



Interim Financial Statements FY 2081/82

Condensed Consolidated Statement of Financial Position As on Quarter ended 32nd Ashadh 2082 (16/07/2025)

NPR in '000

Particulars	Group		Bank	
	This Quarter End	Immediate Previous Year Ending	This Quarter Ending	Immediate Previous Year Ending
Assets				
Cash and Cash Equivalents	53,026,063	50,221,011	52,688,974	49,795,637
Due from Nepal Rastra Bank	22,189,469	21,314,921	22,144,469	21,314,921
Placements with B/Fs	25,000	-	-	-
Derivative Financial Instruments	11,071,927	4,525,347	11,071,927	4,525,347
Other Trading Assets	1,582,618	1,301,686	-	-
Loans and Advances to B/Fs	12,322,314	10,623,366	15,795,204	13,763,657
Loans and Advances to Customers	421,628,127	377,945,627	411,791,797	369,424,519
Investment Securities	148,736,200	121,318,689	148,734,000	121,300,899
Current Tax Assets	2,528,559	2,596,512	2,441,471	2,449,279
Investment in Subsidiaries	-	-	728,395	728,395
Investment in Associates	1,789,993	1,824,981	1,395,771	1,372,623
Investment Property	6,069,411	4,858,974	6,057,965	4,847,528
Property and Equipment	8,434,829	8,166,337	8,324,891	8,028,729
Goodwill and Intangible Assets	868,339	891,090	866,538	888,967
Deferred Tax Assets	-	-	-	-
Other Assets	8,029,098	6,190,821	7,705,460	6,077,616
Total Assets	698,301,948	611,779,362	689,746,863	604,518,117
Liabilities				
Due to B/Fs	25,873,158	17,387,967	24,423,550	17,433,530
Due to Nepal Rastra Bank	331,844	373,324	331,844	373,324
Derivative Financial Instruments	11,043,537	4,516,342	11,043,537	4,516,342
Deposit from Customers	553,745,908	490,087,825	550,628,438	487,455,855
Borrowing	12,393,476	13,318,653	12,393,476	12,100,951
Current Tax Liabilities	2,621,886	2,456,053	2,620,565	2,363,652
Provisions	-	-	-	-
Deferred Tax Liabilities	484,488	403,751	520,608	521,776
Other Liabilities	11,279,756	9,397,273	9,392,071	7,660,882
Debt Securities Issued	10,687,317	10,684,657	10,687,317	10,684,657
Subordinated Liabilities	-	-	-	-
Total Liabilities	628,461,367	548,625,845	622,041,405	543,110,969
Equity				
Share Capital	38,115,853	36,128,770	38,115,853	36,128,770
Share Premium	-	-	-	-
Retained Earnings	6,089,753	1,202,873	5,379,300	506,718
Reserves	24,902,881	25,222,217	24,210,305	24,771,659
Total Equity attributable to equity holders	69,108,487	62,553,860	67,705,458	61,407,148
Non Controlling Interest	732,093	599,657	-	-
Total Equity	69,840,580	63,153,517	67,705,458	61,407,148
Total Liabilities and Equity	698,301,948	611,779,362	689,746,863	604,518,117
Net Assets Value Per Share			177.63	169.97

Condensed Consolidated Statement of Profit or Loss For the Quarter ended 32nd Ashadh 2082 (16/07/2025)

NPR in '000

Particulars	Group				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Interest Income	11,112,484	45,070,820	11,909,624	52,646,772	10,808,104	43,961,495	12,007,472	51,680,019
Interest Expenses	6,494,815	27,598,501	7,873,290	35,135,281	6,413,018	27,249,218	8,180,186	34,823,692
Net interest income	4,617,669	17,472,319	4,036,333	17,511,491	4,395,086	16,712,277	3,827,286	16,856,327
Fee and commission income	1,265,804	4,479,071	1,092,697	3,696,577	1,193,565	4,187,052	959,980	3,447,295
Fee and commission expenses	293,005	980,679	282,613	801,229	283,346	965,010	248,585	765,000
Net fee and commission income	972,798	3,498,392	810,085	2,895,348	910,219	3,222,042	711,396	2,682,295
Net interest, fee and commission income	5,590,468	20,970,711	4,846,418	20,406,839	5,305,306	19,934,319	4,538,681	19,538,622
Net Trading Income	257,922	916,893	233,164	442,674	916,893	140,135	580,853	580,853
Other Operating Income	274,710	733,989	273,877	545,534	173,393	425,219	340,630	534,456
Total operating income	6,123,100	22,621,593	5,353,459	21,395,047	5,736,620	21,276,431	5,019,446	20,653,930
Impairment charge/(reversal) for loans and other losses	1,202,318	4,398,790	(1,640,272)	3,754,117	1,195,278	4,305,411	(1,648,016)	3,616,608
Net operating income	4,920,782	18,222,803	6,993,731	17,640,929	4,541,342	16,971,019	6,667,462	17,037,322
Personnel Expenses	1,317,914	5,278,446	1,507,888	5,123,460	1,209,818	4,862,378	1,389,340	4,782,108
Other Operating Expenses	689,659	2,609,345	592,216	2,317,666	654,840	2,475,367	607,070	2,245,001
Depreciation and Amortization	254,829	890,524	383,134	1,029,789	243,119	862,696	366,418	991,255
Operating profit	2,658,380	9,444,487	4,510,494	9,170,014	2,433,925	8,770,578	4,304,636	9,018,958
Non operating income	10,305	29,782	(8,677)	25,598	10,305	29,782	2,459	7,344
Non operating expenses	5,587	16,590	(5,826)	172,415	5,346	16,319	(19,267)	158,913
Profit before income tax	2,663,098	9,457,680	4,507,643	9,023,198	2,438,884	8,784,041	4,326,362	8,867,390
Income Tax Expense	-	-	-	-	-	-	-	-
Current Tax	777,096	2,740,680	1,078,407	2,447,131	739,635	2,620,565	1,032,460	2,355,225
Deferred Tax	59,571	39,636	483,965	356,795	28,603	(41,268)	463,000	374,711
Profit/(Loss) for the period	1,826,431	6,677,364	2,945,270	6,219,272	1,670,646	6,204,745	2,830,902	6,137,454
Condensed Consolidated Statement of Comprehensive Income								
Profit/(Loss) for the period	1,826,431	6,677,364	2,945,270	6,219,272	1,670,646	6,204,745	2,830,902	6,137,454
Other Comprehensive Income	(81,869)	95,903	440,774	401,757	(83,135)	93,566	438,829	401,629
Total Comprehensive Income	1,744,561	6,773,268	3,386,044	6,621,029	1,587,511	6,298,310	3,269,731	6,539,083
Earnings Per Share								
Basic earnings per share	17.52	17.52	17.21	17.21	16.28	16.28	16.28	16.99
Diluted earnings per share	17.52	17.52	17.21	17.21	16.28	16.28	16.28	16.99
Profit attributable to								
Equity holders of the Bank	1,695,449	6,630,248	3,363,659	6,578,176	1,587,511	6,298,310	3,269,731	6,539,083
Non Controlling Interest	49,112	143,019	22,385	42,853	-	-	-	-
Total	1,744,561	6,773,268	3,386,044	6,621,029	1,587,511	6,298,310	3,269,731	6,539,083

Ratios as per NRB Directive

Ratios as per NRB Directive	Group				Bank			
	Current Year		Previous Year Corresponding		Current Year		Previous Year Corresponding	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Capital fund to RWA	13.30%	13.30%	12.29%	12.29%	13.39%	13.39%	12.39%	12.39%
Tier 1 Capital to RWA	10.58%	10.58%	10.22%	10.22%	10.66%	10.66%	10.32%	10.32%
CET 1 Capital to RWA	10.58%	10.58%	10.22%	10.22%	10.66%	10.66%	10.32%	10.32%
Non performing Loan (NPL) to Total Loan	4.90%	4.90%	4.20%	4.20%	4.87%	4.87%	4.17%	4.17%
Net Non performing Loan to Total Loan	1.22%	1.22%	1.32%	1.32%	1.23%	1.23%	1.34%	1.34%
Total Loan Loss Provision to Total NPL	103.22%	103.22%	109.37%	109.37%	102.76%	102.76%	108.68%	108.68%
Quarterly Average Cost of Funds	4.30%	4.30%	6.21%	6.21%	4.30%	4.30%	6.21%	6.21%
Credit to Deposit Ratio (As per NRB Directive)	76.07%	76.07%	75.87%	75.87%	76.07%	76.07%	75.87%	75.87%
Quarterly Average Base Rate	5.76%	5.76%	8.09%	8.09%	5.76%	5.76%	8.09%	8.09%
Average Interest Rate Spread	3.63%	3.63%	3.99%	3.99%	3.63%	3.63%	3.99%	3.99%
Return on Equity	9.93%	9.93%	10.13%	10.13%	9.61%	9.61%	10.19%	10.19%
Return on Assets	1.00%	1.00%	1.09%	1.09%	0.96%	0.96%	1.08%	1.08%

Notes to Interim Financial Statements:

- The above figures are subject to change as per the direction of the Regulators and/or External Auditor.
- The interim financial statements have been prepared in accordance with Nepal Financial Reporting Standards as issued by the Accounting Standards Board, Nepal and the applicable guidelines issued by Nepal Rastra Bank.
- Loans and advances to customers and loans to employees are measured at amortized cost. Interest income on loans are recognised as per NFRS 9- Expected Credit Loss Related Guidelines, 2024 issued by Nepal Rastra Bank. The Bank is developing Expected Credit Loss models for calculating the impairment charges to comply with NFRS 9. Currently impairment charges is recognised as per Nepal Rastra Bank's Directives.
- Personnel Expenses include provision for employee bonus calculated as per Bonus Act 2030, and amortization of deferred employee benefits for subsidized loans to employees.
- Group represents Global IME Bank Ltd. and its subsidiaries namely Global IME Capital Ltd., Global IME Laghubitta Bittiya Sanstha Ltd., and Global IME Securities Ltd. along with associate entities. Intercompany transactions among the Group have been eliminated in the above statement related to the Group.
- Bank holds five listed entities as its associates namely First Microfinance Laghubitta Bittiya Sanstha Ltd., RSDC Laghubitta Bittiya Sanstha Ltd., Chhimek Laghubitta Bittiya Sanstha Ltd., Mero Microfinance Laghubitta Bittiya Sanstha Ltd. and Nepal Infrastructure Bank Ltd and three unlisted entities as associates namely Banking, Finance and Insurance Institute of Nepal, SmartChoice Technologies Ltd and National Banking Institute Ltd.
- Detailed interim financial statement has been published in the Bank's website www.globalimebank.com

Statement of Distributable Profit or Loss For the quarter end of 32nd Ashadh 2082 (16/07/2025) (As per NRB Regulation)

NPR in '000

Particular	Bank	
	Current Year	Previous Year
	Upto this Qtr YTD	Corresponding Quarter YTD
Net Profit or (Loss) as per statement of Profit & Loss	6,204,745	6,137,454
Appropriations:		
a. General Reserve	(1,240,949)	(1,227,491)
b. Foreign Exchange Fluctuation Fund	(2,806)	(1,051)
c. Capital Redemption Reserve	(627,778)	(183,333)
d. Corporate Social Responsibility Fund	45,300	10,509
e. Employees' Training Fund	(27,189)	(8,076)
f. Others	(117,070)	(132,615)
Profit or (Loss) before regulatory adjustment	4,234,254	4,596,397
Regulatory adjustment:		
a. Interest receivable (-)/previous accrued interest received (+)	1,398,420	(1,073,179)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	35,192	(1,961,949)
e. Deferred tax assets recognised (-)/reversal (+)	(308,202)	216,955
f. Goodwill recognised (-)/impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Actuarial loss recognised (-)/reversal (+)	-	29,489
i. Other	-	-
Net Profit for the Qtr end Ashadh 2082 available for distribution	5,359,664	1,806,713
Opening Retained Earning as on Shrawan 1, 2081	506,718	3,243,362
Adjustment (+/-)	-	-
Tax Paid on Bargain Purchase Gain/Share Premium	-	(1,323,961)
Distribution		
Bonus Share Issued	(487,082)	(357,711)
Cash Dividend Paid	-	(2,861,685)
Total Distributable profit or (loss) as on Qtr end date	5,379,300	506,718
Annualised Distributable Profit/Loss per share	14.11	1.40

धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को नियम २६ को उपनियम (१) अनुसूची १४ सँग सम्बन्धित आ.व. २०८१/८२ को चौथो त्रैमासिक विवरण

१. वित्तीय विवरण

(क) त्रैमासिक अवधिको वित्तीय अवस्था तथा नाफा/तोक्सान सम्बन्धी विवरण

आर्थिक वर्ष २०८१/८२ को चौथो त्रैमासिक विवरण र सम्बन्धित पक्षसंगको कारोबार यसै साथ संलग्न गरिएको छ।

(ख) प्रमुख वित्तीय अनुपातहरू

प्रति शेयर आमदानी (रु.)	१६.२८	प्रति शेयर कुल सम्पत्तिको मूल्य (रु.)	१,००९.६१
मूल्य आमदानी अनुपात (रु.)	१६.९५	तरलता अनुपात (%)	३७.७५%
प्रति शेयर नेटवर्थ (रु.)	१७७.६३		

(ग) सम्बन्धित पक्षसंगको कारोबार

क्र.सं.	प्रकार	प्रमुख व्यवस्थापन तथा कर्मचारीहरू (KMPs)
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