

Siddhartha Bank Ltd.
Kamaladi, Kathmandu
Unaudited Financial Results (Quarterly)
As at 4th Quarter (16/07/2007) of the Fiscal Year 2063/2064(2006/2007)

Rs.in '000

S.N.	Particulars	This Quarter Ending 16.07.2007 32.03.2064	Previous Quarter Ending 13.04.2007 30.12.2063	Corresponding Previous Year Quarter Ending 16.07.2006 32.03.2063
1	Total Capital and Liabilities (1.1 to 1.7)	8,134,514	7,127,559	4,837,082
1.1	Paid Up Capital	600,000	500,000	500,000
1.2	Reserve and Surplus	201,221	169,794	103,141
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	430,000	380,000	181,150
1.5	Deposits (a+b)	6,625,079	5,613,990	3,918,076
	a. Domestic Currency	6,329,133	5,405,141	3,891,934
	b. Foreign Currency	295,946	208,848	26,143
1.6	Income Tax Liability	45,103	30,650	1,113
1.7	Other Liabilities	233,111	433,125	133,602
2	Total Assets (2.1 to 2.7)	8,134,514	7,127,559	4,837,082
2.1	Cash and Bank Balance	543,353	443,892	115,946
2.2	Money at Call and Short Notice	246,444	153,794	100,000
2.3	Investments	848,192	833,718	650,979
2.4	Loans and Advances	6,319,727	5,396,989	3,869,270
2.5	Fixed Assets	52,166	56,868	39,692
2.6	Non- Banking Assets	14,205	14,205	480
2.7	Other Assets	110,426	228,093	60,715
				-
3	Profit and Loss Account	Up to this	Up to Previous	Up to corresponding
		Quarter	Quarter	Previous Year Qtr
3.1	Interest Income	484,085	345,183	305,561
3.2	Interest Expenses	271,711	202,916	153,709
	A. Net Interest Income (3.1 -3.2)	212,374	142,267	151,852
3.3	Fees, Commission and Discount	34,972	23,738	13,775
3.4	Other Operating Income	3,902	2,412	9,701
3.5	Foreign Exchange Gain/Loss (Net)	14,250	8,216	12,051
	B. Total Operating Income (A.+3.3+3.4+3.5)	265,498	176,633	187,379
3.6	Staff Expenses	33,621	24,732	26,087
3.7	Other Operating Expenses	55,689	38,518	44,125
	C. Operating Profit Before Provision (B.-3.6-3.7)	176,188	113,383	117,167
3.8	Provision for Possible Losses	18,687	6,350	16,473
	D. Operating Profit (C.-3.8)	157,501	107,033	100,694
3.9	Non- Operating Income/Expenses (Net)	-	-	3
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	157,501	107,033	100,697
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	157,501	107,033	100,697
3.12	Provision for Staff Bonus	14,318	9,730	9,154
3.13	Provision for Taxes	45,103	30,650	26,290
	G. Net Profit/Loss (F.- 3.12-3.13)	98,080	66,653	65,253
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	12.15	11.17	14.36
4.2	Non- Performing Loan (NPL) to Total Loan	0.34	0.99	0.87
4.3	Total Loan Loss Provision to Total NPL	461.03	154.36	238.73