



**कुमारी बैंक लिमिटेड**  
**KUMARI BANK LIMITED**  
 BANKING PAR EXCELLENCE

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**Unaudited Financial Results (Quarterly)**  
**(As at Fourth Quarter 15th July 2009) of the fiscal year 2008 / 2009**

**Rs. in '000**

S. N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>18,533,226</b>	<b>17,988,143</b>	<b>15,026,599</b>
1.1	Paid Up Capital	1,186,099	1,078,272	1,070,000
1.2	Reserve & Surplus	442,457	477,460	294,885
1.3	Debenture & Bond	400,000	400,000	400,000
1.4	Borrowings	2963,420	87,741	100,000
<b>1.5</b>	<b>Deposits (a + b)</b>	<b>15,710,925</b>	<b>15,561,725</b>	<b>12,774,281</b>
	a) Domestic Currency	15,514,536	15,338,963	12,188,605
	b) Foreign Currency	196,389	222,762	585,676
1.6	Income Tax Liability	-624	-5,837	-9,650
1.7	Other Liabilities	500,950	388,761	397,083
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>18,533,226</b>	<b>17,988,143</b>	<b>15,026,599</b>
2.1	Cash & Bank Balance	1,776,299	1,868,972	933,841
2.2	Money at call and Short Notice	30,000	125,000	55,360
2.3	Investments	1,510,828	1,929,946	2,138,798
2.4	Loan & Advances	14,593,570	13,501,387	11,335,088
2.5	Fixed Assets	247,833	253,630	222,001
2.6	Non Banking Assets	-	-	3,141
2.7	Other Assets	374,696	309,207	338,370
<b>3</b>	<b>Profit &amp; Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to This Quarter</b>	<b>Up to Corresponding Previous Year quarter</b>
3.1	Interest Income	1,375,453	965,876	957,245
3.2	Interest Expenses	816,203	585,132	498,734
A.	Net Interest Income (3.1-3.2)	<b>559,250</b>	<b>380,743</b>	<b>344,240</b>
3.3	Fees, Commission & Discount	79,104	52,839	48,495
3.4	Other Operating Income	19,747	14,644	17,805
3.5	Foreign Exchange Gain/ Loss (Net)	59,002	46,646	41,807
B.	Total Operating Income (A+3.3+3.4+3.5)	<b>717,103</b>	<b>494,872</b>	<b>566,618</b>
3.6	Staff Expenses	114,451	77,153	89,570
3.7	Other Operating Expenses	186,271	126,522	148,143
C.	Operating Profit before Provisions	<b>416,380</b>	<b>291,197</b>	<b>328,905</b>

	(B -3.6-3.7)			
3.8	Provision for Possible Losses	61,419	14,283	64,024
D.	Operating Profit (C- 3.8)	<b>354,961</b>	<b>276,914</b>	<b>264,881</b>
3.9	Non Operating Income/Expenses (Net )	1,091	1,297	15,588
3.10	Write back of Provision for Possible Losses	51,261	-	7,241
E.	Profit from Regular Activities (D+3.9+3.10)	<b>407,313</b>	<b>278,211</b>	<b>287,710</b>
3.11	Extraordinary Income/Expenses (Net)	-867	-225	-4,531
F.	Profit before Bonus and Taxes (E+3.11 )	<b>406,437</b>	<b>277,986</b>	<b>283,179</b>
3.12	Provision for Staff Bonus	36,949	25,271	25,743
3.13	Provision for Tax	111,026	75,814	82,506
G.	Net Profit/ Loss ( F-3.12-3.13 )	<b>258,462</b>	<b>176,900</b>	<b>174,930</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Quarter</b>
4.1	Capital Fund to RWA	11.57	12.93	14.41
4.2	Non Performing Loan (NPL) to Total Loan	0.43	0.82	1.32
4.3	Total Loan Loss Provision to Total NPL	313.61	182.06	122.83



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