Vibor Society Development Bank Limited

Quarterly Unaudited Financial Statement

As at 2nd Quarter (29th Poush 2073) of the F/Y 2073/2074

S. N.	Particulars	This Quarter Ending 2073.09.29	Previous Quarter Ending 2073.06.30	<i>(Rs. in '000)</i> Corresponding Previous Year Quarter Ending 2072 00 20		
1	Total Capital & Liabilities (1.1 to 1.7)	18,760,610	17,831,416	2072.09.30 6,475,908		
1.1	Paid-up Capital	1,815,004	1,815,004	917,074		
1.2	Reserves and Surplus	109,920	68,504	(166,719)		
1.2	Debenture and Bond	109,920	00,304	(100,719)		
1.3	Borrowings	-	5,000	-		
1.4	Deposits (a+b)	15,390,372	14,406,092	5,508,575		
1.5	a. Domestic Currency	15,390,293	14,405,992	5,508,311		
	b. Foreign Currency	13,390,293	14,403,992	263		
1.6	Income Tax Liabilities	/ 3	100	203		
1.7	Other Liabilities	1,445,313	1 526 015	216,978		
2		1,445,515 18,760,610	1,536,815 17,831,416			
2.1	Total Assets (2.1 to 2.7) Cash & Bank Balance	3,348,618	3,891,616	6,475,908 1,426,667		
2.1		3,348,018	3,891,010	1,420,007		
	Money at call and short Notice	644,245	(42.02	247 267		
2.3	Investments		642,602	247,267		
2.4	Loans & Advances	13,216,498	11,676,468	4,316,049		
	a. Real Estate Loan	1,432,032	1,068,838	358,948		
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	170,812	94,004	5,685		
	2. Business Complex & Residential Apartment Construction Loan	110,062	122,588	110,943		
	3. Income generating Commercial Complex Loan	105,886	102,880	65,747		
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,045,272	749,366	176,573		
	b. Personal Home Loan of Rs. 10 million or less	1,457,677	1,326,548	397,151		
	c. Margin Type Loan	786,326	726,547	447,738		
	d. Term Loan	2,136,674	1,890,545	1,484,417		
	e. Overdraft Loan / TR Loan / WC Loan	3,442,250	3,261,619	1,055,688		
	f. Others	3,961,538	3,402,370	572,107		
2.5	Fixed Assets	277,959	313,017	35,548		
2.6	Non Banking Assets	34,940	34,940	62,639		
2.7	Other Assets	1,238,350	1,272,772	387,738		
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Ouarter Ending		
3	Profit and Loss Account		Previous			
3 3.1	Profit and Loss Account	Ending	Previous Quarter Ending	Previous Year Quarter Ending 2072.09.30		
	Interest income	Ending 2073.09.29	Previous Quarter Ending 2073.06.30 313,132	Previous Year Quarter Ending 2072.09.30 245,186		
3.1	Interest income Interest Expense	Ending 2073.09.29 692,404	Previous Quarter Ending 2073.06.30 313,132 193,069	Previous Year Quarter Ending 2072.09.30		
3.1 3.2 A	Interest income Interest Expense Net Interest Income (3.1-3.2)	Ending 2073.09.29 692,404 400,120 292,284	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063	Previous Year Quarter Ending 2072.09.30 245,186 165,551		
3.1 3.2 A 3.3	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount	Ending 2073.09.29 692,404 400,120 292,284 3,519	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343		
3.1 3.2 A 3.3 3.4	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970		
3.1 3.2 A 3.3 3.4 3.5	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50		
3.1 3.2 A 3.3 3.4 3.5 B	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5)	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 - 144,736	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997		
3.1 3.2 A 3.3 3.4 3.5 B 3.6	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 - 144,736 50,225 44,678	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,054		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7)	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 - 144,736 50,225 44,678 49,833	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,468 36,475		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 - 144,736 50,225 44,678 49,833 12,637	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,468 36,475 4,213		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.6 3.7 C 3.8 D	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8)	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027 115,921	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 - - 144,736 50,225 44,678 49,833 12,637 37,196	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,468 36,475 4,213 32,261		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses)(Net)	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 - 144,736 50,225 44,678 49,833 12,637	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,468 36,475 4,213 32,261 5,161		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses)(Net) Write Back of Provision for Possible Loss	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027 115,921 8,050	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,468 36,475 4,213 32,261 5,161 22,759		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses)(Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10)	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027 115,921 8,050	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,468 36,475 4,213 32,261 5,161		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 E E	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses)(Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/(Expenses)(Net)	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027 115,921 8,050 	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 - 144,736 50,225 44,678 49,833 12,637 37,196 (47) - - - - - - - - - - - - - - - - - - -	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,468 36,475 4,213 32,261 5,161 22,759 60,181		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses)(Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/(Expenses)(Net) Profit Before Bonus and Taxes (E+3.11)	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027 115,921 8,050 	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 - 144,738 50,225 44,678 49,833 12,637 37,196 (47) - - - - - - - - - - - - - - - - - - -	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,468 36,475 4,213 32,261 5,161 22,759 60,181		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 E E	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Other Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses)(Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/(Expenses)(Net) Provision For Staff Bonus	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027 115,921 8,050 	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 - 144,736 50,225 44,678 49,833 12,637 37,196 (47) - - - - - - - - - - - - - - - - - - -	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,468 36,475 4,213 32,261 5,161 22,759 60,181		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 E F	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses)(Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/(Expenses)(Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus Provision For Tax	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027 115,921 8,050 123,971 (383) 123,588 1123,588	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,468 36,475 4,213 32,261 32,261 5,161 22,759 60,181 		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 E E	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Other Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses)(Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/(Expenses)(Net) Provision For Staff Bonus	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027 115,921 8,050 	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 	Previous Year Quarter Ending 2072.09.30 245,186 165,551 343 12,970 92,997 28,054 28,468 36,475 4,213 32,261 5,161 22,759 60,181 - - 60,181 5,4710 Corresponding		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 E F	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses)(Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/(Expenses)(Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus Provision For Tax	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027 115,921 8,050 123,971 (383) 123,588 11,235	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 - 144,736 50,225 44,678 49,833 12,637 37,196 (47) - - - - - - - - - - - - - - - - - - -	Previous Year Quarter Ending 2072.09.30 245,186 165,551 343 12,970 50 92,997 28,054 28,468 36,475 4,213 32,261 5,161 22,759 60,181 		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C C 3.8 D 3.9 3.9 5 F F G	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses)(Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/(Expenses)(Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus Provision For Tax Net Profit/Loss (F-3.12 -3.13)	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027 115,921 163,948 48,027 115,921 (383) 123,588 1123,588 11,235 - 112,353 This Quarter	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 - - 144,736 50,225 44,678 49,833 12,637 37,196 (47) - - - - - - - - - - - - - - - - - - -	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,468 36,475 4,213 32,261 5,161 22,759 60,181 - - - - - - - - - - - - - - - - - -		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 E F F G G	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses)(Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/(Expenses)(Net) Provision For Staff Bonus Provision For Staff Bonus Provision For Tax Net Profit/Loss (F-3.12 -3.13)	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027 115,921 8,050 123,971 (383) 123,588 11,235 11,235 112,353 This Quarter Ending 2073.09.29	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,056 36,475 4,213 32,261 5,161 22,759 60,181 		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 C 3.9 F F G G 4 4.1	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Other Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses)(Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/(Expenses)(Net) Provision For Staff Bonus Provision For Staff Bonus Provision For Staff Bonus Provision For Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWA	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027 115,921 3,050 123,971 (383) 123,588 11,235 112,358 112,358 112,358	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,468 36,475 4,213 32,261 5,161 22,759 60,181 - - 5,4710 Corresponding Previous Year Quarter Ending 2072.09.30 12.60%		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 C B D 3.9 F F G G 4 4.1 4.2	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses)(Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/(Expenses)(Net) Provision For Tax Net Profit/Loss (F-3.12 -3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027 115,921 3,8050 123,971 (383) 123,588 112,358 112,358 112,358 112,353 This Quarter Ending 2073.09.29	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 - 144,736 50,225 44,678 49,833 12,637 37,196 (47) - 37,149 (383) 36,766 3,342 - 33,424 Previous Quarter Ending 2073.06.30 14.33% 2.31%	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,468 36,475 4,213 32,261 5,161 22,759 60,181 5,471 60,181 5,4710 Corresponding Previous Year Quarter Ending 2072.09.30		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 E E F F G G 4 4 4.1 4.2 4.3	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses) (Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/(Expenses)(Net) Provision For Tax Net Profit/Loss (F-3.12 -3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to total NPL	Ending 2073.09.29 (400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 (48,027 115,921 163,948 (48,027 115,921 (383) 1123,588 1123,588 112,358 112,353 This Quarter Ending 2073.09.29 13.72% 2.17%	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 	Previous Year Quarter Ending 2072.09.30 245,186 165,551 343 12,970 92,997 28,054 28,468 36,475 4,213 32,261 5,161 22,759 660,181 5,4710 60,181 5,4710 Corresponding Previous Year Quarter Ending 2072.09.30 12.60% 0.64%		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 E F F G G 4 4.1 4.2 4.3 4.4	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses)(Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/(Expenses)(Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus Provision For Staff Bonus Provision For Tax Net Profit/Loss (F-3.12 -3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to total NPL Cost of Funds	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027 115,921 8,050 163,948 48,027 115,921 (383) 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588 1123,588	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 - 144,736 50,225 44,678 49,833 12,637 37,196 (47) - - - - - - - - - - - - - - - - - - -	Previous Year Quarter Ending 2072.09.30 245,186 165,551 343 12,970 92,997 28,054 28,468 36,475 4,213 32,261 5,161 22,759 660,181 		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 C 3.9 E F G G 4.1 4.2 4.3 4.4 4.5	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses)(Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/(Expenses)(Net) Provision For Staff Bonus Provision For Staff Bonus Provision For Tax Net Profit/Loss (F-3.12 -3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to total NPL Cost of Funds CD Ratio (Calculated as per NRB Directives)	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027 115,921 8,050 123,971 (383) 123,588 11,235 112,353 This Quarter Ending 2073.09.29 13,72% 2,17% 103,81%	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,054 28,468 36,475 4,213 32,261 5,161 22,759 60,181 5,471 - - - - - - - - - - - - - - - - - - -		
3.1 3.2 A 3.3 3.4 3.5 B 3.6 3.7 C 3.8 D 3.9 E F F G G 4 4 4.1 4.2 4.3 4.4	Interest income Interest Expense Net Interest Income (3.1-3.2) Fees Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating profit Before Provision (B-3.6-3.7) Provision for Possible Loss Operating profit (C-3.8) Non Operating Income/(Expenses)(Net) Write Back of Provision for Possible Loss Profit From Regular Activities (D+3.9+3.10) Extraordinary Income/(Expenses)(Net) Profit Before Bonus and Taxes (E+3.11) Provision For Staff Bonus Provision For Staff Bonus Provision For Tax Net Profit/Loss (F-3.12 -3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to total NPL Cost of Funds	Ending 2073.09.29 692,404 400,120 292,284 3,519 50,537 56 346,396 94,798 87,650 163,948 48,027 115,921 8,050 123,971 (383) 123,588 11,235 112,358 11,235 112,358 11,235 112,358 11,235 112,358 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235 11,235	Previous Quarter Ending 2073.06.30 313,132 193,069 120,063 1,342 23,332 144,736 50,225 44,678 49,833 12,637 37,196 (47) (47) (383) 36,766 3,342 9203 33,424 Previous Quarter Ending 2073.06.30 14.33% 2.31% 104.92% 5.47% 72.65% 9.20%	Previous Year Quarter Ending 2072.09.30 245,186 165,551 79,635 343 12,970 50 92,997 28,054 28,468 36,475 4,213 32,261 5,161 22,759 60,181 		

*The figures may change subject to instruction, if any, from statutory regulatory authorities *Figures have been regrouped/rearranged whereever necessary

Financial Statement Highlights a) **Related Party Transactions:**

The bank has investment of NPR 70 Million in its subsidiary company Vibor Capital Ltd. The investment has been deducted from the core capital of the bank from the date of investment.

The bank pays Vibor Capital Ltd. NPR 500,000 per annum for the services rendered as its Registrar to Shares. Vibor Capital Ltd. maintains current and call accounts with Vibor Society Development Bank Ltd, Tripureshwor Branch.

b) Ratios as on Second quarter end 2073/74.

Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Quarter Ending	
Liquidity	24.64%	30.05%	28.32%	
Return on total Assets (Annualized)	1.20%	0.75%	1.69%	
Number of Equity Shares	18,150,043	18,150,043	9,170,741	
Earnings per Share (Annualized)	12.38	7.37	11.93	
Net worth per Share	106.06	103.77	81.82	
Price Earning ratio	14.94	19.41	12.74	

2. Management Analysis

We registered Rs 112.35 Million profit in Second quarter for F.Y. 73/74. Bank targets to achieve a a) sustainable growth in its earnings in the coming quarter and the period followed by gradually increasing its business volume and discovering new avenue of Investment.

b) While comparing with past performance, bank has made progress towards financial indicators like Profitability Ratio, Net worth per Share, Price Earning Ratio.

Details Pertaining to Legal Proceedings 3.

- There are some cases filed by our loan clients.

 - No such information has been received of law suit filed by or against the promoters or directors of the ≻

bank involving violation of statutory regulation or criminal offences.

4. **Analysis of Bank's Share Transactions**

The share transaction status during the second guarter ended Poush 29, 2073 is:

Highest Price	:	239	Lowest Price	:	155
Total transacted no. of days	:	49	Closing Price	:	185
Total traded no. of shares	:	1,057,738	No. of transactions	:	3,157

5. Problems and Challenges Internal:

The cost of operations is increasing and the need for fresh investment in technology is required. The profit margin is shrinking, despite this scenario, we have been able to increase our profits in business transaction. External:

- i. Market competition for both deposits and loans is intense.
- ii. Nepal Rastra Bank, the Central Bank has asked national-level development banks to raise minimum paid-up capital to Rs 2.5 billion by mid-July 2017,

Strategy:

- Consolidation and growth by recovery of NPL. i.
- Diversify credit portfolio through quality lending. ii.
- iii. Identify new avenue of Investment/ Go for other income areas.
- iv. **Disposal of Non-Banking Assets.**
- Open new branches for Enhancing Networking & wide customer base. v.
- vi. Look for possible Mergers & Acquisitions and/or right issue.

6. **Corporate Governance**

- We deal with other peoples' money and we have to be a role model in management of custodian capital. This is made clear to everyone at Vibor Society Development Bank Ltd., from the members of the Board to entry level staff. The decisions at the bank are taken after adequate and open deliberation by committees at different level depending on the subject matter. The values and cultures are well maintained.
- The Board of Directors meets on regular intervals to formulate policies and strategies and monitor the performance.
- The Audit Committee and Risk Management Committee headed by a Non-Executive Director meets minimum every quarter to review the reports of the internal and external inspections and continually suggest measures to enhance compliance and risk control mechanisms.
- · The Personnel Management Committee chaired by a Non- Executive Director meets to devise policies related to human resources and recommends to the board.
- Management committee meets regularly to make decisions on business/operation.

7. Disclosure of the Chief Executive Officer

To the best of my knowledge and belief, I, the Chief Executive Officer, declare that the information on the bank's position and performance disclosed in this report are factual. I have not intentionally concealed any relevant data or information that in my assessment would adversely affect the investment decision of any depositor or/investor.



भिबोर सोसाइटी डेभलपमेन्ट बैंक लि.

VIBOR SOCIETY DEVELOPMENT BANK LTD.

तपाईको प्रञातिको सहयात्री (नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजतपत्रप्राप्त संस्था)

केन्द्रीय कार्यालय

सनराईज विजपार्क डिल्लीबजार, वडा नं.३३, काठमाण्डौ फ्याक्स नं.: ०१-४४१३५२६, फोन नं ०१-४४१३२३२/४४१३२३४/४४२१६८६/४४२१६८८

www.viborsocietybank.com