



भिबोर विकास बैंक लि.
VIBOR BIKAS BANK LTD.

Unaudited Financial Results(Quarterly)
As at Poush end 2064

Rs. In '000

	Particulars	This Quarter Ending	Previous Quarter Ending
1	Total Capital and Liabilities	363,423	241,968
1.1	Share Capital	207,400	207,400
1.2	Reserves and Funds	(11,501)	(2,698)
1.3	Debentures & Bonds		
1.4	Borrowings		
1.5	Deposits	160,085	21,634
1.6	Bills Payable		
1.7	Income Tax Liabilities		
1.8	Other Liabilities	7,438	15,633
2	Total Assets	363,423	241,968
2.1	Cash Balance & Bank Balance	67,894	200,527
2.2	Money at Call and Short Notice	110,000	
2.3	Investment		
2.4	Loans, Advances and Bills Purchase	98,353	
2.5	Fixed Assets	77,637	31,903
2.6	Non Banking Assets		
2.7	Other Assets	9,539	9,538
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending
3.1	Interest Income	2,708	614
3.2	Interest Expenses	794	28
	A. Net Interest Income	1,914	586
3.3	Commission and Discount	0	
3.4	Other Operating Incomes	1,147	15
3.5	Exchange Fluctuation Income		
	B. Total Operating Income.	1,147	15
3.6	Staff Expenses	4,512	1,827
3.7	Other Overhead Expenses	9,062	1,473
	C. Operating Profit before provision for Possible loss	(10,513)	(2,698)
3.8	Provision for Possible Losses	987	
	D. Operating Profit	(11,501)	(2,698)
3.9	Non Operating Income /Loss		
3.10	Loan Loss Provision Written Back		
	E. Profit from Regular Operations	(11,501)	(2,698)
3.11	Profit/Loss from extra-ordinary Activities		
	F. Net profit after considering all activities	(11,501)	(2,698)
3.12	Provision for Staff Bonus		
3.13	Provision for Income Tax		
	G.Net Profit/Loss	(11,501)	(2,698)
4	Ratios	This Quarter Ending	Previous Quarter Ending
4.1	Capital Fund to RWA	92%	268%
4.2	Non Performing Loan (NPL) to Total Loan	-	
4.3	Total Loan Loss Provision to Total NPL	-	