

Siddhartha Bank Limited
Hattisar, Kathmandu
Unaudited Financial Results (Quarterly)
As at 4th Quarter (16/07/2010) of the Fiscal Year 2066/67

Rs.in '000

S.N.	Particulars	This Quarter Ending 16.07.2010	Previous Quarter Ending 13.04.2010	Corresponding Previous Year Quarter Ending 15.07.2009 Audited
1	Total Capital and Liabilities (1.1 to 1.7)	22,772,378	22,786,717	17,881,750
1.1	Paid Up Capital*	1,310,436	1,230,034	952,200
1.2	Reserve and Surplus	421,957	347,686	326,545
1.3	Debenture and Bond	227,770	227,770	227,770
1.4	Borrowings	345,000	1,145,000	327,600
1.5	Deposits (a+b)	20,196,940	19,430,770	15,854,798
	a. Domestic Currency	19,094,083	18,406,511	15,374,498
	b. Foreign Currency	1,102,857	1,024,259	480,300
1.6	Income Tax Liability	9,394	-	4,846
1.7	Other Liabilities	260,880	405,457	187,991
2	Total Assets (2.1 to 2.7)	22,772,378	22,786,717	17,881,750
2.1	Cash and Bank Balance	2,377,373	1,775,316	1,547,684
2.2	Money at Call and Short Notice	699,042	1,115,880	484,840
2.3	Investments	2,452,726	2,391,837	2,176,428
2.4	Loans and Advances (a+b+c+d+e+f)**	16,653,852	16,840,029	13,328,622
	a. Real Estate Loan	3,309,035	3,303,599	2,013,180
	b. Home/ Housing Loan	702,829	706,263	667,208
	c. Margin Type Loan	598,913	576,692	303,354
	d. Term Loan	3,389,735	3,137,762	2,640,347
	e. Overdraft Loan/ TR Loan/ WC Loan	7,121,791	7,766,731	6,424,385
	f. Others	1,531,548	1,348,982	1,280,147
2.5	Fixed Assets (Net)	366,931	205,899	172,158
2.6	Non- Banking Assets	-	-	-
2.7	Other Assets	222,454	457,756	172,019
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to corresponding Previous Year Quarter
3.1	Interest Income	2,018,298	1,360,010	1,265,582
3.2	Interest Expenses	1,406,540	954,965	813,619
	A. Net Interest Income (3.1 -3.2)	611,758	405,045	451,963
3.3	Fees, Commission and Discount	42,758	30,031	32,548
3.4	Other Operating Income	50,806	41,047	46,354
3.5	Foreign Exchange Gain/Loss (Net)	12,168	18,765	38,682
	B. Total Operating Income (A+3.3+3.4+3.5)	717,490	494,888	569,547
3.6	Staff Expenses	103,681	70,608	79,385
3.7	Other Operating Expenses	174,955	108,978	114,817
	C. Operating Profit Before Provision (B-3.6-3.7)	438,854	315,302	375,346
3.8	Provision for Possible Losses	65,322	57,634	39,842
	D. Operating Profit (C-3.8)	373,532	257,668	335,503
3.9	Non- Operating Income/Expenses (Net)	10,859	-	-
3.10	Write Back of Provision for Possible Loss	-	-	8,857
	E. Profit from Regular Activities (D+3.9+3.10)	384,391	257,668	344,361
3.11	Extraordinary Income/Expenses (Net)	-	-	(8,857)
	F. Profit Before Bonus and Taxes (E+3.11)	384,391	257,668	335,503
3.12	Provision for Staff Bonus	34,945	23,424	30,500
3.13	Provision for Taxes	111,204	70,273	87,087
	G. Net Profit/Loss (F- 3.12-3.13)	238,242	163,971	217,916
4	Ratios	At the end of This Quarter	At the end of Previous Quarter	At the end of corresponding Previous Year Quarter
4.1	Capital Fund to RWA	11.05%	10.31%	10.69%
4.2	Non- Performing Loan (NPL) to Total Loan	0.53%	0.59%	0.45%
4.3	Total Loan Loss Provision to Total NPL	270.57%	232.24%	292.15%
4.4	Cost of Funds	7.36%	6.80%	5.87%
4.5	Credit to Depoist Ratio (Calculated as per NRB Directive)	81.21%	85.53%	80.59%
	Additional Information			
a	Average Yield	10.90%	10.01%	8.95%
b	Average Cost	8.28%	7.71%	6.40%
c	Net Interest Spread	2.62%	2.30%	2.55%
d	Return on Equity	14.42%	13.95%	16.51%
e	Return on Assets	1.10%	0.01	0.01

* Calls in Advance for Right Shares has been included in Paid Up Capital

** Loan & Advances figures are net of Loan Loss Provision.

Note:

Unaudited financial figure may vary if directed by external auditors and supervisory authority