



भिबोर विकास बैंक लि.  
VIBOR BIKAS BANK LTD.

**Unaudited Financial Results(Quarterly)**

**As at First Quarter of Fiscal Year 2065/66 (Ashwin end 2065)**

Rs. In '000

	Particulars	This Quarter Ending	Previous Year Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities</b>	<b>2,193,520</b>	<b>1,282,006</b>	<b>241,968</b>
1.1	Share Capital	414,800	403,350	207,400
1.2	Reserves and Funds	(78,779)	(51,604)	(2,698)
1.3	Debentures & Bonds	-	-	
1.4	Borrowings		30,000	
1.5	Deposits	1,768,304	806,187	21,634
1.6	Bills Payable	-	-	
1.7	Income Tax Liabilities	-	-	
1.8	Other Liabilities	89,196	94,072	15,633
<b>2</b>	<b>Total Assets</b>	<b>2,193,520</b>	<b>1,282,006</b>	<b>241,968</b>
2.1	Cash Balance & Bank Balance	578,648	42,189	200,527
2.2	Money at Call and Short Notice	-	-	
2.3	Investment	1,316,129	1,035,487	
2.4	Loans, Advances and Bills Purchase	249,730	154,106	
2.5	Fixed Assets	42,218	44,585	31,903
2.6	Non Banking Assets	-	-	
2.7	Other Assets	6,795	5,637	9,538
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter Ending</b>	<b>Upto Previous Year Ending</b>	<b>Upto Corresponding Previous Year Quarter Ending</b>
3.1	Interest Income	10,359	10,787	614
3.2	Interest Expenses	24,299	22,822	28
	<b>A. Net Interest Income</b>	<b>(13,940)</b>	<b>(12,036)</b>	<b>586</b>
3.3	Commission and Discount	1	328	
3.4	Other Operating Incomes	1,121	2,455	15
3.5	Exchange Fluctuation Income	-	-	
	<b>B. Total Operating Income</b>	<b>(12,818)</b>	<b>(9,253)</b>	<b>15</b>
3.6	Staff Expenses	6,099	15,755	1,827
3.7	Other Overhead Expenses	7,293	25,039	1,473
	<b>C. Operating Profit before Provision</b>	<b>(26,209)</b>	<b>(50,047)</b>	<b>(2,698)</b>
3.8	Provision for Possible Losses	966	1,557	
	<b>D. Operating Profit</b>	<b>(27,175)</b>	<b>(51,604)</b>	<b>(2,698)</b>
3.9	Non Operating Income /Loss	-	-	
3.10	Loan Loss Provision Written Back	-	-	
	<b>E. Profit from Regular Operations</b>	<b>(27,175)</b>	<b>(51,604)</b>	<b>(2,698)</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	
	<b>F. Profit Before Bonus and Tax</b>	<b>(27,175)</b>	<b>(51,604)</b>	<b>(2,698)</b>
3.12	Provision for Staff Bonus	-	-	
3.13	Provision for Income Tax	-	-	
	<b>G. Net Profit/Loss</b>	<b>(27,175)</b>	<b>(51,604)</b>	<b>(2,698)</b>
<b>4</b>	<b>Ratios</b>	<b>Upto This Quarter Ending</b>	<b>Upto Previous Year Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
4.1	Capital Fund to RWA	20%	29%	268%
4.2	Non Performing Loan (NPL) to Total Loan	-	-	
4.3	Total Loan Loss Provision to Total NPL	-	-	