



Kumari Bank Limited
 Putalisadak, Kathmandu
 Unaudited Financial Results (Quarterly)
 As at Fourth Quarter (16/July/2006) of the Fiscal Year 2005/2006

Rs in 000

S.N.	Particulars	This Quarter Ending 32 .03. 2063/ 13.04. 2006	Previous Quarter Ending 31 .12. 2062/ 13.04. 2006	Corresponding Previous Year Quarter Ending 31.03.2062/15.07.2005
1	Total Capital and Liabilities (1.1 to 1.7)	9,390,533	9,294,268	7,437,882
1.1	Paid Up Capital	625,000	625,000	500,000
1.2	Reserve and Surplus	296,011	235,335	145,442
1.3	Debenture and Bond			
1.4	Borrowings	224,400	146,100	401,761
1.5	Deposits (a+b)	7,803,904	7,781,610	6,268,954
	a. Domestic Currency	7,534,132	7,509,505	6,202,381
	b. Foreign Currency	269,773	272,104	66,573
1.6	Income Tax Liability	72,262	74,979	(403)
1.7	Other Liabilities	368,956	431,244	122,128
2	Total Assets (2.1 to 2.7)	9,390,533	9,294,268	7,437,882
2.1	Cash & Bank Balance	388,241	552,947	443,371
2.2	Money at Call and Short Notice	145,000	205,000	90,000
2.3	Investment	1,394,948	1,880,020	1,190,271
2.4	Loans and Advances	7,010,198	6,178,204	5,590,926
2.5	Fixed Assets	75,921	76,348	65,601
2.6	Non Banking Assets	4,789	4,789	
2.7	Other Assets	371,436	396,959	57,713
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	664,617	457,118	499,918
3.2	Interest Expenses	389,382	285,897	240,130
	A. Net Interest Income	275,235	171,221	259,788
3.3	Fees, Commission and Discount	36,245	24,416	23,083
3.4	Other Operating Income			2,608
3.5	Foreign Exchange Gain/ Loss (Net)	26,374	20,241	14,989
	B. Total Operating Income (A.+3.3+3.4+3.5)	337,853	215,878	300,469
3.6	Staff Expenses	59,435	38,635	42,395
3.7	Other Operating Expenses	87,434	60,406	71,812
	C. Operating Profit Before Provision (B.- 3.6-3.7)	190,985	116,837	186,262
3.8	Provision for Possible Losses	13,313	23,230	41,111
	D. Operating Profit (C-3.8)	177,671	93,607	145,151
3.9	Non Operating Income/Expenses (Net)	(51)	(34)	5
3.10	Write Back of Provision for Possible Loss			
	E. Profit from Regular Activites (D+3.9+3.10)	177,621	93,572	145,156
3.11	Extraordinary Income/Expenses (Net)	-	-	
	F. Profit before Bonus and Taxes (E. + 3.11)	177,621	93,572	145,156
3.12	Provision for Staff Bonus	16,147	8,507	14,516
3.13	Provision for Tax	47,635	25,094	42,760
	G. Net Profit/Loss (F.-3.12-3.13)	113,839	59,971	87,880
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	12.14	12.82	11.21
4.2	Non Performing Loan (NPL) to Total Loan	0.90	1.99	0.95
4.3	Total Loan Loss Provision to Total NPL	173.15	97.26	166.86

** Interest Income on Loans and advances accounted on cash basis as per NRB directive.