



Kumari Bank Limited
Unaudited Financial Results (Quarterly)
As at Second Quarter (14 Jan 2004) of the Fiscal Year 2003/2004

Rs. In Million

| S.NO | PARTICULARS | This Quarter 30.09.2060 / 14.01.2004 | Previous Quarter 30.06.2060 / 17.10.2003 | This Quarter Previous Year 30.09.2059 / 14.01.2003 |
|------|-------------------------------------|--|--|---|
| 1 | Authorised Capital | 1,000 | 1,000 | 1,000 |
| 2 | Issued Capital | 350 | 350 | 350 |
| 3 | Paid-Up Capital | 350 | 350 | 350 |
| 4 | General Reserve | 3 | 3 | - |
| 5 | Provision for Loan Loss | 49 | 45 | 22 |
| 6 | Other Reserves | 1 | 1 | - |
| 7 | Retained Earnings | 7 | 7 | (3) |
| 8 | Total Deposit and Borrowings | 3,367 | 2,737 | 1,867 |
| | -Interest Bearing | 3,159 | 2,536 | 1,718 |
| | -Non- Interest Bearing | 208 | 201 | 149 |
| 9 | Total Credit | 2,830 | 2,390 | 1,694 |
| 10 | Total Investment/Placements | 634 | 598 | 409 |
| 11 | Cash & Bank Balance | 211 | 129 | 161 |
| | -Balance with NRB | 102 | 69 | 93 |
| | -Balance with other Banks | 24 | 38 | 43 |
| | -Cash in Vault/Cash Items | 85 | 22 | 25 |
| 12 | Other Assets | 252 | 163 | 100 |
| 13 | Other Liabilities | 122 | 128 | 112 |
| 14 | Total Income | 150 | 73 | 85 |
| | -Interest Income | 139 | 68 | 77 |
| | -Other Income | 11 | 5 | 8 |
| 15 | Total Expenditure | 105 | 51 | 69 |
| | -Interest Expenses | 71 | 35 | 38 |
| | -Operating Expenses | 34 | 16 | 31 |
| | -Others | - | - | - |
| 16 | Operating Profit | 45 | 22 | 16 |
| 17 | Profit/Loss | | | |

* Figures have been regroup where necessary