



KUMARI BANK LIMITED				
UNAUDITED FINANCIAL RESULTS (PROVISIONAL)				
FOR FIRST QUARTER OF FISCAL YEAR 2062/2063 (2005/2006)				
(Rs. In Million)				
S.NO	PARTICULARS	This Quarter 31.06.2062/ 17.10.2005	Previous Quarter 31.03.2062/ 15.07.2005	This Quarter Previous Year 30.06.2061/ 16.10.2004
1	Authorised Capital	1,000	1,000	1,000
2	Issued Capital	500	500	500
3	Paid-Up Capital	500	500	500
4	General Reserve	30	30	12
5	Provision for Loan Loss	121	90	57
6	Capital Adjustment Fund	100	100	-
7	Other Reserves	4	4	4
8	Retained Earnings	69	12	17
9	Total Deposit and Borrowings	7,679	6,671	4,985
	-Interest Bearing	7,241	6,323	4,650
*	-Non- Interest Bearing	438	348	335
10	Total Credit	6,022	5,681	4,532
11	Total Investment/Placements	1,706	1,280	813
12	Cash & Bank Balance	730	443	324
	-Balance with NRB	422	220	271
	-Balance with other Banks	177	112	21
	-Cash in Vault/Cash Items	131	111	32
13	Other Assets	304	124	301
14	Other Liabilities	263	121	366
15	Total Income	147	541	120
	-Interest Income**	132	500	108
	-Other Income	14	41	12
16	Total Expenditure	120	354	80
	-Interest Expenses	88	240	54
	-Operating Expenses	32	114	26
	-Others	-	-	-
17	Operating Profit	26	187	40
18	Net Profit (after provision & Tax)	(5)	88	-

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