



Kumari Bank Limited Unaudited Financial Results (Quarterly)

As at Second Quarter (14/January/2007) of the Fiscal Year 2006/2007

Rs In 000'

S.N.	Particulars	30.09.2063/ 14.01.2007 This Quarter Ending	31.06.2063/ 17.10.2006 Previous Quarter Ending	29.09.2062/ 13.01.2006 Corresponding Previous Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	11,421,209	10,699,460	8,739,181
1.1	Paid Up Capital	625,000	625,000	500,000
1.2	Reserve and Surplus	382,716	289,007	239,699
1.3	Debenture and Bond			
1.4	Borrowings	271,193	222,700	111,513
1.5	Deposits (a+b)	9,768,660	9,059,422	7,405,941
	a. Domestic Currency	9,366,415	8,741,995	7,333,665
	b. Foreign Currency	402,245	317,427	72,276
1.6	Income Tax Liability	(63,385)	(43,158)	29,316
1.7	Other Liabilities	437,024	546,489	452,713
2	Total Assets (2.1 to 2.7)	11,421,209	10,699,460	8,739,181
2.1	Cash & Bank Balance	754,134	675,027	441,746
2.2	Money at Call and Short Notice	320,000	70,000	365,002
2.3	Investment	1,530,193	1,920,797	1,310,761
2.4	Loans and Advances	8,425,726	7,655,360	6,103,930
2.5	Fixed Assets	75,558	76,442	69,102
2.6	Non Banking Assets	4,789	4,789	4,752
2.7	Other Assets	310,808	297,045	443,888
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	At the end of Corresponding
3.1	Interest Income	341,963	148,510	293,372
3.2	Interest Expenses	178,970	90,164	183,907
	A. Net Interest Income	162,994	58,346	109,465
3.3	Fees, Commission and Discount	27,929	14,304	14,870
3.4	Other Operating Income			
3.5	Foreign Exchange Gain/ Loss (Net)	9,883	4,976	13,752
	B. Total Operating Income (A.+3.3+3.4+3.5)	200,806	77,626	138,087
3.6	Staff Expenses	32,360	16,107	25,906
3.7	Other Operating Expenses	44,692	21,099	37,277
	C. Operating Profit Before Provision (B.- 3.6-3.7)	123,753	40,419	74,905
3.8	Provision for Possible Losses	27,275	27,874	21,976
	D. Operating Profit (C-3.8)	96,479	12,546	52,929
3.9	Non Operating Income/Expenses (Net)	(2,531)	12	(27)
3.10	Write Back of Provision for Possible Loss			4,752
	E. Profit from Regular Activites (D+3.9+3.10)	93,947	12,558	57,654
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	93,947	12,558	57,654
3.12	Provision for Staff Bonus	8,541	1,142	5,241
3.13	Provision for Tax	26,903	3,368	15,462
	G. Net Profit/Loss (F.-3.12-3.13)	58,503	8,048	36,951
4	Ratios	At the End of This Quarter	At the End of Previous	At the end of Corresponding
4.1	Capital Fund To RWA	11.08	11.02	10.51
4.2	Non Performing Loan (NPL) to Total Loan	1.56	1.89	1.65
4.3	Total Loan Loss Provision to Total NPL	108.93	99.17	112.82