



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
 BANKING PAR EXCELLENCE

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Unaudited Financial Results (Quarterly)
(As at Fourth quarter 16th July 2007) of the fiscal year 2006 / 2007

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) | 11,961,607 | 11,329,693 | 9,010,276 |
| 1.1 | Paid Up Capital | 750,000 | 750,000 | 625,000 |
| 1.2 | Reserve & Surplus | 288,604 | 207,885 | 238,851 |
| 1.3 | Debenture & Bond | - | - | - |
| 1.4 | Borrowings | 212,970 | 5,000 | 251,400 |
| 1.5 | Deposits (a + b) | 10,560,922 | 10,134,142 | 7,768,957 |
| | a) Domestic Currency | 10,030,575 | 9,651,980 | 7,499,312 |
| | b) Foreign Currency | 530,346 | 482,162 | 269,645 |
| 1.6 | Income Tax Liability | -67,289 | -44,930 | 296 |
| 1.7 | Other Liabilities | 216,400 | 277,596 | 125,772 |
| 2 | Total Assets (2.1 to 2.7) | 11,961,607 | 11,329,693 | 9,010,276 |
| 2.1 | Cash & Bank Balance | 672,113 | 1,052,331 | 389,630 |
| 2.2 | Money at call and Short Notice | 372,215 | 75,000 | 145,000 |
| 2.3 | Investments | 1,678,418 | 1,409,721 | 1,394,948 |
| 2.4 | Loan & Advances | 8,930,182 | 8,457,636 | 6,891,855 |
| 2.5 | Fixed Assets | 188,265 | 184,340 | 91,933 |
| 2.6 | Non Banking Assets | 2,395 | 2,395 | 3,592 |
| 2.7 | Other Assets | 118,018 | 148,269 | 93,318 |
| 3 | Profit & Loss Account | Up to This Quarter | Up to Previous Quarter | Up to Corresponding Previous Year Quarter |
| 3.1 | Interest Income | 792,382 | 573,705 | 605,527 |
| 3.2 | Interest Expenses | 391,418 | 290,590 | 337,056 |
| A. | Net Interest Income (3.1-3.2) | 400,964 | 283,115 | 268,471 |
| 3.3 | Fees, Commission & Discount | 56,047 | 39,868 | 36,284 |
| 3.4 | Other Operating Income | - | - | - |
| 3.5 | Foreign Exchange Gain/ Loss (Net) | 20,057 | 15,039 | 26,374 |
| B. | Total Operating Income (A+3.3+3.4+3.5) | 477,067 | 338,022 | 331,128 |
| 3.6 | Staff Expenses | 73,190 | 50,659 | 59,820 |
| 3.7 | Other Operating Expenses | 103,764 | 66,450 | 88,683 |
| C. | Operating Profit before Provisions (B -3.6-3.7) | 300,113 | 220,913 | 182,626 |

| | | | | |
|------|---|----------------------------|--------------------------------|---|
| 3.8 | Provision for Possible Losses | 29,759 | 67,355 | 25,871 |
| D. | Operating Profit (C- 3.8) | 270,353 | 153,558 | 156,755 |
| 3.9 | Non Operating Income/Expenses (Net) | -1,408 | -2,554 | -39 |
| 3.10 | Write back of Provision for Possible Losses | 12,626 | - | 5,117 |
| E. | Profit from Regular Activities (D+3.9+3.10) | 281,571 | 151,004 | 161,833 |
| 3.11 | Extraordinary Income/Expenses (Net) | - | - | - |
| F. | Profit before Bonus and Taxes (E+3.11) | 281,571 | 151,004 | 161,833 |
| 3.12 | Provision for Staff Bonus | 25,597 | 13,728 | 14,712 |
| 3.13 | Provision for Tax | 80,632 | 43,242 | 43,454 |
| G. | Net Profit/ Loss (F-3.12-3.13) | 175,342 | 94,035 | 103,667 |
| 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 | 11.41 | 11.23 | 12.34 |
| 4.2 | Non Performing Loan (NPL) to Total Loan | .73 | 2.56 | 0.92 |
| 4.3 | Total Loan Loss Provision to Total NPL | 201.25 | 82.78 | 180.15 |



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