Garima Bikas Bank Limited

Ratios

Particulars	Group				Bank			
	Current Year		Previous Year		Current Year		Previous Year	
	This Quarter	Up to This Quarter Ending(YTD)	This Quarter	Up to This Quarter Ending(YTD)	This Quarter	Up to This Quarter Ending(YTD)	This Quarter	Up to This Quarter Ending(YTD)
Capital fund to RWA		13.63%		13.20%		13.63%		13.20%
Tier 1 Capital to RWA		11.62%		11.22%		11.62%		11.22%
CET 1 Capital to RWA		11.62%		11.22%		11.62%		11.22%
Non-performing loan (NPL) to total loan		4.76%		4.69%		4.76%		4.69%
Total loan loss provision to Total NPL		100.56%		111.29%		100.56%		111.29%
Cost of Funds		3.53%		4.84%		3.53%		4.84%
Return on Equity		16.62%		14.49%		16.94%		14.24%
Return on Assets		1.54%		1.28%		1.55%		1.24%
Credit to Deposit Ratio		86.14%		85.13%		86.14%		85.13%
Base Rate		5.26%		6.94%		5.26%		6.94%
Interest Rate Spread		4.04%		4.37%		4.04%		4.37%

GARIMA BIKAS BANK LIMITED
HEAD OFFICE: LAZIMPAT, KATHMANDU