



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
 BANKING PAR EXCELLENCE

Unaudited Financial Results (Quarterly)
(As at Third Quarter 13th April 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)	17,988,143	16,351,666	13,985,685
1.1	Paid Up Capital	1,078,272	1,078,272	900,000
1.2	Reserve & Surplus	477,460	434,240	270,578
1.3	Debenture & Bond	400,000	400,000	-
1.4	Borrowings	87,741	262,640	300,000
1.5	Deposits (a + b)	15,561,725	13,808,181	12,357,492
	a) Domestic Currency	15,338,963	13,580,793	11,862,323
	b) Foreign Currency	222,762	227,387	495,169
1.6	Income Tax Liability	-5,837	510	-72,084
1.7	Other Liabilities	388,761	367,823	200,499
2	Total Assets (2.1 to 2.7)	17,988,143	16,351,666	13,956,485
2.1	Cash & Bank Balance	1,868,972	768,162	1,210,442
2.2	Money at call and Short Notice	125,000	35,000	2,025,771
2.3	Investments	1,929,946	2,101,490	1,161,519
2.4	Loan & Advances	13,501,387	12,834,429	9,238,987
2.5	Fixed Assets	253,630	253,577	200,232
2.6	Non Banking Assets	-	-	3,141
2.7	Other Assets	309,207	259,009	116,394
3	Profit & Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year quarter
3.1	Interest Income	965,876	623,976	701,989
3.2	Interest Expenses	585,132	367,317	357,749
A.	Net Interest Income (3.1-3.2)	380,743	256,659	344,240
3.3	Fees, Commission & Discount	67,483	44,118	44,613
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	32,678	25,490	22,762
B.	Total Operating Income (A+3.3+3.4+3.5)	480,904	326,267	411,615
3.6	Staff Expenses	77,153	49,416	62,017
3.7	Other Operating Expenses	112,554	72,075	87,637

C.	Operating Profit before Provisions (B -3.6-3.7)	291,197	204,776	261,961
3.8	Provision for Possible Losses	14,283	20,692	32,089
D.	Operating Profit (C- 3.8)	276,914	184,084	229,873
3.9	Non Operating Income/Expenses (Net)	1,297	1,281	-318
3.10	Write back of Provision for Possible Losses	-	24,834	4,775
E.	Profit from Regular Activities (D+3.9+3.10)	278,211	210,199	234,329
3.11	Extraordinary Income/Expenses (Net)	-225	-132	-1,567
F.	Profit before Bonus and Taxes (E+3.11)	277,986	210,067	232,763
3.12	Provision for Staff Bonus	25,271	19,097	21,160
3.13	Provision for Tax	75,814	57,291	66,655
G.	Net Profit/ Loss (F-3.12-3.13)	176,900	133,679	144,948
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	12.93	13.22	11.35
4.2	Non Performing Loan (NPL) to Total Loan	0.82	1.06	1.39
4.3	Total Loan Loss Provision to Total NPL	182.06	135.67	121.52



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