



भिबोर विकास बैंक लि.  
VIBOR BIKAS BANK LTD.

**Unaudited Financial Results(Quarterly)  
As at Chaitra end 2064**

Rs. In '000

	Particulars	This Quarter Ending	Previous Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities</b>	<b>1,098,146</b>	<b>363,423</b>
1.1	Share Capital	207,400	207,400
1.2	Reserves and Funds	(22,980)	(11,501)
1.3	Debentures & Bonds	-	
1.4	Borrowings	110,000	
1.5	Deposits	715,284	160,085
1.6	Bills Payable	-	
1.7	Income Tax Liabilities	-	
1.8	Other Liabilities	88,442	7,438
<b>2</b>	<b>Total Assets</b>	<b>1,098,146</b>	<b>363,423</b>
2.1	Cash Balance & Bank Balance	30,547	67,894
2.2	Money at Call and Short Notice	-	110,000
2.3	Investment	222,661	
2.4	Loans, Advances and Bills Purchase	109,227	98,353
2.5	Fixed Assets	724,447	77,637
2.6	Non Banking Assets	-	
2.7	Other Assets	11,265	9,539
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>
3.1	Interest Income	7,100	2,708
3.2	Interest Expenses	5,550	794
	<b>A. Net Interest Income</b>	<b>1,551</b>	<b>1,914</b>
3.3	Commission and Discount	0	0
3.4	Other Operating Incomes	1,803	1,147
3.5	Exchange Fluctuation Income	-	
	<b>B. Total Operating Income.</b>	<b>3,353</b>	<b>1,147</b>
3.6	Staff Expenses	9,170	4,512
3.7	Other Overhead Expenses	16,092	9,062
	<b>C. Operating Profit before provision for Possible loss</b>	<b>(21,909)</b>	<b>(10,513)</b>
3.8	Provision for Possible Losses	1,072	987
	<b>D. Operating Profit</b>	<b>(22,980)</b>	<b>(11,501)</b>
3.9	Non Operating Income /Loss	-	
3.10	Loan Loss Provision Written Back	-	
	<b>E. Profit from Regular Operations</b>	<b>(22,980)</b>	<b>(11,501)</b>
3.11	Profit/Loss from extra-ordinary Activities	-	
	<b>F. Net profit after considering all activities</b>	<b>(22,980)</b>	<b>(11,501)</b>
3.12	Provision for Staff Bonus	-	
3.13	Provision for Income Tax	-	
	<b>G. Net Profit/Loss</b>	<b>(22,980)</b>	<b>(11,501)</b>
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>
4.1	Capital Fund to RWA	17%	92%
4.2	Non Performing Loan (NPL) to Total Loan	-	-
4.3	Total Loan Loss Provision to Total NPL	-	-