



भारवि विकास बैंक लिमिटेड

Bhargav Bikash Bank Ltd.

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

Unaudited Financial Results (Quarterly)

As at the end of 1st Quarter (2073.06.30) of the Fiscal Year - 073/74

(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)	1,727,594.16	1,725,520.04	1,287,821.66
1.1	Paid-up Capital	120,000.00	120,000.00	100,000.00
1.2	Reserves and Surplus	49,291.00	42,709.35	54,795.62
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	1,528,686.37	1,540,224.89	1,116,894.11
	a. Domestic Currency	1,528,686.37	1,540,224.89	1,116,894.11
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	1,681.59	-	-
1.7	Other Liabilities	27,935.20	22,585.80	16,131.94
2	Total Assets (2.1 to 2.7)	1,727,594.17	1,725,520.04	1,287,821.66
2.1	Cash & Bank Balance	419,395.03	515,039.98	390,168.69
2.2	Money at call and short Notice	-	-	-
2.3	Investments	6,861.43	6,860.33	6,006.87
2.4	Loans & Advances (a+b+c+d+e+f)	1,234,967.38	1,147,874.42	845,743.41
	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	212,594.98	206,821.02	161,428.49
	c. Margin Type Loan	19,748.93	20,992.50	23,116.83
	d. Term Loan	214,240.05	212,280.44	197,380.52
	e. Overdraft Loan / TR Loan / WC Loan	408,093.52	361,963.41	234,821.25
	f. Others	380,289.90	345,817.05	228,996.33
2.5	Fixed Assets	44,710.81	42,675.88	18,264.35
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	21,659.51	13,069.43	27,638.34
3	Profit and Loss Account			
3.1	Interest income	41,185.61	146,185.59	29,820.23
3.2	Interest Expense	23,948.72	85,012.49	19,358.89
A	Net Interest Income (3.1-3.2)	17,236.90	61,173.10	10,461.34
3.3	Fees Commission and Discount	501.80	1,947.40	2,765.20
3.4	Other Operating Income	4,595.31	17,388.11	258.07
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	22,334.01	80,508.61	13,484.60
3.6	Staff Expenses	5,306.33	16,060.39	4,282.79
3.7	Other Operating Expenses	5,878.37	19,320.03	4,947.18
C	Operating profit Before Provision (B-3.6-3.7)	11,149.31	45,128.20	4,254.64
3.8	Provision for Possible Loss	861.10	4,574.67	1,159.33
D	Operating profit (C-3.8)	10,288.21	40,553.53	3,095.31
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	54.37	77.80	11.88
E	Profit From Regular Activities (D+3.9+3.10)	10,342.59	40,631.33	3,107.19
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	10,342.59	40,631.33	3,107.19
3.12	Provision For Staff Bonus	940.24	3,693.76	282.47
3.13	Provision For Tax	2,820.71	11,081.27	847.41
G	Net Profit/Loss (F-3.12 -3.13)	6,581.65	25,856.30	1,977.30
4	Ratios			
4.1	Capital Fund to RWA	13.22%	12.28%	15.05%
4.2	Non Performing Loan (NPL) to Total Loan	0.13%	0.12%	0.08%
4.3	Total Loan Loss Provision to total NPL	815.30%	936.31%	1410.71%
4.4	Cost of Funds	6.24%	6.46%	6.90%
4.5	CD Ratio (Calculated as per NRB Directives)	72.73%	67.42%	66.32%

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