

Siddhartha Bank Ltd.
Kamaladi, Kathmandu
Unaudited Financial Results (Quarterly)
As at 3rd Quarter (13/04/2007) of the Fiscal Year 2063/2064(2006/2007)

Rs.in '000

S.N.	Particulars	This Quarter Ending 13.04.2007 30.12.2063	Previous Quarter Ending 14.01.2007 30.09.2063	Corresponding Previous Year Quarter Ending 13.04.2006 31.12.2062
1	Total Capital and Liabilities (1.1 to 1.7)	7,127,559	6,056,821	4,332,015
1.1	Paid Up Capital	500,000	500,000	500,000
1.2	Reserve and Surplus	169,794	143,052	77,819
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	380,000	176,304	263,505
1.5	Deposits (a+b)	5,613,990	5,031,552	3,305,248
	a. Domestic Currency	5,405,141	4,999,012	3,279,674
	b. Foreign Currency	208,848	32,541	25,574
1.6	Income Tax Liability	30,650	18,353	16,708
1.7	Other Liabilities	433,125	187,560	168,735
2	Total Assets (2.1 to 2.7)	7,127,559	6,056,821	4,332,015
2.1	Cash and Bank Balance	443,892	350,141	236,051
2.2	Money at Call and Short Notice	153,794	64,170	84,541
2.3	Investments	833,718	686,122	491,700
2.4	Loans and Advances	5,396,989	4,811,658	3,400,531
2.5	Fixed Assets	56,868	56,116	47,650
2.6	Non- Banking Assets	14,205	14,205	720
2.7	Other Assets	228,093	74,409	70,822
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3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to corresponding Previous Year Qtr
3.1	Interest Income	345,183	199,373	215,799
3.2	Interest Expenses	202,916	116,211	120,094
	A. Net Interest Income (3.1 -3.2)	142,267	83,162	95,705
3.3	Fees, Commission and Discount	23,738	14,530	15,417
3.4	Other Operating Income	2,412	1,751	1,557
3.5	Foreign Exchange Gain/Loss (Net)	8,216	6,743	7,921
	B. Total Operating Income (A.+3.3+3.4+3.5)	176,633	106,186	120,600
3.6	Staff Expenses	24,732	15,627	18,121
3.7	Other Operating Expenses	38,518	25,208	31,311
	C. Operating Profit Before Provision (B.-3.6-3.7)	113,383	65,351	71,168
3.8	Provision for Possible Losses	6,350	1,260	8,237
	D. Operating Profit (C.-3.8)	107,033	64,091	62,931
3.9	Non- Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	107,033	64,091	62,931
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	107,033	64,091	62,931
3.12	Provision for Staff Bonus	9,730	5,826	6,293
3.13	Provision for Taxes	30,650	18,353	16,708
	G. Net Profit/Loss (F.- 3.12-3.13)	66,653	39,912	39,930
4	Ratios	At the end of this Quarter	At the end of Previous Quarter	At the end of corresponding Previous Year Qtr
4.1	Capital Fund to RWA	11.17	12.14	15.61
4.2	Non- Performing Loan (NPL) to Total Loan	0.99	0.68	2.15
4.3	Total Loan Loss Provision to Total NPL	154.36	259.26	98.85