



Kumari Bank Limited
Putalisadak, Kathmandu
Unaudited Financial Results (Quarterly)
As at Second Quarter (13/January/2006) of the Fiscal Year 2005/2006

Rs. In '000

S.N.	Particulars	29 .09. 2062/ 13.01. 2006 This Quarter Ending	31 .06. 2062/ 17.10. 2005 Previous Quarter Ending	29.09.2061/ 13.01.2005 Corresponding Previous Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	8,739,181	8,761,866	6,724,819
1.1	Paid Up Capital	500,000	500,000	500,000
1.2	Reserve and Surplus	239,699	197,572	242,842
1.3	Debenture and Bond			
1.4	Borrowings	111,513	110,000	10,002
1.5	Deposits (a+b)	7,405,941	7,569,432	5,622,634
	a. Domestic Currency	7,333,665	7,506,212	5,522,398
	b. Foreign Currency	72,276	63,220	100,235
1.6	Income Tax Liability	29,316	35,123	7,102
1.7	Other Liabilities	452,713	349,739	342,240
2	Total Assets (2.1 to 2.7)	8,739,181	8,761,866	6,724,819
2.1	Cash & Bank Balance	441,746	729,915	373,379
2.2	Money at Call and Short Notice	365,002	605,556	214,876
2.3	Investment	1,310,761	1,100,535	671,563
2.4	Loans and Advances	6,103,930	6,021,856	5,087,642
2.5	Fixed Assets	69,102	62,976	49,101
2.6	Non Banking Assets	4,752		
2.7	Other Assets	443,888	241,028	328,258
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	293,372	132,184	230,577
3.2	Interest Expenses	183,907	88,160	113,363
	A. Net Interest Income	109,465	44,024	117,214
3.3	Fees, Commission and Discount	14,870	7,376	13,214
3.4	Other Operating Income			
3.5	Foreign Exchange Gain/ Loss (Net)	13,752	7,110	7,458
	B. Total Operating Income (A.+3.3+3.4+3.5)	138,087	58,510	137,886
3.6	Staff Expenses	25,906	14,613	19,542
3.7	Other Operating Expenses	37,277	17,681	29,175
	C. Operating Profit Before Provision (B.- 3.6-3.7)	74,905	26,216	89,169
3.8	Provision for Possible Losses	21,976	31,401	45,838
	D. Operating Profit (C-3.8)	52,929	(5,185)	43,331
3.9	Non Operating Income/Expenses (Net)	(27)	(19)	3
3.10	Write Back of Provision for Possible Loss	4,752		
	E. Profit from Regular Activites (D+3.9+3.10)	57,654	(5,204)	43,334
3.11	Extraordinary Income/Expenses (Net)	-	-	
	F. Profit before Bonus and Taxes (E. + 3.11)	57,654	(5,204)	43,334
3.12	Provision for Staff Bonus	5,241		
3.13	Provision for Tax	15,462		
	G. Net Profit/Loss (F.-3.12-3.13)	36,951	(5,204)	43,334
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	10.51	10.15	11.96
4.2	Non Performing Loan (NPL) to Total Loan	1.65	2.01	1.82
4.3	Total Loan Loss Provision to Total NPL	112.82	91.00	104.36

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

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