



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
 BANKING PAR EXCELLENCE

Unaudited Financial Results (Quarterly)
(As at Second Quarter 13th January 2009) of the fiscal year 2008 / 2009

Rs. in '000

| S. N | Particulars | This Quarter Ending | Previous Quarter Ending | Corresponding Previous Quarter Ending |
|------|--|---------------------------|-------------------------------|--|
| 1 | Total Capital and Liabilities (1.1 to 1.7) | 16,351,666 | 17,480,329 | 13,809,780 |
| 1.1 | Paid Up Capital | 1,078,272 | 1,078,272 | 900,000 |
| 1.2 | Reserve & Surplus | 434,240 | 357,321 | 218,845 |
| 1.3 | Debenture & Bond | 400,000 | 400,000 | - |
| 1.4 | Borrowings | 262,640 | 251,548 | 1,005,000 |
| 1.5 | Deposits (a + b) | 13,808,181 | 15,043,387 | 11,452,182 |
| | a) Domestic Currency | 13,580,793 | 14,419,472 | 10,978,872 |
| | b) Foreign Currency | 227,387 | 623,915 | 473,310 |
| 1.6 | Income Tax Liability | 510 | -9,666 | -44,070 |
| 1.7 | Other Liabilities | 367,823 | 359,467 | 277,823 |
| 2 | Total Assets (2.1 to 2.7) | 16,351,666 | 17,480,329 | 13,809,780 |
| 2.1 | Cash & Bank Balance | 768,162 | 1,173,736 | 906,045 |
| 2.2 | Money at call and Short Notice | 35,000 | - | - |
| 2.3 | Investments | 2,101,490 | 3,484,376 | 1,33,018 |
| 2.4 | Loan & Advances | 12,834,429 | 12,310,809 | 11,221,419 |
| 2.5 | Fixed Assets | 253,577 | 230,944 | 193,538 |
| 2.6 | Non Banking Assets | - | 3,141 | 7,381 |
| 2.7 | Other Assets | 359,009 | 277,323 | 148,380 |
| 3 | Profit & Loss Account | Up to This Quarter | Up to Previous Quarter | Up to Corresponding Previous Year quarter |
| 3.1 | Interest Income | 623,976 | 369,007 | 454,292 |
| 3.2 | Interest Expenses | 367,317 | 259,693 | 216,190 |
| A. | Net Interest Income (3.1-3.2) | 256,659 | 109,313 | 238,102 |
| 3.3 | Fees, Commission & Discount | 44,118 | 20,915 | 32,556 |
| 3.4 | Other Operating Income | - | - | - |
| 3.5 | Foreign Exchange Gain/ Loss (Net) | 25,490 | 14,484 | 14,858 |
| B. | Total Operating Income (A+3.3+3.4+3.5) | 326,267 | 144,713 | 285,517 |
| 3.6 | Staff Expenses | 49,416 | 24,061 | 41,056 |
| 3.7 | Other Operating Expenses | 72,075 | 33,557 | 56,357 |
| C. | Operating Profit before Provisions (B -3.6-3.7) | 204,776 | 87,095 | 188,103 |

| | | | | |
|------|---|----------------------------|--------------------------------|--|
| 3.8 | Provision for Possible Losses | 20,692 | 22,286 | 77,145 |
| D. | Operating Profit (C- 3.8) | 184,084 | 64,808 | 110,958 |
| 3.9 | Non Operating Income/Expenses (Net) | 1,271 | 61 | 428 |
| 3.10 | Write back of Provision for Possible Losses | 24,834 | 26,410 | 38,955 |
| E. | Profit from Regular Activities (D+3.9+3.10) | 210,199 | 91,280 | 150,342 |
| 3.11 | Extraordinary Income/Expenses (Net) | -132 | -132 | -654 |
| F. | Profit before Bonus and Taxes (E+3.11) | 210,067 | 91,149 | 149,688 |
| 3.12 | Provision for Staff Bonus | 19,097 | 8,286 | 13,608 |
| 3.13 | Provision for Tax | 57,291 | 26,102 | 42,865 |
| G. | Net Profit/ Loss (F-3.12-3.13) | 133,679 | 56,761 | 93,215 |
| 4 | Ratios | At the End of This Quarter | At the End of Previous Quarter | At the End of Corresponding Previous Quarter |
| 4.1 | Capital Fund to RWA | 13.22 | 12.25 | 10.06 |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 1.06 | 1.09 | 0.85 |
| 4.3 | Total Loan Loss Provision to Total NPL | 135.67 | 134.44 | 175.77 |



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