

Siddhartha Bank Ltd.
Kamaladi, Kathmandu
Unaudited Financial Results (Quarterly)
As at 4th Quarter (15/07/2009) of the Fiscal Year 2065/2066(2008/2009)

Rs.in '000

S.N.	Particulars	This Quarter Ended 15.07.2009 (31.03.2066)	Previous Quarter Ended 13.04.2009 (31.12.2065)	Corresponding Previous Year Quarter Ended 15.07.2008 (31.03.2065) (Audited)
1	Total Capital and Liabilities (1.1 to 1.7)	18,060,979	17,564,464	11,668,356
1.1	Paid Up Capital	952,200	952,200	828,000
1.2	Reserve and Surplus	331,759	277,366	240,346
1.3	Debenture and Bond	227,770	227,770	-
1.4	Borrowings	327,600	2,036,300	205,133
1.5	Deposits (a+b)	15,984,934	13,605,437	10,191,441
	a. Domestic Currency	15,500,128	13,435,688	9,952,535
	b. Foreign Currency	484,806	169,749	238,906
1.6	Income Tax Liability	4,904	69,094	11,155
1.7	Other Liabilities	231,812	396,297	192,280
2	Total Assets (2.1 to 2.7)	18,060,979	17,564,464	11,668,356
2.1	Cash and Bank Balance	1,777,889	1,598,702	437,425
2.2	Money at Call and Short Notice	484,840	69,070	584,736
2.3	Investments	2,176,428	2,026,001	1,150,096
2.4	Loans and Advances	13,330,802	13,471,067	9,335,598
2.5	Fixed Assets	112,106	90,745	72,398
2.6	Non- Banking Assets	-	-	-
2.7	Other Assets	178,914	308,879	88,103
3	Profit and Loss Account	Up to this	Up to Previous	Up to corresponding
		Quarter	Quarter	Previous Year Qtr
3.1	Interest Income	1,265,310	882,520	729,872
3.2	Interest Expenses	813,619	550,561	408,189
	A. Net Interest Income (3.1 -3.2)	451,691	331,959	321,684
3.3	Fees, Commission and Discount	72,888	55,087	21,454
3.4	Other Operating Income	6,005	4,408	31,294
3.5	Foreign Exchange Gain/Loss (Net)	38,683	31,912	27,487
	B. Total Operating Income (A.+3.3+3.4+3.5)	569,267	423,366	401,919
3.6	Staff Expenses	79,421	49,996	48,247
3.7	Other Operating Expenses	113,429	76,198	71,481
	C. Operating Profit Before Provision (B.-3.6-3.7)	376,417	297,172	282,191
3.8	Provision for Possible Losses	28,757	43,827	48,049
	D. Operating Profit (C.-3.8)	347,660	253,345	234,143
3.9	Non- Operating Income/Expenses (Net)	-	-	506
3.10	Write Back of Provision for Possible Loss	-	-	4,031
	E. Profit from Regular Activities (D+3.9+3.10)	347,660	253,345	238,680
3.11	Extraordinary Income/Expenses (Net)	8,857	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	338,803	253,345	238,680
3.12	Provision for Staff Bonus	30,800	23,031	21,698
3.13	Provision for Taxes	92,401	69,094	73,809
	G. Net Profit/Loss (F.- 3.12-3.13)	215,602	161,220	143,173
4	Ratios	At the end	At the end of	At the end of
		of this Quarter	Previous Quarter	corresponding
				Previous Year Qtr
4.1	Capital Fund to RWA	10.45	10.30	11.14
4.2	Non- Performing Loan (NPL) to Total Loan	0.45	0.49	0.69
4.3	Total Loan Loss Provision to Total NPL	288.54	284.93	222.76

Note: The above figures may change if the statutory and supervising authority notify any remarks to change the unaudited financial statement.

