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

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S.N.	Particulars	This Quarter	Previous Quarter	Corresponding
1		Ended	Ended	Previous
		15.07.2009	13.04.2009	Year
		(31.03.2066)	(31.12.2065)	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
	Paid Up Capital	952,200	952,200	828,000
	Reserve and Surplus	331,759	277,366	240,346
	Debenture and Bond	227,770	227,770	-
	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
	Income Tax Liability	4,904	69,094	11,155
1.7	Other Liabilities	231,812	396,297	192,280
	Total Assets (2.1 to 2.7)	18,060,979	17,564,464	11,668,356
	Cash and Bank Balance	1,777,889	1,598,702	437,425
	Money at Call and Short Notice	484,840	69,070	584,736
	Investments	2,176,428	2,026,001	1,150,096
	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
	Interest Income	1,265,310	882,520	729,872
	Interest Expenses	813,619	550,561	408,189
3.2	Interest Expenses A. Net Interest Income (3.1 -3.2)	813,619 451,691	550,561 331,959	408,189 321,684
3.2	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount	813,619 451,691 72,888	550,561 331,959 55,087	408,189 321,684 21,454
3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income	813,619 451,691 72,888 6,005	550,561 331,959 55,087 4,408	408,189 321,684 21,454 31,294
3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	813,619 451,691 72,888 6,005 38,683	550,561 331,959 55,087 4,408 31,912	408,189 321,684 21,454 31,294 27,487
3.2 3.3 3.4 3.5	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5)	813,619 451,691 72,888 6,005 38,683 569,267	550,561 331,959 55,087 4,408 31,912 423,366	408,189 321,684 21,454 31,294 27,487 401,919
3.2 3.3 3.4 3.5	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses	813,619 451,691 72,888 6,005 38,683 569,267 79,421	550,561 331,959 55,087 4,408 31,912 423,366 49,996	408,189 321,684 21,454 31,294 27,487 401,919 48,247
3.2 3.3 3.4 3.5	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481
3.2 3.3 3.4 3.5 3.6 3.7	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7)	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191
3.2 3.3 3.4 3.5 3.6 3.7	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417 28,757	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172 43,827	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191 48,049
3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8)	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191 48,049 234,143
3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non- Operating Income/Expenses (Net)	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417 28,757	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172 43,827	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191 48,049 234,143 506
3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417 28,757 347,660	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172 43,827 253,345	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191 48,049 234,143 506 4,031
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10)	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417 28,757 347,660	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172 43,827	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191 48,049 234,143 506
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net)	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417 28,757 347,660 - 347,660 8,857	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172 43,827 253,345 - 253,345	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191 48,049 234,143 506 4,031 238,680
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11)	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417 28,757 347,660 347,660 8,857 338,803	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172 43,827 253,345 - 253,345	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191 48,049 234,143 506 4,031 238,680
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417 28,757 347,660 347,660 8,857 338,803 30,800	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172 43,827 253,345 - 253,345 - 253,345 23,031	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191 48,049 234,143 506 4,031 238,680 - 238,680 21,698
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417 28,757 347,660 347,660 8,857 338,803 30,800 92,401	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172 43,827 253,345 - 253,345 - 253,345 23,031 69,094	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191 48,049 234,143 506 4,031 238,680 238,680 21,698 73,809
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417 28,757 347,660 347,660 8,857 338,803 30,800	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172 43,827 253,345 - 253,345 - 253,345 23,031	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191 48,049 234,143 506 4,031 238,680 - 238,680 21,698
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F 3.12-3.13)	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417 28,757 347,660 347,660 8,857 338,803 30,800 92,401 215,602	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172 43,827 253,345 - 253,345 23,031 69,094 161,220	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191 48,049 234,143 506 4,031 238,680 238,680 21,698 73,809 143,173
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417 28,757 347,660 347,660 8,857 338,803 30,800 92,401 215,602 At the end	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172 43,827 253,345 - 253,345 23,031 69,094 161,220 At the end of	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191 48,049 234,143 506 4,031 238,680 238,680 21,698 73,809 143,173 At the end of
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F 3.12-3.13)	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417 28,757 347,660 347,660 8,857 338,803 30,800 92,401 215,602	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172 43,827 253,345 - 253,345 23,031 69,094 161,220	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191 48,049 234,143 506 4,031 238,680 238,680 21,698 73,809 143,173 At the end of corresponding
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F 3.12-3.13) Ratios	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417 28,757 347,660 8,857 338,803 30,800 92,401 215,602 At the end of this Quarter	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172 43,827 253,345 - 253,345 23,031 69,094 161,220 At the end of Previous Quarter	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191 48,049 234,143 506 4,031 238,680 21,698 73,809 143,173 At the end of corresponding Previous Year Qtr
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F 3.12-3.13) Ratios Capital Fund to RWA	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417 28,757 347,660 8,857 338,803 30,800 92,401 215,602 At the end of this Quarter	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172 43,827 253,345 - 253,345 - 253,345 23,031 69,094 161,220 At the end of Previous Quarter	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191 48,049 234,143 506 4,031 238,680 21,698 73,809 143,173 At the end of corresponding Previous Year Qtr
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F 3.12-3.13) Ratios	813,619 451,691 72,888 6,005 38,683 569,267 79,421 113,429 376,417 28,757 347,660 8,857 338,803 30,800 92,401 215,602 At the end of this Quarter	550,561 331,959 55,087 4,408 31,912 423,366 49,996 76,198 297,172 43,827 253,345 - 253,345 23,031 69,094 161,220 At the end of Previous Quarter	408,189 321,684 21,454 31,294 27,487 401,919 48,247 71,481 282,191 48,049 234,143 506 4,031 238,680 21,698 73,809 143,173 At the end of corresponding Previous Year Qtr

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