



कुमारी बैंक लिमिटेड  
KUMARI BANK LIMITED  
BANKING PAR EXCELLENCE

БАНКИНГ ПАР ЭКСЕЛЛЕНСЕ

**Unaudited Financial Results (Quarterly)**  
**(As at Second Quarter 14th January 2008) of the fiscal year 2007 / 2008**

**Rs. in '000**

S. N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>13,809,780</b>	<b>12,866,342,</b>	<b>11,421,209</b>
1.1	Paid Up Capital	900,000	750,000	625,000
1.2	Reserve & Surplus	218,845	292,791	382,716
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	1,005,000	750,138	271,193
<b>1.5</b>	<b>Deposits (a + b)</b>	<b>11,452,182</b>	<b>10,871,052</b>	<b>9,768,660</b>
	a) Domestic Currency	10,978,872	10,520,532	9,366,415
	b) Foreign Currency	473,310	350,521	402,245
1.6	Income Tax Liability	-44,070	-67,852	-63,385
1.7	Other Liabilities	277,823	270,213	437,024
2	<b>Total Assets (2.1 to 2.7)</b>	<b>13,809,780</b>	<b>12,866,342</b>	<b>11,421,209</b>
2.1	Cash & Bank Balance	906,045	631,212	754,134
2.2	Money at call and Short Notice	-	100,000	320,000
2.3	Investments	1,33,018	1,452,190	1,530,193
2.4	Loan & Advances	11,221,419	10,330,576	8,425,726
2.5	Fixed Assets	193,538	194,775	75,558
2.6	Non Banking Assets	7,381	4,986	4,789
2.7	Other Assets	148,380	152,603	310,808
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	454,292	220,758	341,963
3.2	Interest Expenses	216,190	114,674	178,970
A.	<b>Net Interest Income (3.1-3.2)</b>	<b>238,102</b>	<b>106,084</b>	<b>162,994</b>
3.3	Fees, Commission & Discount	32,556	16,462	27,929
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	14,858	8,240	9,883
B.	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>285,517</b>	<b>130,787</b>	<b>200,806</b>
3.6	Staff Expenses	41,056	19,416	32,360
3.7	Other Operating Expenses	56,357	29,199	44,692
C.	<b>Operating Profit before Provisions (B -3.6-3.7)</b>	<b>188,103</b>	<b>82,171</b>	<b>123,753</b>

3.8	Provision for Possible Losses	77,145	66,575	27,275
D.	Operating Profit (C- 3.8)	<b>110,958</b>	<b>15,596</b>	<b>96,479</b>
3.9	Non Operating Income/Expenses (Net )	428	-64	-2,531
3.10	Writeback of Provision for Possible Losses	38,955	-	-
E.	Profit from Regular Activities (D+3.9+3.10)	<b>150,342</b>	<b>15,532</b>	93,947
3.11	Extraordinary Income/Expenses (Net)	-654	-654	-
F.	Profit before Bonus and Taxes (E+3.11 )	<b>149,688</b>	<b>14,879</b>	<b>93,947</b>
3.12	Provision for Staff Bonus	13,608	1,353	8,541
3.13	Provision for Tax	42,865	4,261	26,903
G.	Net Profit/ Loss ( F-3.12-3.13 )	<b>93,215</b>	<b>9,265</b>	<b>58,503</b>
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	10.06	9.97	11.08
4.2	Non Performing Loan (NPL) to Total Loan	0.85	2.59	1.56
4.3	Total Loan Loss Provision to Total NPL	175.77	72.68	108.93



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