



# भारगव 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 3RD Quarter (2073.12.31) of the Fiscal Year - 073/74

(Rs.000)

S. N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>2,065,198.19</b>	<b>1,866,587.53</b>	<b>1,595,907.78</b>
1.1	Paid-up Capital	144,000.00	144,000.00	120,000.00
1.2	Reserves and Surplus	56,905.78	40,884.63	33,718.29
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>1,793,616.34</b>	<b>1,655,460.69</b>	<b>1,419,859.66</b>
a.	Domestic Currency	1,793,616.34	1,655,460.69	1,419,859.66
b.	Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	2,318.07	-
1.7	Other Liabilities	70,676.07	23,924.14	22,329.83
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>2,065,198.19</b>	<b>1,866,587.53</b>	<b>1,595,907.78</b>
2.1	Cash & Bank Balance	528,966.42	403,638.65	430,200.37
2.2	Money at call and short Notice	-	-	-
2.3	Investments	8,650.13	6,861.43	6,856.23
<b>2.4</b>	<b>Loans &amp; Advances (a+b+c+d+e+f)</b>	<b>1,440,614.73</b>	<b>1,387,564.47</b>	<b>1,120,274.65</b>
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	227,203.58	233,029.80	195,435.41
c.	Margin Type Loan	70,141.43	22,237.43	25,386.50
d.	Term Loan	264,879.21	238,170.76	215,583.09
e.	Overdraft Loan / TR Loan / WC Loan	468,798.21	468,045.52	347,074.16
f.	Others	409,592.29	426,080.97	336,795.49
2.5	Fixed Assets	46,714.84	44,993.71	21,174.26
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	40,252.07	23,529.26	17,402.27
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	146,571.56	92,650.69	100,927.00
3.2	Interest Expense	79,531.23	48,756.30	61,120.02
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>67,040.33</b>	<b>43,894.39</b>	<b>39,806.98</b>
3.3	Fees Commission and Discount	1,213.66	937.16	1,318.19
3.4	Other Operating Income	11,060.63	8,513.49	14,287.58
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>79,314.61</b>	<b>53,345.04</b>	<b>55,412.75</b>
3.6	Staff Expenses	17,979.41	10,078.61	11,182.68
3.7	Other Operating Expenses	18,180.28	12,192.14	13,779.47
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>43,154.92</b>	<b>31,074.30</b>	<b>30,450.60</b>
3.8	Provision for Possible Loss	4,845.08	2,833.57	3,948.08
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>38,309.84</b>	<b>28,240.73</b>	<b>26,502.52</b>
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	58.88	-
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>38,309.84</b>	<b>28,299.61</b>	<b>26,502.52</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>38,309.84</b>	<b>28,299.61</b>	<b>26,502.52</b>
3.12	Provision For Staff Bonus	3,482.71	2,572.69	2,409.32
3.13	Provision For Tax	10,448.14	7,718.07	7,227.96
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>24,378.99</b>	<b>18,008.84</b>	<b>16,865.24</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	12.75%	12.09%	12.32%
4.2	Non Performing Loan (NPL) to Total Loan	0.44%	0.29%	0.08%
4.3	Total Loan Loss Provision to total NPL	274.43%	384.00%	1378.64%
4.4	Cost of Funds	7.70%	6.61%	6.37%
4.5	CD Ratio (Calculated as per NRB Directives)	72.25%	75.42%	70.72%

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