



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
 BANKING PAR EXCELLENCE

Kumari Bank Limited
Unaudited Financial Results (Quarterly)
As at Second Quarter (14-January-2010) of the Fiscal Year 2009/2010

Rs '000

S.N.	Particulars	30.09.2066/ 14.01.2010 This Quarter Ending	31.06.2066 / 17.10.2009 Previous Quarter Ending	29.09.2065/13.01.2009 Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	20,965,674	18,604,989	16,351,666
1.1	Paid Up Capital	1,304,936	1,186,099	1,078,272
1.2	Reserve and Surplus	469,631	520,673	434,240
1.3	Debenture and Bond	400,000	400,000	400,000
1.4	Borrowings	1,474,000	650,000	262,640
1.5	Deposits (a+b)	16,714,593	14,715,675	13,808,181
	a. Domestic Currency	16,521,816	14,529,291	13,580,793
	b. Foreign Currency	192,777	186,384	227,387
1.6	Income Tax Liability		26,187	510
1.7	Other Liabilities	602,514	1,106,355	367,823
2	Total Assets (2.1 to 2.7)	20,965,674	18,604,989	16,351,666
2.1	Cash & Bank Balance	2,016,275	1,267,827	768,162
2.2	Money at Call and Short Notice	601,810	688,667	35,000
2.3	Investments	1,994,992	1,547,005	2,101,490
2.4	Loans and Advances (a+b+c+d+e+f)	15,626,093	14,451,764	12,834,429
	a. Real Estate	3,907,867	3,930,662	3,478,491
	b. Home/Housing Loan	1,159,989	1,148,687	985,850
	c. Margin Type Loan	424,177	411,820	300,327
	d. Term Loan	2,080,392	2,128,084	1,892,090
	e. Overdraft Loan/TR Loan/WC Loan	7,166,213	5,635,538	5,334,585
	f. Others	887,455	1,196,974	843,085
2.5	Fixed Assets	268,359	250,294	253,577
2.6	Non Banking Assets	0	0	0
2.7	Other Assets	458,145	399,433	359,009
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	At the end of Corresponding Previous Year Quarter
3.1	Interest Income	1,017,406	488,463	623,976
3.2	Interest Expenses	709,376	320,358	367,317

	A. Net Interest Income (3.1-3.2)	308,030	168,104	256,659
3.3	Fees, Commission and Discount	72,419	29,209	44,118
3.4	Other Operating Income			0
3.5	Foreign Exchange Gain/ Loss (Net)	22,189	8,245	25,490
	B. Total Operating Income (A.+3.3+3.4+3.5)	402,639	205,558	326,267
3.6	Staff Expenses	70,967	44,193	49,416
3.7	Other Operating Expenses	87,228	41,647	72,075
	C. Operating Profit Before Provision (B.-3.6-3.7)	244,443	119,718	204,776
3.8	Provision for Possible Losses	9,082	1,149	-4,142
	D. Operating Profit (C-3.8)	235,362	118,569	208,918
3.9	Non Operating Income/Expenses (Net)	-254	-340	1,281
3.10	Write Back of Provision for Possible Loss			
	E. Profit from Regular Activities (D+3.9+3.10)	235,108	118,228	210,199
3.11	Extraordinary Income/Expenses (Net)			-132
	F. Profit before Bonus and Taxes (E. + 3.11)	235,108	118,228	210,067
3.12	Provision for Staff Bonus	21,373	10,748	19,097
3.13	Provision for Tax	64,120	32,244	57,291
	G. Net Profit/Loss (F.-3.12-3.13)	149,614	75,236	133,679
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	11.85	12.30	13.22
4.2	Non Performing Loan (NPL) to Total Loan	0.44	0.61	1.06
4.3	Total Loan Loss Provision to Total NPL	299.66	227.40	135.67
4.4	Cost of Fund	6.24	5.67	5.45

Note: Figures regrouped as and where necessary

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



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