

Kumari Bank Limited
Unaudited Financial Results (Quarterly)
As at Fourth Quarter (16-July-2010) of the Fiscal Year 2009/2010

Rs '000

S.N.	Particulars	32.03.2067/ 16.07.2010 This Quarter Ending	31.12.2066 / 13 .04. 2010 Previous Quarter Ending	31 .03. 2066/ 15.07. 2009 Corresponding Previous Year Quarter Ending (audited)
1	Total Capital and Liabilities (1.1 to 1.7)	20,523,428	19,676,082	18,538,565
1.1	Paid Up Capital	1,306,016	1,304,936	1,186,099
1.2	Reserve and Surplus	637,045	545,846	438,854
1.3	Debenture and Bond	400,000	400,000	400,000
1.4	Borrowings	429,740	861,200	293,420
1.5	Deposits (a+b)	17,432,253	16,085,699	15,710,396
	a. Domestic Currency	16,907,384	15,708,051	15,514,007
	b. Foreign Currency	524,869	377,648	196,389
1.6	Income Tax Liability	-	-	235
1.7	Other Liabilities	318,375	478,401	509,562
2	Total Assets (2.1 to 2.7)	20,523,428	19,676,082	18,538,565
2.1	Cash & Bank Balance	2,723,829	1,679,172	1,776,299
2.2	Money at Call and Short Notice	120,000	392,720	30,000
2.3	Investments	2,296,873	1,860,450	1,510,828
2.4	Loans and Advances (a+b+c+d+e+f)	14,766,119	15,028,978	14,593,347
	a. Real Estate	3,600,012	3,805,892	4,557,976
	b. Home/Housing Loan	1,138,564	1,144,811	999,105
	c. Margin Type Loan	369,177	405,945	245,527
	d. Term Loan	2,271,846	2,204,810	2,341,606
	e. Overdraft Loan/TR Loan/WC Loan	6,859,375	6,877,149	5,585,699
	f. Others	527,145	590,370	863,434
2.5	Fixed Assets	285,638	293,322	247,833
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	330,969	421,440	380,258
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	At the end of Corresponding Previous Year Quarter
3.1	Interest Income	1,871,250	1,313,000	1,374,722
3.2	Interest Expenses	1,188,918	833,471	816,203
	A. Net Interest Income (3.1-3.2)	682,332	479,529	558,520
3.3	Fees, Commission and Discount	100,337	80,267	79,104
3.4	Other Operating Income	41,614	21,012	19,747
3.5	Foreign Exchange Gain/ Loss (Net)	37,925	28,935	41,295
	B. Total Operating Income (A.+3.3+3.4+3.5)	862,208	609,744	698,665
3.6	Staff Expenses	143,512	101,922	115,985
3.7	Other Operating Expenses	217,848	140,298	168,795
	C. Operating Profit Before Provision (B.- 3.6-3.7)	500,847	367,524	413,885
3.8	Provision for Possible Losses	13,087	33,347	57,403
	D. Operating Profit (C-3.8)	487,761	334,176	356,482
3.9	Non Operating Income/Expenses (Net)	699	232	1,112
3.10	Write Back of Provision for Possible Loss	15,040	20,819	47,021
	E. Profit from Regular Activities (D+3.9+3.10)	503,500	355,227	404,615
3.11	Extraordinary Income/Expenses (Net)	(352)	(352)	(876)
	F. Profit before Bonus and Taxes (E. + 3.11)	503,148	354,875	403,739
3.12	Provision for Staff Bonus	45,741	32,261	36,704
3.13	Provision for Tax	140,379	96,784	108,656
	G. Net Profit/Loss (F.-3.12-3.13)	317,028	225,830	258,379
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund To RWA	13.80%	12.64%	11.56%
4.2	Non Performing Loan (NPL) to Total Loan	0.50%	0.64%	0.44%
4.3	Total Loan Loss Provision to Total NPL	267.87%	218.44%	312.84%
4.4	Cost of Fund (LCY-year to date annualized fig.)	7.51%	7.04%	5.81%
4.5	Credit to Deposit Ratio (as per NRB directives)	79.45%	86.87%	86.39%

Note: Figures regrouped as & where necessary

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



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
 BANKING PAR EXCELLENCE

दरबार मार्ग, पो.ब.नं. २११२८, टेलिफोन: ४२२९३९१, ४२२६६२९, फ्याक्स: ००९७७-१-४२२६६४४ www.kumaribank.com.np, SWIFT: KMBLNPKA