

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 (31/03/2073) 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)	10784945.66	9292485.00	7600665.00
1.1	Paid-up Capital	853200.00	853200.00	709501.00
1.2	Reserves and Surplus	349693.37	272610.00	265198.00
1.3	Debenture and Bond			
1.4	Borrowings	0.00	0.00	0.00
1.5	Deposits (a+b)	9228530.01	7844953.00	6358741.00
	a. Domestic Currency	9228530.01	7844953.00	6358741.00
	b. Foreign Currency			
1.6	Income Tax Liabilities	95884.70	62848.00	69971.00
1.7	Other Liabilities	257637.58	258874.00	197254.00
2	Total Assets (2.1 to 2.7)	10784945.66	9292485.00	7600665.00
2.1	Cash & Bank Balance	804364.41	671990.00	534232.00
2.2	Money at call and short Notice	1591039.20	1088261.00	1314428.00
2.3	Investments	100925.17	100925.00	38721.00
2.4	Loans & Advances (a+b+c+d+e+f)	8007399.70	7168278.00	5503434.00
	a. Real Estate Loan	450560.06	300865.00	130308.00
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	156619.22	68595.00	14147.00
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan	129900.50	85578.00	39503.00
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	164040.33	146692.00	76658.00
	b. Personal Home Loan of Rs. 10 million or less	1382536.64	1273583.00	1051460.00
	c. Margin Type Loan			
	d. Term Loan	1824890.12	1609144.00	1024768.00
	e. Overdraft Loan / TR Loan / WC Loan	2262705.72	2177686.00	1741082.00
	f. Others	2086707.17	1807000.00	1555816.00
2.5	Fixed Assets	80058.25	81615.00	66948.00
2.6	Non Banking Assets			
2.7	Other Assets	201158.93	181416.00	142902.00
3	Profit and Loss Account	Upto This Quarter Ending	Upto Previous Quarter Ending	Upto Corresponding Previous Year Quarter Ending
3.1	Interest income	844572.83	586952.00	667892.00
3.2	Interest Expense	384581.07	276124.00	326786.00
A	Net Interest Income (3.1-3.2)	459991.76	310828.00	341106.00
3.3	Fees Commission and Discount	8125.19	5935.00	8490.00
3.4	Other Operating Income	84152.30	58858.00	60846.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	552269.25	375621.00	410442.00
3.6	Staff Expenses	79709.24	54569.00	64894.00
3.7	Other Operating Expenses	89476.86	60542.00	71905.00
C	Operating profit Before Provision (B-3.6-3.7)	383083.15	260510.00	273643.00
3.8	Provision for Possible Loss	31505.91	30065.00	17889.00
D	Operating profit (C-3.8)	351577.24	230445.00	255754.00
3.9	Non Operating Income/Expenses (Net)	0.00		705.00
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	351577.24	230445.00	256459.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	351577.24	230445.00	256459.00
3.12	Provision For Staff Bonus	31961.57	20950.00	23324.00
3.13	Provision For Tax	95884.70	62848.00	69971.00
G	Net Profit/Loss (F-3.12 -3.13)	223730.97	146647.00	163164.00
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	13.46%	14.13%	15.76%
4.2	Non Performing Loan (NPL) to Total Loan	0.30%	0.62%	0.24%
4.3	Total Loan Loss Provision to total NPL	398.94%	216.39%	486.25%
4.4	Cost of Funds	5.11%	5.03%	6.18%
4.5	CD Ratio (Calculated as per NRB Directives)	76.84%	80.00%	75.08%
4.6	Base Rate	8.94%	8.65%	11.16%
4.7	Interest Spread	6.70%	7.00%	
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				