



Kumari Bank Limited
Unaudited Financial Results (Quarterly)
As at First Quarter (17/October/2006) of the Fiscal Year 2006/2007

In 000'

S.N.	Particulars	31 .06. 2063/ 17.10. 2006 This Quarter Ending	32 .03. 2063/ 16.07. 2006 Previous Quarter Ending	31.06.2062/ 17.10.2005 Corresponding Previous Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	10,699,460	9,126,447	8,761,866
1.1	Paid Up Capital	625,000	625,000	500,000
1.2	Reserve and Surplus	289,007	245,686	197,572
1.3	Debenture and Bond			
1.4	Borrowings	222,700	251,400	110,000
1.5	Deposits (a+b)	9,059,422	7,768,957	7,569,432
	a. Domestic Currency	8,741,995	7,499,312	7,506,212
	b. Foreign Currency	317,427	269,645	63,220
1.6	Income Tax Liability	(43,158)	404	35,123
1.7	Other Liabilities	546,489	235,000	349,739
2	Total Assets (2.1 to 2.7)	10,699,460	9,126,447	8,761,866
2.1	Cash & Bank Balance	675,027	388,241	729,915
2.2	Money at Call and Short Notice	70,000	145,000	605,556
2.3	Investment	1,920,797	1,394,948	1,100,535
2.4	Loans and Advances	7,655,360	7,007,788	6,021,856
2.5	Fixed Assets	76,442	91,933	62,976
2.6	Non Banking Assets	4,789	4,789	
2.7	Other Assets	297,045	93,748	241,028
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	At the end of Corresponding Previous Year Quarter
3.1	Interest Income **	148,510	605,951	132,184
3.2	Interest Expenses	90,164	337,056	88,160
	A. Net Interest Income	58,346	268,895	44,024
3.3	Fees, Commission and Discount	14,304	26,281	7,376
3.4	Other Operating Income		10,003	
3.5	Foreign Exchange Gain/ Loss (Net)	4,976	26,374	7,110
	B. Total Operating Income (A.+3.3+3.4+3.5)	77,626	331,553	58,510
3.6	Staff Expenses	16,107	59,820	14,613
3.7	Other Operating Expenses	21,099	88,707	17,681
	C. Operating Profit Before Provision (B.- 3.6-3.7)	40,419	183,026	26,216
3.8	Provision for Possible Losses	27,874	20,754	31,401
	D. Operating Profit (C-3.8)	12,546	162,272	(5,185)
3.9	Non Operating Income/Expenses (Net)	12	(39)	(19)
3.10	Write Back of Provision for Possible Loss			
	E. Profit from Regular Activities (D+3.9+3.10)	12,558	162,233	(5,204)
3.11	Extraordinary Income/Expenses (Net)	-	-	
	F. Profit before Bonus and Taxes (E. + 3.11)	12,558	162,233	(5,204)
3.12	Provision for Staff Bonus	1,142	14,748	
3.13	Provision for Tax	3,368	43,562	
	G. Net Profit/Loss (F.-3.12-3.13)	8,048	103,923	(5,204)
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	11.02	12.43	10.15
4.2	Non Performing Loan (NPL) to Total Loan	1.89	0.92	2.01
4.3	Total Loan Loss Provision to Total NPL	99.17	180.15	91.00

** Interest Income includes realised interest on Loans upto 30 September 2006.