



भार्गव विकास बैंक लिमिटेड

Bhargav Bikash Bank Ltd.

Phone No. 081-521027, 525037 Fax No. 081-526058

Unaudited Financial Results (Quarterly)

At the 4th Quarter (2069/03/31) of the Fiscal Year 2068/69

(Rs. in '000)

S.N.	Particulars	This Quarter Ending 2069.03.31	Previous Quarter Ending 2068.12.30	Corresponding Previous Year Quarter Ending 2068.03.32
1	Total Capital & Liabilities (1.1 to 1.7)	356891.74	323024.42	248945.36
1.1	Paid-up Capital	94486.00	94486.00	60000.00
	a. Calls In Advance	5514.00		
1.2	Reserves and Surplus	3754.73	1978.17	-2989.09
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a + b)	249273.52	211910.96	188501.41
	a. Domestic Currency	249273.52	211910.96	188501.41
	b. Foreign Currency			
1.6	Income Tax Liabilities	1290.21	2128.83	2012.50
1.7	Other Liabilities	2573.28	12520.45	1420.54
2	Total Assets (2.1 to 2.7)	356891.74	323024.42	248945.36
2.1	Cash & Bank Balance	160849.51	129829.87	3518.39
2.2	Money at call and short Notice			96576.68
2.3	Investments	3200.00	3200.00	3200.00
2.4	Loans & Advances (a + b + c + d + e + f)	184536.79	178373.48	137926.23
0	a. Real Estate Loan			
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 80 Lacs)			
0	2. Business Complex & Residential Apartment Construction Loan			
0	3. Income generating Commercial Complex Loan			
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
0	b. Personal Home Loan of Rs. 80 Lacs or less	29153.32	25989.24	27081.77
0	c. Margin Type Loan			
0	d. Term Loan	85251.58	78037.20	11270.34
0	e. Overdraft Loan / TR Loan / WC Loan	59052.48	57122.13	49527.52
0	f. Others	11079.40	17224.91	50046.60
2.5	Fixed Assets	5788.23	6229.65	4605.44
2.6	Non Banking Assets			
2.7	Other Assets	2,517.22	5391.42	3118.62
3	Profit and Loss Account			
3.1	Interest income	27692.25	18979.31	28556.69
3.2	Interest Expense	19371.02	13648.95	15210.92
A	Net Interest Income (3.1-3.2)	8321.24	5330.36	13345.77
3.3	Fees Commission and Discount	3468.24	2725.33	751.23
3.4	Other Operating Income	6899.67	4669.47	2237.02
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	18689.15	12725.16	16334.02
3.6	Staff Expenses	5037.66	3839.50	4328.55
3.7	Other Operating Expenses	6824.34	4840.70	4533.04
C	Operating profit Before Provision (B-3.6-3.7)	6827.14	4044.96	7472.43
3.8	Provision for Possible Loss	0.00	0.00	3924.77
D	Operating profit (C-3.8)	6827.14	4044.96	3547.66
3.9	Non Operating Income/Expenses (Net)	95.61	95.36	168.06
3.10	Write Back of Provision for Possible Loss	3674.68	3665.38	5887.67
E	Profit From Regular Activities (D+3.9+3.10)	10597.43	7805.71	9603.39
3.11	Extraordinary Income/Expenses (Net)			-2094.30
F	Profit Before Bonus and Taxes (E+3.11)	10597.43	7805.71	7509.09
3.12	Provision For Staff Bonus	963.40	709.61	682.64
3.13	Provision For Tax	2890.21	2128.83	2012.50
G	Net Profit/Loss (F-3.12 -3.13)	6743.82	4967.27	4813.95
4	Ratios			
4.1	Capital Fund to RWA	47.25%	46.49%	34.86%
4.2	Non Performing Loan (NPL) to Total Loan	1.00%	1.14%	3.15%
4.3	Total Loan Loss Provision to total NPL	184.30%	152.85%	120.09%
4.4	Cost of Funds	9.93%	9.63%	9.79%
4.5	CD Ratio (Calculated as per NRB Directives)	52.83%	58.22%	56.00%

Note: Above figures may vary with the audited figures if notified by the external auditors and regulators.