



Kumari Bank Limited
Unaudited Financial Results (Quarterly)

As at First Quarter (17/October/2009) of the Fiscal Year 2009/2010

Rs '000'

S.N.	Particulars	31.06. 2006 / 17.10. 2009 This Quarter Ending	31 .03. 2006 / 15.07. 2009 Previous Quarter Ending	30 .06. 2006 / 16.10. 2008 Corresponding Previous Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	18,604,989	18,533,226	17,480,329
1.1	Paid Up Capital	1,186,099	1,186,099	1,078,272
1.2	Reserve and Surplus	520,673	442,457	357,321
1.3	Debenture and Bond	400,000	400,000	400,000
1.4	Borrowings	650,000	293,420	251,548
1.5	Deposits (a+b)	14,715,675	15,710,925	15,043,387
	a. Domestic Currency	14,529,291	15,514,536	14,419,472
	b. Foreign Currency	186,384	196,389	623,915
1.6	Income Tax Liability	(6,057)	-624	(9,666)
1.7	Other Liabilities	1,138,599	500,950	359,467
2	Total Assets (2.1 to 2.7)	18,604,989	18,533,226	17,480,329
2.1	Cash & Bank Balance	1,267,827	1,776,299	1,173,736
2.2	Money at Call and Short Notice	688,667	30,000	0
2.3	Investment	1,547,005	1,510,828	3,484,376
2.4	Loans and Advances (deduct total LLP of Ashwin)	14,451,764	14,593,570	12,310,809
2.5	Fixed Assets	250,294	247,833	230,944
2.6	Non Banking Assets			3,141
2.7	Other Assets	399,433	374,696	277,323
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	At the end of Corresponding Previous Year Quarter
3.1	Interest Income	488,463	1,375,453	369,007
3.2	Interest Expenses	320,358	816,203	259,693
	A. Net Interest Income	168,104	559,250	109,313
3.3	Fees, Commission and Discount	29,209	79,104	20,915
3.4	Other Operating Income		19,747	
3.5	Foreign Exchange Gain/ Loss (Net)	8,245	59,002	14,484
	B. Total Operating Income (A.+3.3+3.4+3.5)	205,558	717,103	144,713
3.6	Staff Expenses	44,193	114,541	24,061
3.7	Other Operating Expenses	41,647	186,271	33,557
	C. Operating Profit Before Provision (B.- 3.6-3.7)	119,718	416,380	87,095
3.8	Provision for Possible Losses	1,149	10,158	-4,124
	D. Operating Profit (C-3.8)	118,569	406,222	91,219
3.9	Non Operating Income/Expenses (Net)	-340	1,091	61
3.10	Write Back of Provision for Possible Loss			
	E. Profit from Regular Activites (D+3.9+3.10)	118,228	407,313	91,280
3.11	Extraordinary Income/Expenses (Net)		-876	-132
	F. Profit before Bonus and Taxes (E. + 3.11)	118,228	406,437	91,149
3.12	Provision for Staff Bonus	10,748	36,949	8,286
3.13	Provision for Tax	32,244	111,026	26,102
	G. Net Profit/Loss (F.-3.12-3.13)	75,236	258,462	56,761
4	Ratios	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter
4.1	Capital Fund To RWA	12.30	11.57	12.25
4.2	Non Performing Loan (NPL) to Total Loan	0.61	0.43	1.09
4.3	Total Loan Loss Provision to Total NPL	227.40	313.61	134.44

