



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
 BANKING PAR EXCELLENCE

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Unaudited Financial Results (Quarterly)
(As at First quarter 17th October 2007) of the fiscal year 2007 / 2008

Rs. in '000

S. N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	12,866,342,	11,918,311	10,699,460
1.1	Paid Up Capital	750,000	750,000	625,000
1.2	Reserve & Surplus	292,791	283,525	289,007
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	750,138	212,970	222,700
1.5	Deposits (a + b)	10,871,052	10,557,416	9,059,422
	a) Domestic Currency	10,520,532	10,027,316	8,741,995
	b) Foreign Currency	350,521	530,100	317,427
1.6	Income Tax Liability	-67,852	11,007	-43,158
1.7	Other Liabilities	270,213	103,393	546,489
2	Total Assets (2.1 to 2.7)	12,866,342	11,908,311	10,699,460
2.1	Cash & Bank Balance	631,212	662,113	675,027
2.2	Money at call and Short Notice	100,000	372,215	70,000
2.3	Investments	1,452,190	1,678,418	1,920,797
2.4	Loan & Advances	10,330,576	8,929,013	7,655,360
2.5	Fixed Assets	194,775	189,324	76,442
2.6	Non Banking Assets	4,986	2,395	4,789
2.7	Other Assets	152,603	74,834	297,045
3	Profit & Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	220,758	791,284	148,510
3.2	Interest Expenses	114,674	397,053	90,164
A.	Net Interest Income (3.1-3.2)	106,084	394,231	58,346
3.3	Fees, Commission & Discount	16,462	56,045	14,304
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	8,240	20,294	4,976
B.	Total Operating Income (A+3.3+3.4+3.5)	130,787	470,571	77,626
3.6	Staff Expenses	19,416	74,244	16,107
3.7	Other Operating Expenses	29,199	104,079	21,099
C.	Operating Profit before Provisions (B -3.6-3.7)	82,171	292,248	40,419
3.8	Provision for Possible Losses	66,575	24,950	27,874

D.	Operating Profit (C- 3.8)	15,596	267,297	12,546
3.9	Non Operating Income/Expenses (Net)	-64	670	12
3.10	Writeback of Provision for Possible Losses		6,265	-
E.	Profit from Regular Activities (D+3.9+3.10)	15,532	274,232	12,558
3.11	Extraordinary Income/Expenses (Net)	-654	-817	-
F.	Profit before Bonus and Taxes (E+3.11)	14,879	273,415	12,558
3.12	Provision for Staff Bonus	1,353	24,856	1,142
3.13	Provision for Tax	4,261	78,296	3,596
G.	Net Profit/ Loss (F-3.12-3.13)	9,265	170,263	7,820
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	9.97	11.28	11.02
4.2	Non Performing Loan (NPL) to Total Loan	2.59	0.73	1.89
4.3	Total Loan Loss Provision to Total NPL	72.68	201.79	99.17



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