

Kumari Bank Limited
Unaudited Financial Results (Quarterly)
As at Third Quarter (13-April-2011) of the Fiscal Year 2010/2011

Rs '000

S.N.	Particulars	30.12.2067/13.0 4. 2011 This Quarter Ending	30.09.2067 / 14 .01. 2011 Previous Quarter Ending	31 .12. 2066/ 13.04. 2010 Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	20,317,119	19,709,669	19,676,082
1.1	Paid Up Capital	1,485,000	1,306,800	1,304,936
1.2	Reserve and Surplus	662,588	591,883	545,846
1.3	Debenture and Bond	400,000	400,000	400,000
1.4	Borrowings	748,985	972,350	861,200
1.5	Deposits (a+b)	16,636,573	16,042,037	16,085,699
	a. Domestic Currency	15,701,495	15,457,379	15,708,051
	b. Foreign Currency	935,078	584,659	377,648
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	383,974	396,599	478,401
2	Total Assets (2.1 to 2.7)	20,317,119	19,709,669	19,676,082
2.1	Cash & Bank Balance	1,825,159	1,160,890	1,679,172
2.2	Money at Call and Short Notice	328,000	471,945	392,720
2.3	Investments	2,273,938	2,371,134	1,860,450
2.4	Loans and Advances (a+b+c+d+e)	15,113,710	14,935,380	15,028,978
	a. Real Estate Loan	3,310,377	3,509,044	4,088,792
	1. Residential Real Estate Loan	332,946	318,016	282,900
	2. Business Complex & Residential Apartment Construction Loan	478,629	486,980	526,018
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate loan	2,498,801	2,704,048	3,279,874
	b. Personal Home Loan of Rs. 60 Lacs or Less	954,386	904,036	861,911
	c. Margin Type Loan	288,893	288,101	405,945
	d. Term Loan	2,227,466	2,212,202	2,204,810
	e. Overdraft Loan/TR Loan/WC Loan	7,535,592	7,276,413	6,877,149
	f. Others	796,996	745,583	590,370
2.5	Fixed Assets	317,201	321,513	293,322
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	459,111	448,809	421,440
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	1,615,967	1,067,297	1,313,000
3.2	Interest Expenses	1,159,497	777,794	833,471
	A. Net Interest Income (3.1-3.2)	456,470	289,502	479,529

3.3	Fees, Commission and Discount	75,444	48,342	80,267
3.4	Other Operating Income	40,291	30,660	11,840
3.5	Foreign Exchange Gain/ Loss (Net)	30,017	21,696	28,935
	B. Total Operating Income (A.+3.3+3.4+3.5)	602,221	390,199	600,571
3.6	Staff Expenses	120,446	79,408	101,922
3.7	Other Operating Expenses	152,805	100,966	131,126
	C. Operating Profit Before Provision (B.- 3.6-3.7)	328,971	209,825	367,523
3.8	Provision for Possible Losses	68,331	58,242	33,347
	D. Operating Profit (C-3.8)	260,640	151,584	334,176
3.9	Non Operating Income/Expenses (Net)	371	264	232
3.10	Write Back of Provision for Possible Loss	24,436	24,360	20,819
	E. Profit from Regular Activities (D+3.9+3.10)	285,447	176,208	355,228
3.11	Extraordinary Income/Expenses (Net)	(342)	-	(352)
	F. Profit before Bonus and Taxes (E. + 3.11)	285,104	176,208	354,875
3.12	Provision for Staff Bonus	25,919	16,019	32,261
3.13	Provision for Tax	77,756	48,057	96,784
	G. Net Profit/Loss (F.-3.12-3.13)	181,430	112,132	225,830
4	Ratios			
4.1	Capital Fund To RWA	13.73%	12.45%	12.64%
4.2	Non Performing Loan (NPL) to Total Loan	1.08%	0.89%	0.64%
4.3	Total Loan Loss Provision to Total NPL	147.05%	172.65%	218.44%
4.4	Cost of Fund (annualized - LCY)	9.46%	9.37%	7.04%
4.5	Credit to Deposit Ratio (as per NRB directives)	86.11%	87.47%	86.87%
	Additional Information (year to date annualized fig.)			
	Total Yield (LCY)	12.18%	11.95%	10.17%
	Spread (LCY)	2.72%	2.58%	3.13%
	Return on Assets (ROA)	1.21%	1.12%	1.56%
	Return on Equity (ROE)	12.80%	12.25%	17.41%

Note: Figures regrouped as & where necessary.

Above figures may vary with the audited figures if modified by the external auditors or regulators.