

Siddhartha Bank Ltd.
Kamaladi, Kathmandu
Unaudited Financial Results (Quarterly)
As at 4th Quarter (15/07/2008) of the Fiscal Year 2064/2065(2007/2008)

Rs.in '000

S.N.	Particulars	This Quarter Ended 15.07.2008 31.03.2065	Previous Quarter Ended 12.04.2008 30.12.2064	Corresponding Previous Year Quarter Ended 16.07.2007 32.03.2064 (Audited)
1	Total Capital and Liabilities (1.1 to 1.7)	12,005,686	10,552,512	8,051,804
1.1	Paid Up Capital	828,000	790,000	600,000
1.2	Reserve and Surplus	260,822	211,021	193,710
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	205,133	57,465	430,000
1.5	Deposits (a+b)	10,253,431	9,135,423	6,625,078
	a. Domestic Currency	10,014,525	8,927,674	6,329,133
	b. Foreign Currency	238,906	207,749	295,945
1.6	Income Tax Liability	72,248	49,347	5,203
1.7	Other Liabilities	386,052	309,257	197,813
2	Total Assets (2.1 to 2.7)	12,005,686	10,552,512	8,051,804
2.1	Cash and Bank Balance	543,056	585,643	517,226
2.2	Money at Call and Short Notice	634,736	30,123	229,446
2.3	Investments	1,100,096	1,364,990	865,189
2.4	Loans and Advances	9,480,686	8,374,699	6,319,727
2.5	Fixed Assets	75,660	53,596	46,667
2.6	Non- Banking Assets	-	-	10,173
2.7	Other Assets	171,452	143,461	63,376
3	Profit and Loss Account	Up to this	Up to Previous	Up to corresponding
		Quarter	Quarter	Previous Year Qtr
3.1	Interest Income	729,920	500,151	481,524
3.2	Interest Expenses	407,615	285,460	271,711
	A. Net Interest Income (3.1 -3.2)	322,305	214,691	209,813
3.3	Fees, Commission and Discount	48,004	33,181	20,178
3.4	Other Operating Income	5,515	4,179	18,659
3.5	Foreign Exchange Gain/Loss (Net)	26,766	17,375	14,245
	B. Total Operating Income (A.+3.3+3.4+3.5)	402,590	269,426	262,895
3.6	Staff Expenses	48,283	31,621	33,621
3.7	Other Operating Expenses	68,096	47,759	55,721
	C. Operating Profit Before Provision (B.-3.6-3.7)	286,211	190,046	173,553
3.8	Provision for Possible Losses	33,915	17,722	20,544
	D. Operating Profit (C.-3.8)	252,296	172,324	153,009
3.9	Non- Operating Income/Expenses (Net)	-	-	35
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	252,296	172,324	153,044
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	252,296	172,324	153,044
3.12	Provision for Staff Bonus	22,936	15,666	13,913
3.13	Provision for Taxes	72,248	49,347	43,827
	G. Net Profit/Loss (F.- 3.12-3.13)	157,112	107,311	95,304
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	11.51	11.03	11.84
4.2	Non- Performing Loan (NPL) to Total Loan	0.60	0.31	0.34
4.3	Total Loan Loss Provision to Total NPL	236.97	449.49	450.95