%	79.20%
4.6	Base Rate	8.65%	8.65%	9.79%
4.7	Interest Spread	7.00%	7.16%	
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				