



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 2st Quarter (2073.09.29) 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)	1,866,587.53	1,727,594.16	1,493,081.24
1.1	Paid-up Capital	144,000.00	120,000.00	120,000.00
1.2	Reserves and Surplus	40,884.63	49,291.00	27,130.43
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	1,655,460.69	1,528,686.37	1,327,348.11
	a. Domestic Currency	1,655,460.69	1,528,686.37	1,327,348.11
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	2,318.07	1,681.59	-
1.7	Other Liabilities	23,924.14	27,935.20	18,602.71
2	Total Assets (2.1 to 2.7)	1,866,587.53	1,727,594.17	1,493,081.24
2.1	Cash & Bank Balance	403,638.65	419,395.03	506,674.37
2.2	Money at call and short Notice	-	-	-
2.3	Investments	6,861.43	6,861.43	1,671.83
2.4	Loans & Advances (a+b+c+d+e+f)	1,387,564.47	1,234,967.38	928,078.82
	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	233,029.80	212,594.98	167,779.55
	c. Margin Type Loan	22,237.43	19,748.93	29,941.50
	d. Term Loan	238,170.76	214,240.05	192,830.93
	e. Overdraft Loan / TR Loan / WC Loan	468,045.52	408,093.52	273,980.19
	f. Others	426,080.97	380,289.90	263,546.65
2.5	Fixed Assets	44,993.71	44,710.81	19,455.32
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	23,529.27	21,659.51	37,200.90
3	Profit and Loss Account			
3.1	Interest income	86,139.68	41,185.61	64,214.69
3.2	Interest Expense	48,756.30	23,948.72	39,414.64
A	Net Interest Income (3.1-3.2)	37,383.38	17,236.90	24,800.05
3.3	Fees Commission and Discount	920.56	501.80	803.05
3.4	Other Operating Income	15,041.11	4,595.31	9,512.13
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	53,345.04	22,334.01	35,115.24
3.6	Staff Expenses	10,078.61	5,306.33	7,722.01
3.7	Other Operating Expenses	12,096.04	5,878.37	9,012.77
C	Operating profit Before Provision (B-3.6-3.7)	31,170.40	11,149.31	18,380.45
3.8	Provision for Possible Loss	2,929.67	861.10	2,230.30
D	Operating profit (C-3.8)	28,240.73	10,288.21	16,150.16
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	58.88	54.37	-
E	Profit From Regular Activities (D+3.9+3.10)	28,299.61	10,342.59	16,150.16
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	28,299.61	10,342.59	16,150.16
3.12	Provision For Staff Bonus	2,572.69	940.24	1,468.20
3.13	Provision For Tax	7,718.07	2,820.71	4,404.59
G	Net Profit/Loss (F-3.12 -3.13)	18,008.84	6,581.65	10,277.37
4	Ratios			
4.1	Capital Fund to RWA	11.98%	13.22%	13.19%
4.2	Non Performing Loan (NPL) to Total Loan	0.42%	0.13%	0.30%
4.3	Total Loan Loss Provision to total NPL	267.02%	815.30%	361.72%
4.4	Cost of Funds	6.61%	6.24%	6.73%
4.5	CD Ratio (Calculated as per NRB Directives)	75.42%	72.73%	63.55%

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