

Company Analysis Report

Date: 7/5/2018

Basic Information

Company	Global IME Bank Limited
Ticker	GBIME
Price	290
52-Week Range	275-410
Listed Shares	88,883,757.00
Market Capitalization	25,776,289,530.00

Comment: Global IME Bank Limited is trading near the 52 weeks low.

QUARTER-3 OF FY 2017/18

Business

Sector	Commercial Bank
Market Share:	
Deposits	4.85%
Loans	4.74%
Growth:	
Deposits	19.53%
Loans	21.79%

Comment: As per third quarter report of FY 2017/18, Global IME Bank Limited has the 5th highest deposit collection as well as 5th highest loans & advances. In terms of growth, Global IME Bank had the 10th highest growth in deposits as well as in loans and advances.

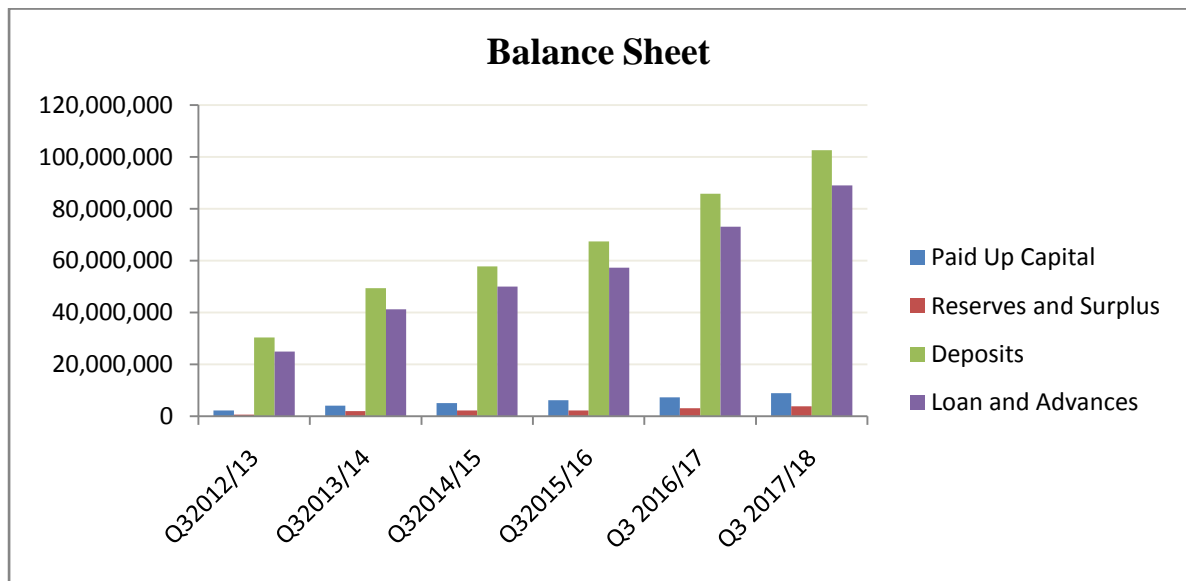
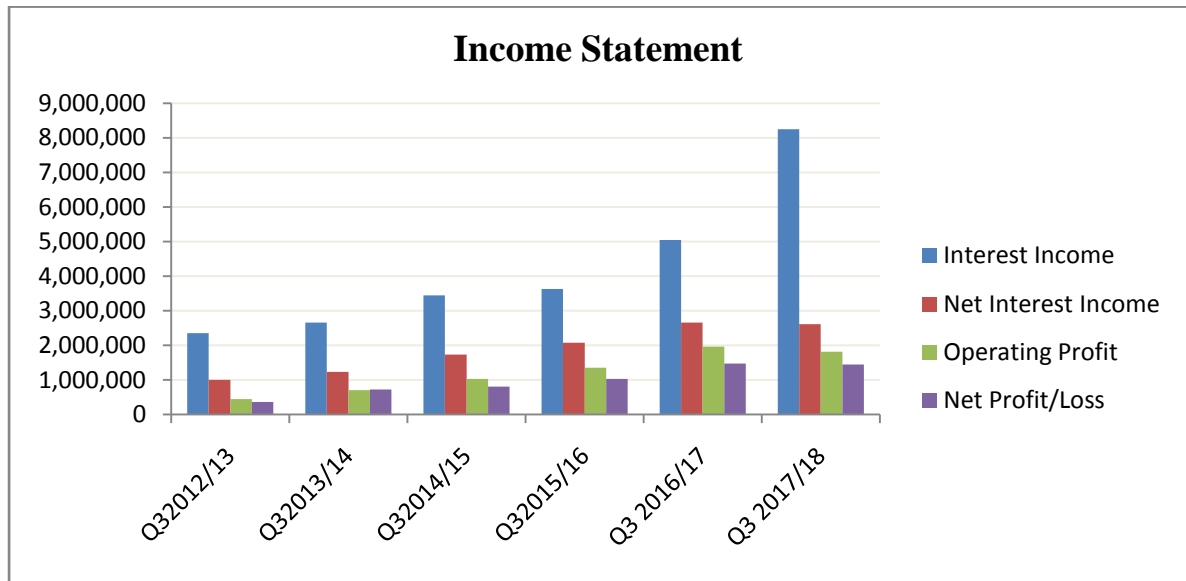
Key Metrics	GBIME	Industry Avg.	Performance
Ann. EPS	21.67	20.53	Better
Gross profit margin	31.71%	37.45%	Worse
Operating profit margin	22.05%	26.13%	Worse
Net profit margin	17.52%	20.20%	Worse
Non Performing Loan (NPL) to Total Loan	1.29%	1.47%	Better
Cost of Funds	8.22%	7.13%	Worse
Base Rate	11.68%	10.60%	Worse
Return on Equity (Annualized)	16.72%	12.99%	Better
Return on Assets (Annualized)	1.71%	1.65%	Better

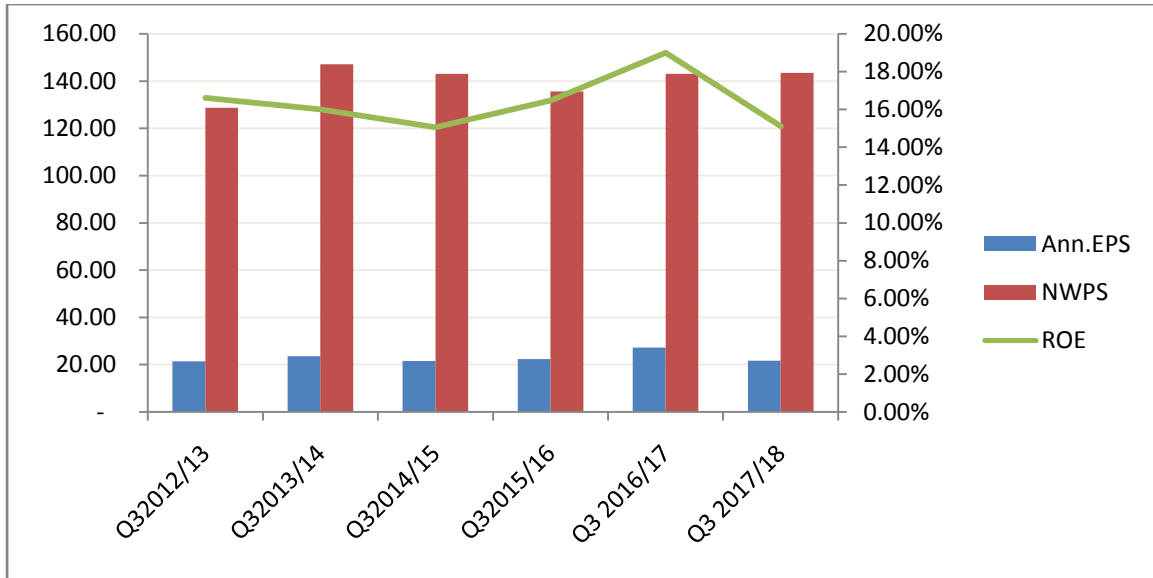
Comment: Global IME Bank has the 10th highest earnings per share. It has capital adequacy ratio of 11.72 %. Its total loan provision is 149%. Overall, its key metrics are below industry average.

Valuation	GBIME	Industry Avg.
P/E	13.57	17.12
P/B	2.05	2.21

Comment: Comparing to industry average, GBIME is under-valued.

Growth trend for last six years' quarter-3 report





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