



Kumari Bank Limited
Unaudited Financial Results (Quarterly)
As at Third Quarter (12 Apr 2004) of the Fiscal Year 2003/2004

Rs. In Million

| S.NO | PARTICULARS | This Quarter 30.12.2060 / 12.04.2004 | Previous Quarter 30.09.2060 / 14.01.2004 | This Quarter Previous Year 30.12.2059 / 13.04.2003 |
|------|-------------------------------------|--------------------------------------------|------------------------------------------------|-------------------------------------------------------------|
| 1 | Authorised Capital | 1,000 | 1,000 | 1,000 |
| 2 | Issued Capital | 500 | 350 | 350 |
| 3 | Paid-Up Capital | 500 | 350 | 350 |
| 4 | General Reserve | 3 | 3 | - |
| 5 | Provision for Loan Loss | 45 | 45 | 29 |
| 6 | Other Reserves | 1 | 1 | 1 |
| 7 | Retained Earnings | 6 | 7 | (3) |
| 8 | Total Deposit and Borrowings | 4,118 | 3,367 | 2,121 |
| | -Interest Bearing | 3,853 | 3,159 | 1,976 |
| | -Non- Interest Bearing | 265 | 208 | 145 |
| 9 | Total Credit | 3,352 | 2,830 | 1,878 |
| 10 | Total Investment/Placements | 732 | 634 | 334 |
| 11 | Cash & Bank Balance | 641 | 211 | 224 |
| | -Balance with NRB | 429 | 102 | 144 |
| | -Balance with other Banks | 195 | 24 | 51 |
| | -Cash in Vault/Cash Items | 17 | 85 | 29 |
| 12 | Other Assets | 262 | 252 | 225 |
| 13 | Other Liabilities | 238 | 122 | 133 |
| 14 | Total Income | 238 | 150 | 139 |
| | -Interest Income** | 217 | 139 | 128 |
| | -Other Income | 21 | 11 | 11 |
| 15 | Total Expenditure | 168 | 105 | 109 |
| | -Interest Expenses | 116 | 71 | 63 |
| | -Operating Expenses | 52 | 34 | 46 |
| | -Others | - | - | - |
| 16 | Operating Profit | 70 | 45 | 30 |

* Figures have been regroup where necessary