

Garima Bikas Bank Limited
Lazimpat, Kathmandu 2, Kathmandu
Phone No.: 01 4445424/25/26/27/28, Fax No.: 01 4445430
Unaudited Financial Results (Quarterly)
As at Third Quarter (31/12/2073) 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) | 15,699,419.43 | 15,638,663.37 | 9,292,485.00 |
| 1.1 | Paid-up Capital | 1,296,613.81 | 1,080,511.51 | 853,200.00 |
| 1.2 | Reserves and Surplus | 468,959.50 | 618,895.48 | 272,610.00 |
| 1.3 | Debenture and Bond | | | |
| 1.4 | Borrowings | - | - | - |
| 1.5 | Deposits (a+b) | 13,394,570.33 | 13,370,927.79 | 7,844,953.00 |
| | a. Domestic Currency | 13,394,570.33 | 13,370,927.79 | 7,844,953.00 |
| | b. Foreign Currency | | | |
| 1.6 | Income Tax Liabilities | 108,475.88 | 166,074.09 | 62,848.00 |
| 1.7 | Other Liabilities | 430,799.91 | 402,254.50 | 258,874.00 |
| 2 | Total Assets (2.1 to 2.7) | 15,699,419.43 | 15,638,663.37 | 9,292,485.00 |
| 2.1 | Cash & Bank Balance | 1,093,324.23 | 1,030,302.21 | 671,990.00 |
| 2.2 | Money at call and short Notice | 1,795,724.53 | 2,281,042.45 | 1,088,261.00 |
| 2.3 | Investments | 213,903.75 | 105,676.84 | 100,925.00 |
| 2.4 | Loans & Advances (a+b+c+d+e+f) | 12,090,493.43 | 11,701,998.92 | 7,168,278.00 |
| | a. Real Estate Loan | 704,088.67 | 692,078.83 | 300,865.00 |
| | 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million) | 218,150.65 | 213,578.39 | 68,595.00 |
| | 2. Business Complex & Residential Apartment Construction Loan | | | |
| | 3. Income generating Commercial Complex Loan | 282,539.26 | 284,846.83 | 85,578.00 |
| | 4. Other Real Estate Loan (Including Land Purchase & Plotting) | 203,398.76 | 193,653.61 | 146,692.00 |
| | b. Personal Home Loan of Rs. 10 million or less | 1,805,726.21 | 1,841,990.73 | 1,273,583.00 |
| | c. Margin Type Loan | - | 2,500.00 | |
| | d. Term Loan | 2,594,161.41 | 2,683,377.93 | 1,609,144.00 |
| | e. Overdraft Loan / TR Loan / WC Loan | 3,173,845.78 | 3,148,906.54 | 2,177,686.00 |
| | f. Others | 3,812,671.35 | 3,333,144.89 | 1,807,000.00 |
| 2.5 | Fixed Assets | 176,366.37 | 144,197.89 | 81,615.00 |
| 2.6 | Non Banking Assets | | | |
| 2.7 | Other Assets | 329,607.12 | 375,445.06 | 181,416.00 |
| 3 | Profit and Loss Account | Upto This Quarter Ending | Upto Previous Quarter Ending | Upto Corresponding Previous Year Quarter Ending |
| 3.1 | Interest income | 1,046,422.90 | 636,830.86 | 586,952.00 |
| 3.2 | Interest Expense | 502,713.10 | 293,429.01 | 276,124.00 |
| A | Net Interest Income (3.1-3.2) | 543,709.79 | 343,401.85 | 310,828.00 |
| 3.3 | Fees Commission and Discount | 7,157.34 | 4,269.87 | 5,935.00 |
| 3.4 | Other Operating Income | 81,561.17 | 59,269.68 | 58,858.00 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | | | |
| B | Total Operating Income (A+3.3+3.4+3.5) | 632,428.31 | 406,941.40 | 375,621.00 |
| 3.6 | Staff Expenses | 94,943.98 | 58,236.03 | 54,569.00 |
| 3.7 | Other Operating Expenses | 104,677.68 | 60,764.86 | 60,542.00 |
| C | Operating profit Before Provision (B-3.6-3.7) | 432,806.64 | 287,940.50 | 260,510.00 |
| 3.8 | Provision for Possible Loss | 45,150.54 | 37,568.56 | 30,065.00 |
| D | Operating profit (C-3.8) | 387,656.10 | 250,371.94 | 230,445.00 |
| 3.9 | Non Operating Income/Expenses (Net) | 426.39 | 346.20 | - |
| 3.10 | Write Back of Provision for Possible Loss | 2,500.00 | | |
| E | Profit From Regular Activities (D+3.9+3.10) | 390,582.49 | 250,718.14 | 230,445.00 |
| 3.11 | Extraordinary Income/Expenses (Net) | | | |
| F | Profit Before Bonus and Taxes (E+3.11) | 390,582.49 | 250,718.14 | 230,445.00 |
| 3.12 | Provision For Staff Bonus | 35,507.50 | 22,792.56 | 20,950.00 |
| 3.13 | Provision For Tax | 106,522.50 | 68,377.68 | 62,848.00 |
| G | Net Profit/Loss (F-3.12 -3.13) | 248,552.49 | 159,547.91 | 146,647.00 |
| 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 | 17.18% | 16.80% | 14.13% |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 0.74% | 0.84% | 0.62% |
| 4.3 | Total Loan Loss Provision to total NPL | 189.98% | 168.29% | 216.39% |
| 4.4 | Cost of Funds | 6.74% | 5.59% | 5.03% |
| 4.5 | CD Ratio (Calculated as per NRB Directives) | 76.02% | 77.73% | 80.00% |
| 4.6 | Base Rate | 11.04% | 8.95% | 8.65% |
| 4.7 | Interest Spread | 6.14% | 6.25% | 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 Subhechha Bikas Bank Ltd.) is only shown as comparative. | | | | |