

Bhargav Bikash Bank Ltd
Unaudited Financial Results (Quarterly)

Rs. In '000

As at the end of 4th Quarter (2068/3/32) of the Fiscal Year 2067/68

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	252,132.36	246,826.15	202,546.00
1.1	Paid up Capital	60,000.00	60,000.00	35,620.00
	Calls in Advance	-	-	-
1.2	Reserve & Surplus	(961.00)	(5,965.18)	(7,732.58)
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a +b)	188,501.41	190,438.03	172,663.00
	a. Domestic Currency	188,501.41	190,438.03	172,663.00
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	2,881.69		887.00
1.7	Other Liabilities	1,710.27	2,353.30	1,108.58
2	Total Assets (2.1 to 2.7)	252,132.36	246,826.15	202,546.00
2.1	Cash & Bank Balance	3,518.39	3,749.22	79,720.00
2.2	Money at Call and Short notice	96,576.68	80,676.74	
2.3	Investments	3,200.00	3,200.00	3,200.00
2.4	Loans and Advances (a+b+c+d+e+f)	141,113.23	154,693.87	115,515.00
	a. Real Estate Loan	-	-	
	b. Home/Housing Loan	27,878.52	32,566.77	21,987.35
	c. Margin Type Loan	-	-	
	d. HP Loan	12,067.09	13,429.40	10,717.37
	d. Term Loan	-	-	
	e. Overdraft Loan / TR Loan / WC Loan	50,324.27	54,673.51	42,194.60
	f. Other Loan	50,843.35	54,024.19	40,615.68
2.5	Fixed Assets	4,605.44	2,684.56	3,043.00
2.6	Non Banking Assets		-	-
2.7	Other Assets	3,118.62	1,821.76	1,068.00
3	Profit & Loss A/c	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	28,556.69	18,099.20	22,172.00
3.2	Interest Expenses	15,210.92	10,740.54	13,345.00
	A. Net Interest Income (3.1 - 3.2)	13,345.78	7,358.66	8,827.00
3.3	Fees, Commission & Discounts	751.23	2,202.52	69.00
3.4	Other Operating Income	2,237.02	442.20	2,738.00
3.5	Foreign Exchange Gain / Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	16,334.03	10,003.38	11,634.00
3.6	Staff Expenses	4,328.55	3,006.06	3,251.00
3.7	Other Operating Expenses	4,533.04	3,290.59	3,766.00
	C. Operating Profit before provision (B-3.6-3.7)	7,472.44	3,706.73	4,617.00
3.8	Provision for Possible Losses	737.77	3,366.48	3,499.00
	D. Operating Profit (C-3.8)	6,734.67	340.25	1,118.00
3.9	Non Operating Income / Expenses (Net)	168.06	-	-
3.1	Write back of Provision of Possible Loss	5,887.67	4,580.00	5,376.00
	E. Profit from Regular Activities (D+3.9+3.10)	12,790.40	4,920.25	6,494.00
3.11	Extraordinary Income /Expenses (Net)	(2,094.31)	(2,150.76)	(1,950.00)
	F. Profit before Bonus and Taxes (E +3.11)	10,696.09	2,769.49	4,544.00
3.12	Provision for Staff Bonus	972.37	251.77	413.00
3.13	Provision for Tax	2,881.69	755.32	887.00
	G. Net Profit / Loss (F-3.12-3.13)	6,842.04	1,762.40	3,244.00
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	39.29%	30.62%	22.82%
4.2	Non Performing Loan (NPL) to Total Loan	0.57%	1.28%	5.98%
4.3	Total Loan Loss Provision to Total NPL	271.39%	177.05%	119.10%
4.4	Cost of Fund	9.79%	9.36%	7.70%
4.5	Credit to deposit Ratio (Calculated as per NRB Directives)	57%	63.34%	61%