

Kumari Bank Limited
Putalisadak, Kathmandu
Unaudited Financial Results (Quarterly)
As at Third Quarter (13/April/2006) of the Fiscal Year 2005/2006

Rs in '000

S.N.	Particulars	31 .12. 2062/ 13.04. 2006 This Quarter Ending	29 .09. 2062/ 13.01. 2006 Previous Quarter Ending	Corresponding Previous Quarter Ending 31.12.2061/13.04.2005
1	Total Capital and Liabilities (1.1 to 1.7)	9,294,268	8,739,181	7,346,994
1.1	Paid Up Capital	625,000	500,000	500,000
1.2	Reserve and Surplus	235,335	239,699	144,964
1.3	Debenture and Bond			
1.4	Borrowings	146,100	111,513	232,590
1.5	Deposits (a+b)	7,781,610	7,405,941	5,956,848
	a. Domestic Currency	7,509,505	7,333,665	5,872,312
	b. Foreign Currency	272,104	72,276	84,536
1.6	Income Tax Liability	74,979	29,316	33,828
1.7	Other Liabilities	431,244	452,713	478,763
2	Total Assets (2.1 to 2.7)	9,294,268	8,739,181	7,346,994
2.1	Cash & Bank Balance	552,947	441,746	429,879
2.2	Money at Call and Short Notice	205,000	365,002	110,000
2.3	Investment	1,880,020	1,310,761	1,180,280
2.4	Loans and Advances	6,178,204	6,103,930	5,242,566
2.5	Fixed Assets	76,348	69,102	60,865
2.6	Non Banking Assets	4,789	4,752	
2.7	Other Assets	396,959	443,888	323,404
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	457,118	293,372	365,816
3.2	Interest Expenses	285,897	183,907	183,150
	A. Net Interest Income	171,221	109,465	182,666
3.3	Fees, Commission and Discount	24,416	14,870	18,219
3.4	Other Operating Income			
3.5	Foreign Exchange Gain/ Loss (Net)	20,241	13,752	11,472
	B. Total Operating Income (A.+3.3+3.4+3.5)	215,878	138,087	212,358
3.6	Staff Expenses	38,635	25,906	30,367
3.7	Other Operating Expenses	60,406	37,277	49,306
	C. Operating Profit Before Provision (B.- 3.6-3.7)	116,837	74,905	132,685
3.8	Provision for Possible Losses	23,230	21,976	47,442
	D. Operating Profit (C-3.8)	93,607	52,929	85,243
3.9	Non Operating Income/Expenses (Net)	(34)	(27)	1,853
3.10	Write Back of Provision for Possible Loss		4,752	
	E. Profit from Regular Activites (D+3.9+3.10)	93,572	57,654	87,095
3.11	Extraordinary Income/Expenses (Net)	-	-	
	F. Profit before Bonus and Taxes (E. + 3.11)	93,572	57,654	87,095
3.12	Provision for Staff Bonus	8,507	5,241	7,918
3.13	Provision for Tax	25,094	15,462	23,357
	G. Net Profit/Loss (F.-3.12-3.13)	59,971	36,951	55,820
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	12.82	10.51	11.43
4.2	Non Performing Loan (NPL) to Total Loan	1.99	1.65	2.67
4.3	Total Loan Loss Provision to Total NPL	97.26	112.82	97.23

** Interest Income on Loans and advances accounted on cash basis as per NRB directive.

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