



भारवि विकास बैंक लिमिटेड

Bhargav Bikash Bank Ltd.

नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत प्राप्त वित्तीय संस्था (वाँके, दाङ्ग र बर्दिया जिल्ला कार्यक्षेत्र भएको)
Phone No. 081-521027, 525037 Fax No. 081-526058

Unaudited Financial Results (Quarterly)

As at the end of 2nd Quarter (2071.09.30) of the Fiscal Year - 071/72

(Rs.000)

S. N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	883,174.19	785,964.15	610,736.13
1.1	Paid-up Capital	100,000.00	100,000.00	100,000.00
1.2	Reserves and Surplus	26,764.35	13,562.01	5,557.70
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	734,062.87	644,573.85	481,612.63
	a. Domestic Currency	734,062.87	644,573.85	481,612.63
	b. Foreign Currency			
1.6	Income Tax Liabilities			199.49
1.7	Other Liabilities	22,346.97	27,828.29	23,366.31
2	Total Assets (2.1 to 2.7)	883,174.19	785,964.15	610,736.13
2.1	Cash & Bank Balance	226,408.79	182,057.32	190,227.85
2.2	Money at call and short Notice			
2.3	Investments	9,461.74	4,133.72	3,612.60
2.4	Loans & Advances (a+b+c+d+e+f)	604,928.14	569,170.93	392,541.05
	a. Real Estate Loan	-	-	-
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
	b. Personal Home Loan of Rs. 10 million or less	109,639.69	109,854.55	70,506.88
	c. Margin Type Loan	11,718.00	6,736.50	
	d. Term Loan	10,175.06	80,479.66	115,616.06
	e. Overdraft Loan / TR Loan / WC Loan	134,087.39	114,060.59	92,938.01
	f. Others	339,307.99	258,039.62	113,480.10
2.5	Fixed Assets	12,762.97	12,770.86	13,181.78
2.6	Non Banking Assets			
2.7	Other Assets	29,612.55	17,831.33	11,172.85
3	Profit and Loss Account			
3.1	Interest income	44,525.49	20,186.54	30,327.93
3.2	Interest Expense	23,789.98	11,711.79	18,356.94
A	Net Interest Income (3.1-3.2)	20,735.51	8,474.75	11,970.99
3.3	Fees Commission and Discount	4,035.28	1,965.27	3,386.55
3.4	Other Operating Income	362.21	12.60	
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	25,133.00	10,452.62	15,357.54
3.6	Staff Expenses	5,924.14	3,111.92	3,345.77
3.7	Other Operating Expenses	7,356.06	4,263.26	5,123.37
C	Operating profit Before Provision (B-3.6-3.7)	11,852.80	3,077.44	6,888.40
3.8	Provision for Possible Loss	1,766.23	563.10	1,248.60
D	Operating profit (C-3.8)	10,086.58	2,514.34	5,639.80
3.9	Non Operating Income/Expenses (Net)	-	-	
3.10	Write Back of Provision for Possible Loss	9,145.16	286.45	225.00
E	Profit From Regular Activities (D+3.9+3.10)	19,231.74	2,800.79	5,864.80
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	19,231.74	2,800.79	5,864.80
3.12	Provision For Staff Bonus	1,748.34	254.62	533.16
3.13	Provision For Tax	2,883.83	763.85	1,599.49
G	Net Profit/Loss (F-3.12 -3.13)	14,599.57	1,782.32	3,732.14
4	Ratios			
4.1	Capital Fund to RWA	17.80%	17.09%	22.30%
4.2	Non Performing Loan (NPL) to Total Loan	0.78%	0.08%	0.38%
4.3	Total Loan Loss Provision to total NPL	156.70%	1287.55%	300.44%
4.4	Cost of Funds	7.37%	7.31%	8.76%
4.5	CD Ratio (Calculated as per NRB Directives)	70.27%	75.08%	66.85%

Note: Above figures are subject to change if instructed otherwise by Statutory Auditors or Regulatory Authorities.