

Kumari Bank Limited

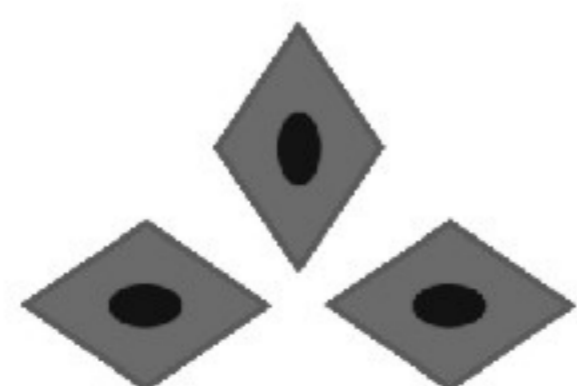
Unaudited Financial Results (Quarterly)

As at Third Quarter (13-April-2010) of the Fiscal Year 2009/2010

Rs.'000

S.N.	Particulars	31.12.2066/ 13.04.2010 This Quarter Ending	30.09.2066/ 14.01.2010 Previous Quarter Ending	31.12.2065/ 13.04.2009 Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	19,676,082	20,965,674	17,993,979
1.1	Paid Up Capital	1,304,936	1,304,936	1,078,272
1.2	Reserve and Surplus	545,846	469,631	477,460
1.3	Debenture and Bond	400,000	400,000	400,000
1.4	Borrowings	861,200	1,474,000	87,741
1.5	Deposits (a+b)	16,085,699	16,886,005	15,561,725
	a. Domestic Currency	15,708,051	16,553,084	15,338,963
	b. Foreign Currency	377,648	332,921	222,762
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	478,401	431,102	388,781
2	Total Assets (2.1 to 2.7)	19,676,082	20,965,674	17,993,979
2.1	Cash & Bank Balance	1,679,172	2,016,275	1,868,972
2.2	Money at Call and Short Notice	392,720	601,810	125,000
2.3	Investments	1,860,450	1,994,992	1,929,946
2.4	Loans and Advances (a+b+c+d+e+f)	15,028,978	15,626,093	13,501,387
	a. Real Estate	3,805,892	3,907,867	4,109,000
	b. Home/Housing Loan	1,144,811	1,159,989	934,336
	c. Margin Type Loan	405,945	424,177	245,015
	d. Term Loan	2,204,810	2,080,392	2,210,282
	e. Overdraft Loan/TR Loan/WC Loan	6,877,149	7,166,213	5,262,663
	f. Others	590,370	887,455	740,091
2.5	Fixed Assets	293,322	268,359	253,630
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	421,440	458,145	315,044
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	At the end of Corresponding Previous Year Quarter
3.1	Interest Income	1,313,000	824,953	965,876
3.2	Interest Expenses	833,471	516,923	585,132
	A. Net Interest Income (3.1-3.2)	479,529	308,030	380,743
3.3	Fees, Commission and Discount	101,280	72,419	67,483
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	28,935	22,189	32,678
	B. Total Operating Income (A.+3.3+3.4+3.5)	609,744	402,639	480,904
3.6	Staff Expenses	101,922	70,967	77,153
3.7	Other Operating Expenses	140,267	87,228	112,554
	C. Operating Profit Before Provision (B.- 3.6-3.7)	367,554	244,443	291,197
3.8	Provision for Possible Losses	12,529	9,082	14,283
	D. Operating Profit (C-3.8)	355,026	235,362	276,914
3.9	Non Operating Income/Expenses (Net)	-151	-254	1,072
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	354,875	235,108	277,986
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	354,875	235,108	277,986
3.12	Provision for Staff Bonus	32,261	21,373	25,271
3.13	Provision for Tax	96,784	64,120	75,814
	G. Net Profit/Loss (F.-3.12-3.13)	225,830	149,614	176,900
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	12.67%	11.85%	12.93%
4.2	Non Performing Loan (NPL) to Total Loan	0.64%	0.44%	0.82%
4.3	Total Loan Loss Provision to Total NPL	218.44%	299.66%	182.06%
4.4	Cost of Funds (LCY- Year to date annualized fig.)	7.04%	6.26%	5.81%
4.5	Credit to Deposit Ratio (as per NRB directives)	85.65%	85.32%	79.58%

Note: Figures regrouped as and where necessary
Above figures may vary with the audited figures if modified by the external auditors or regulators



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