



भारगव विकास बैंक लिमिटेड

Bhargav Bikash Bank Ltd.

नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत प्राप्त वित्तीय संस्था (बाँके, दाङ र बर्दिया जिल्ला कार्यक्षेत्र भएको)
Phone No. 081-415027, 415037 Fax No. 081-526058

Unaudited Financial Results (Quarterly)

A at the end of 1st Quarter (2074.06.31) of the Fiscal Year - 074/75

(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)	2567319.42	2318255.75	1727594.16
1.1	Paid-up Capital	264000.00	264000.00	120000.00
1.2	Reserves and Surplus	75761.15	52597.61	49291.00
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	2188941.35	1962067.11	1528686.37
	a. Domestic Currency	2188941.35	1962067.11	1528686.37
	b. Foreign Currency			
1.6	Income Tax Liabilities			1681.59
1.7	Other Liabilities	38616.93	39591.03	27935.20
2	Total Assets (2.1 to 2.7)	2567319.42	2318255.75	1727594.16
2.1	Cash & Bank Balance	844275.99	766112.15	419395.03
2.2	Money at call and short Notice			
2.3	Investments	13964.23	13963.63	6861.43
2.4	Loans & Advances (a+b+c+d+e+f)	1598378.25	1461404.62	1234967.38
	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	241397.76	224460.69	212594.98
	c. Margin Type Loan	39275.86	41190.86	19748.93
	d. Term Loan	272383.76	262823.09	214240.05
	e. Overdraft Loan / TR Loan / WC Loan	533358.42	500783.06	408093.52
	f. Others	511962.45	432146.92	380289.90
2.5	Fixed Assets	56456.30	54156.08	44710.81
2.6	Non Banking Assets			
2.7	Other Assets	54244.65	22619.27	21659.51
3	Profit and Loss Account			
3.1	Interest income	67271.45	205786.04	41185.61
3.2	Interest Expense	51678.56	116391.31	23948.72
A	Net Interest Income (3.1-3.2)	15592.89	89394.73	17236.89
3.3	Fees Commission and Discount	658.92	2191.35	501.80
3.4	Other Operating Income	3825.62	23645.76	4595.31
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	20077.43	115231.84	22334.00
3.6	Staff Expenses	9123.07	26371.71	5306.33
3.7	Other Operating Expenses	6022.41	26667.17	5878.37
C	Operating profit Before Provision (B-3.6-3.7)	4931.95	62192.97	11149.30
3.8	Provision for Possible Loss	234.48	6916.38	861.10
D	Operating profit (C-3.8)	4697.47	55276.59	10288.20
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			54.37
E	Profit From Regular Activities (D+3.9+3.10)	4697.47	55276.59	10342.57
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	4697.47	55276.59	10342.57
3.12	Provision For Staff Bonus	427.04	5025.14	940.24
3.13	Provision For Tax	1281.13	15075.43	2820.71
G	Net Profit/Loss (F-3.12 -3.13)	2989.30	35176.01	6581.62
4	Ratios			
4.1	Capital Fund to RWA	17.98%	18.35%	13.22%
4.2	Non Performing Loan (NPL) to Total Loan	0.59%	0.89%	0.13%
4.3	Total Loan Loss Provision to total NPL	208.03%	148.70%	815.30%
4.4	Cost of Funds	8.52%	8.08%	6.24%
4.5	CD Ratio (Calculated as per NRB Directives)	63.18%	64.15%	72.73%
4.6	Base Rate (for class "A" banks)	11.89%	12.34%	

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