



**कुमारी बैंक लिमिटेड**  
**KUMARI BANK LIMITED**  
 BANKING PAR EXCELLENCE

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**Unaudited Financial Results (Quarterly)**  
**(As at Third Quarter 8th April 2008) of the fiscal year 2007 / 2008**

**Rs. in '000**

S. N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Quarter Ending
1	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>13,956,485</b>	<b>13,809,780</b>	<b>11,515,374</b>
1.1	Paid Up Capital	900,000	900,000	750,000
1.2	Reserve & Surplus	250,578	218,845	207,885
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	300,000	1,005,000	5,000
1.5	<b>Deposits (a + b)</b>	<b>12,357,492</b>	<b>11,452,182</b>	<b>10,134,142</b>
	a) Domestic Currency	11,862,323	10,978,872	9,651,980
	b) Foreign Currency	495,169	473,310	482,162
1.6	Income Tax Liability	-72,084	-44,070	-44,930
1.7	Other Liabilities	200,499	277,823	463,277
2	<b>Total Assets (2.1 to 2.7)</b>	<b>13,956,485</b>	<b>13,809,780</b>	<b>11,515,374</b>
2.1	Cash & Bank Balance	1,210,442	906,045	1,052,331
2.2	Money at call and Short Notice	2,025,771	-	75,000
2.3	Investments	1,161,519	1,33,018	1,409,721
2.4	Loan & Advances	9,238,987	11,221,419	8,640,923
2.5	Fixed Assets	200,232	193,538	184,340
2.6	Non Banking Assets	3,141	7,381	4,789
2.7	Other Assets	116,394	148,380	148,269
3	<b>Profit &amp; Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year quarter</b>
3.1	Interest Income	701,989	454,292	573,705
3.2	Interest Expenses	357,749	216,190	290,590
A.	Net Interest Income (3.1-3.2)	<b>344,240</b>	<b>238,102</b>	<b>283,115</b>
3.3	Fees, Commission & Discount	44,613	32,556	39,868
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	22,762	14,858	15,039
B.	Total Operating Income (A+3.3+3.4+3.5)	<b>411,615</b>	<b>285,517</b>	<b>338,022</b>
3.6	Staff Expenses	62,017	41,056	50,659
3.7	Other Operating Expenses	87,637	56,357	66,450
C.	Operating Profit before Provisions (B -3.6-3.7)	<b>261,961</b>	<b>188,103</b>	<b>220,913</b>

3.8	Provision for Possible Losses	32,089	77,145	67,355
D.	Operating Profit (C- 3.8)	<b>229,873</b>	<b>110,958</b>	<b>153,558</b>
3.9	Non Operating Income/Expenses (Net )	-318	428	-2,554
3.10	Writeback of Provision for Possible Losses	4,775	38,955	-
E.	Profit from Regular Activities (D+3.9+3.10)	<b>234,329</b>	<b>150,342</b>	<b>151,004</b>
3.11	Extraordinary Income/Expenses (Net)	-1,567	-654	-
F.	Profit before Bonus and Taxes (E+3.11 )	<b>232,763</b>	<b>149,688</b>	<b>151,004</b>
3.12	Provision for Staff Bonus	21,160	13,608	13,728
3.13	Provision for Tax	66,655	42,865	43,242
G.	Net Profit/ Loss ( F-3.12-3.13 )	<b>144,948</b>	<b>93,215</b>	<b>94,035</b>
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Quarter
4.1	Capital Fund to RWA	11.35	10.06	11.23
4.2	Non Performing Loan (NPL) to Total Loan	1.39	0.85	2.56
4.3	Total Loan Loss Provision to Total NPL	121.52	175.77	82.78



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