



भिबोर विकास बैंक लि.  
VIBOR BIKAS BANK LTD.

**Unaudited Financial Results(Quarterly)**  
**As At Ashwin End 2064 (Commencement of operation from 4th October, 2007)**

Rs. In '000

	<b>Particulars</b>	<b>This Quarter Ending</b>
<b>1</b>	<b>Total Capital and Liabilities</b>	<b>241,968</b>
1.1	Share Capital	207,400
1.2	Reserves and Funds	(-2,698)
1.3	Debentures & Bonds	
1.4	Borrowings	
1.5	Deposits	21,634
1.6	Bills Payable	
1.7	Income Tax Liabilities	
1.8	Other Liabilities	15,633
<b>2</b>	<b>Total Assets</b>	<b>241,968</b>
2.1	Cash Balance & Bank Balance	200,527
2.2	Money at Call and Short Notice	
2.3	Investment	
2.4	Loans, Advances and Bills Purchase	
2.5	Fixed Assets	31,903
2.6	Non Banking Assets	
2.7	Other Assets	9,538
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending</b>
3.1	Interest Income	614
3.2	Interest Expenses	28
	<b>A. Net Interest Income</b>	<b>586</b>
3.3	Commission and Discount	
3.4	Other Operating Incomes	15
3.5	Exchange Fluctuation Income	
	<b>B. Total Operating Income.</b>	<b>15</b>
3.6	Staff Expenses	1,827
3.7	Other Overhead Expenses	1,473
	<b>C. Operating Profit before provision for Possible loss</b>	<b>(-2,698)</b>
3.8	Provision for Possible Losses	
	<b>D. Operating Profit</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>(-2,698)</b>
3.11	Profit/Loss from extra-ordinary Activities	
	<b>F. Net profit after considering all activities</b>	<b>(-2,698)</b>
3.12	Provision for Staff Bonus	
3.13	Provision for Income Tax	
	<b>G. Net Profit/Loss</b>	<b>(-2,698)</b>
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending</b>
4.1	Capital Fund to RWA	275%
4.2	Non Performing Loan (NPL) to Total Loan	
4.3	Total Loan Loss Provision to Total NPL	