



Unaudited Financial Results (Quarterly)
(As at First quarter 16th October 2008) of the fiscal year 2008 / 2009

Rs. in '000

S. N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	17,480,329	15,026,599	12,866,342
1.1	Paid Up Capital	1,078,272	1,070,000	750,000
1.2	Reserve & Surplus	357,321	300,560	292,791
1.3	Debenture & Bond	400,000	400,000	-
1.4	Borrowings	251,548	100,000	750,138
1.5	Deposits (a + b)	15,043,387	12,774,281	10,871,052
	a) Domestic Currency	14,419,472	12,188,605	10,520,532
	b) Foreign Currency	623,915	585,676	350,521
1.6	Income Tax Liability	-9,666	-9650	-67,852
1.7	Other Liabilities	359,467	391,408	270,213
2	Total Assets (2.1 to 2.7)	17,480,329	15,026,599	12,866,342
2.1	Cash & Bank Balance	1,173,736	933,842	631,212
2.2	Money at call and Short Notice	-	55,360	100,000
2.3	Investments	3,484,376	2,138,798	1,452,190
2.4	Loan & Advances	12,310,809	11,335,088	10,330,576
2.5	Fixed Assets	230,944	222,001	194,775
2.6	Non Banking Assets	3,141	3,141	4,986
2.7	Other Assets	277,323	338,370	152,603
3	Profit & Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	369,007	957,246	220,758
3.2	Interest Expenses	259,693	498,734	114,674
A.	Net Interest Income (3.1-3.2)	109,313	458,512	106,084
3.3	Fees, Commission & Discount	20,915	66,300	16,462
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	14,484	41,808	8,240
B.	Total Operating Income (A+3.3+3.4+3.5)	144,713	566,619	130,787
3.6	Staff Expenses	24,061	89,570	19,416
3.7	Other Operating Expenses	33,557	148,143	29,199
C.	Operating Profit before Provisions (B -3.6-3.7)	87,095	328,905	82,171

3.8	Provision for Possible Losses	22,286	64,024	66,575
D.	Operating Profit (C- 3.8)	64,808	264,882	15,596
3.9	Non Operating Income/Expenses (Net)	61	15,588	-64
3.10	Write back of Provision for Possible Losses	26,410	7,241	-
E.	Profit from Regular Activities (D+3.9+3.10)	91,280	287,711	15,532
3.11	Extraordinary Income/Expenses (Net)	-132	4,531	-654
F.	Profit before Bonus and Taxes (E+3.11)	91,149	283,180	14,879
3.12	Provision for Staff Bonus	8,286	25,744	1,353
3.13	Provision for Tax	26,102	82,506	4,261
G.	Net Profit/ Loss (F-3.12-3.13)	56,761	9,265	7,820
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	12.25	14.45	9.97
4.2	Non Performing Loan (NPL) to Total Loan	1.09	1.32	2.59
4.3	Total Loan Loss Provision to Total NPL	134.44	122.83	72.68



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
 BANKING PAR EXCELLENCE