



कुमारी बैंक लिमिटेड
KUMARI BANK LIMITED
 BANKING PAR EXCELLENCE

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Unaudited Financial Results (Quarterly)
(As at Third quarter 13th Apr 2007) of the fiscal year 2006 / 2007

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)	11,515,374	11,421,209	9,294,268
1.1	Paid Up Capital	750,000	625,000	625,000
1.2	Reserve & Surplus	207,885	382,716	235,335
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	5,000	271,193	146,100
1.5	Deposits (a + b)	10,134,142	9,768,660	7,781,610
	a) Domestic Currency	9,651,980	9,366,415	7,509,506
	b) Foreign Currency	482,162	402,245	272,104
1.6	Income Tax Liability	(44,930)	(63,385)	74,979
1.7	Other Liabilities	463,277	437,024	431,244
2	Total Assets (2.1 to 2.7)	11,515,374	11,421,209	9,294,268
2.1	Cash & Bank Balance	1,052,331	754,134	552,947
2.2	Money at call and Short Notice	75,000	320,000	205,000
2.3	Investments	1,409,721	1,530,193	1,880,020
2.4	Loan & Advances	8,640,923	8,425,726	6,178,205
2.5	Fixed Assets	184,340	75,558	76,348
2.6	Non Banking Assets	4,789	4,789	4,789
2.7	Other Assets	148,269	310,808	396,959
3	Profit & Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	573,705	341,963	457,118
3.2	Interest Expenses	290,590	178,970	285,897
A.	Net Interest Income (3.1-3.2)	283,115	162,994	171,221
3.3	Fees, Commission & Discount	39,868	27,929	24,416
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/ Loss (Net)	15,039	9,883	20,241
B.	Total Operating Income (A+3.3+3.4+3.5)	338,022	200,806	215,878
3.6	Staff Expenses	50,569	32,360	38,635
3.7	Other Operating Expenses	66,450	44,692	60,406
C.	Operating Profit before Provisions (B -3.6-3.7)	220,913	123,753	116,837

3.8	Provision for Possible Losses	67,355	27,275	23,230
D.	Operating Profit (C- 3.8)	153,558	96,479	93,607
3.9	Non Operating Income/Expenses (Net)	-2,554	-2,531	34
3.10	Write back of Provision for Possible Losses	-	-	0
E.	Profit from Regular Activities (D+3.9+3.10)	151,004	93,947	93,573
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F.	Profit before Bonus and Taxes (E+3.11)	151,004	93,947	93,573
3.12	Provision for Staff Bonus	13,728	8,541	8,507
3.13	Provision for Tax	43,242	26,903	25,095
G.	Net Profit/ Loss (F-3.12-3.13)	94,035	58,503	59,972
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	11.23	11.08	12.82
4.2	Non Performing Loan (NPL) to Total Loan	2.56	1.56	1.99
4.3	Total Loan Loss Provision to Total NPL	82.78	108.93	97.26



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