

Unaudited Financial Results (Quarterly)
(As at Fourth Quarter 16th July 2008) of the fiscal year 2007 / 2008

Rs. in '000

S. N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	15,030,078	13,956,485	11,918,311
1.1	Paid Up Capital	1,070,000	900,000	750,000
1.2	Reserve & Surplus	306,003	250,578	275,630
1.3	Debenture & Bond	400,000	-	-
1.4	Borrowings	100,000	300,000	212,970
1.5	Deposits (a + b)	12,778,158	12,357,492	10,557,416
	a) Domestic Currency	12,192,483	11,862,323	10,027,316
	b) Foreign Currency	585,676	495,169	530,100
1.6	Income Tax Liability	-9,212	-72,084	11,007
1.7	Other Liabilities	385,129	200,499	111,288
2	Total Assets (2.1 to 2.7)	15,030,078	13,956,485	11,918,311
2.1	Cash & Bank Balance	933,842	1,210,442	672,113
2.2	Money at call and Short Notice	13,840	2,025,771	372,215
2.3	Investments	2,180,318	1,161,519	1,678,418
2.4	Loan & Advances	11,338,726	9,238,987	8,929,013
2.5	Fixed Assets	221,880	200,232	189,324
2.6	Non Banking Assets	3,141	3,141	2,395
2.7	Other Assets	338,332	116,394	74,834
3	Profit & Loss Account	Up to This Quarter	Up to Previous Quarter	At the End Of Corresponding Previous Year Quarter
3.1	Interest Income	962,756	701,989	791,284
3.2	Interest Expenses	498,777	357,749	397,053
A.	Net Interest Income (3.1-3.2)	463,978	344,240	394,231
3.3	Fees, Commission & Discount	66,187	44,613	56,045
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	30,917	22,762	20,294
B.	Total Operating Income (A+3.3+3.4+3.5)	561,083	411,615	470,571
3.6	Staff Expenses	89,526	62,017	74,244
3.7	Other Operating Expenses	135,373	87,637	104,079

C.	Operating Profit before Provisions (B -3.6-3.7)	336,184	261,961	292,248
3.8	Provision for Possible Losses	65,227	32,089	24,950
D.	Operating Profit (C- 3.8)	270,957	229,873	267,297
3.9	Non Operating Income/Expenses (Net)	15,560	-318	670
3.10	Write back of Provision for Possible Losses	7,241	4,775	6,265
E.	Profit from Regular Activities (D+3.9+3.10)	293,758	234,329	274,232
3.11	Extraordinary Income/Expenses (Net)	-4,108	-1,567	-817
F.	Profit before Bonus and Taxes (E+3.11)	289,649	232,763	273,415
3.12	Provision for Staff Bonus	26,332	21,160	24,856
3.13	Provision for Tax	82,945	66,655	78,296
G.	Net Profit/ Loss (F-3.12-3.13)	180,373	144,948	170,263
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	14.53	11.35	11.20
4.2	Non Performing Loan (NPL) to Total Loan	1.35	1.39	0.73
4.3	Total Loan Loss Provision to Total NPL	121.52	121.52	201.79



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
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