

Garima Bikas Bank Limited
Pokhara - 09, Mahendrapool, Kaski
Phone No.: 061533694/95, 531775/76 Fax No.: 061533696
Unaudited Financial Results (Quarterly)
As at Second Quarter (29/09/2073) of the Fiscal Year 2073/2074

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)	1,56,38,663.37	1,41,24,644.00	85,98,491.00
1.1	Paid-up Capital	10,80,511.51	10,80,511.51	8,53,200.00
1.2	Reserves and Surplus	6,18,895.48	5,06,695.31	2,15,870.00
1.3	Debenture and Bond			
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	1,33,70,927.79	1,20,12,996.93	72,50,109.00
	a. Domestic Currency	1,33,70,927.79	1,20,12,996.93	72,50,109.00
	b. Foreign Currency			
1.6	Income Tax Liabilities	1,66,074.09	1,17,988.30	38,531.00
1.7	Other Liabilities	4,02,254.50	4,06,451.95	2,40,781.00
2	Total Assets (2.1 to 2.7)	1,56,38,663.37	1,41,24,644.00	85,98,491.00
2.1	Cash & Bank Balance	10,30,302.21	10,81,046.08	7,02,769.00
2.2	Money at call and short Notice	22,81,042.45	15,78,664.44	12,07,913.00
2.3	Investments	1,05,676.84	1,52,097.34	89,983.00
2.4	Loans & Advances (a+b+c+d+e+f)	1,17,01,998.92	1,08,29,392.89	63,23,980.00
	a. Real Estate Loan	6,92,078.83	6,26,429.02	2,19,217.00
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	2,13,578.39	1,94,299.08	42,725.00
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan	2,84,846.83	2,67,003.31	80,198.00
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,93,653.61	1,65,126.63	96,294.00
	b. Personal Home Loan of Rs. 10 million or less	18,41,990.73	17,71,969.28	12,04,300.00
	c. Margin Type Loan	2,500.00		
	d. Term Loan	26,83,377.93	23,51,884.47	13,40,936.00
	e. Overdraft Loan / TR Loan / WC Loan	31,48,906.54	29,96,994.04	19,11,025.00
	f. Others	33,33,144.89	30,82,116.07	16,48,502.00
2.5	Fixed Assets	1,44,197.89	1,27,374.65	80,616.00
2.6	Non Banking Assets			
2.7	Other Assets	3,75,445.06	3,56,068.60	1,93,230.00
3	Profit and Loss Account	Upto This Quarter Ending	Upto Previous Quarter Ending	Upto Corresponding Previous Year Quarter Ending
3.1	Interest income	6,36,830.86	2,66,557.77	3,79,626.00
3.2	Interest Expense	2,93,429.01	1,33,190.27	1,86,167.00
A	Net Interest Income (3.1-3.2)	3,43,401.85	1,33,367.49	1,93,459.00
3.3	Fees Commission and Discount	4,269.87	1,738.60	3,908.00
3.4	Other Operating Income	59,269.68	27,079.44	35,962.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	4,06,941.40	1,62,185.54	2,33,329.00
3.6	Staff Expenses	58,236.03	30,991.80	37,598.00
3.7	Other Operating Expenses	60,764.86	30,068.06	39,362.00
C	Operating profit Before Provision (B-3.6-3.7)	2,87,940.50	1,01,125.68	1,56,369.00
3.8	Provision for Possible Loss	37,568.56	27,750.47	15,087.00
D	Operating profit (C-3.8)	2,50,371.94	73,375.21	1,41,282.00
3.9	Non Operating Income/Expenses (Net)	346.20	171.01	-
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	2,50,718.14	73,546.22	1,41,282.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	2,50,718.14	73,546.22	1,41,282.00
3.12	Provision For Staff Bonus	22,792.56	6,686.02	12,844.00
3.13	Provision For Tax	68,377.68	20,058.06	38,531.00
G	Net Profit/Loss (F-3.12 -3.13)	1,59,547.91	46,802.14	89,907.00
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	16.80%	16.98%	14.90%
4.2	Non Performing Loan (NPL) to Total Loan	0.84%	0.66%	0.29%
4.3	Total Loan Loss Provision to total NPL	168.29%	216.24%	438.42%
4.4	Cost of Funds	5.59%	5.18%	5.12%
4.5	CD Ratio (Calculated as per NRB Directives)	77.73%	79.72%	76.07%
4.6	Base Rate	8.95%	8.75%	8.65%
4.7	Interest Spread	6.25%	6.39%	7.17%
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 Subhechha Bikas Bank Ltd.) is only shown as comparative.				