

Siddhartha Bank Ltd.
Kamaladi, Kathmandu
Unaudited Financial Results (Quarterly)
As at 1st Quarter (17/10/2009) of the Fiscal Year 2066/2067(2009/2010)

Rs.in '000

S.N.	Particulars	This Quarter Ended 17.10.2009 (31.06.2066)	Previous Quarter Ended 15.07.2009 (31.03.2066)	Corresponding Previous Year Quarter Ended 16.10.2008 (30.06.2065)
1	Total Capital and Liabilities (1.1 to 1.7)	18,503,217	18,060,979	13,764,418
1.1	Paid Up Capital	1,087,204	952,200	828,000
1.2	Reserve and Surplus	395,248	331,759	298,719
1.3	Debenture and Bond	227,770	227,770	-
1.4	Borrowings	650,000	327,600	1,312,224
1.5	Deposits (a+b)	15,805,888	15,984,934	10,815,862
	a. Domestic Currency	15,009,375	15,500,128	10,563,053
	b. Foreign Currency	796,513	484,806	252,809
1.6	Income Tax Liability	32,114	4,904	22,215
1.7	Other Liabilities	304,992	231,812	487,397
2	Total Assets (2.1 to 2.7)	18,503,217	18,060,979	13,764,418
2.1	Cash and Bank Balance	835,185	1,777,889	517,630
2.2	Money at Call and Short Notice	141,193	484,840	330,000
2.3	Investments	2,167,543	2,176,428	1,255,124
2.4	Loans and Advances (Net)	14,785,391	13,330,802	11,442,193
2.5	Fixed Assets (Net)	122,695	112,106	89,033
2.6	Non- Banking Assets	-	-	-
2.7	Other Assets	451,211	178,914	130,437
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to corresponding Previous Year Qtr
3.1	Interest Income	401,126	1,265,310	257,369
3.2	Interest Expenses	271,924	813,619	156,752
	A. Net Interest Income (3.1 -3.2)	129,203	451,691	100,617
3.3	Fees, Commission and Discount	10,345	72,888	18,292
3.4	Other Operating Income	18,581	6,005	1,332
3.5	Foreign Exchange Gain/Loss (Net)	10,003	38,683	11,177
	B. Total Operating Income (A.+3.3+3.4+3.5)	168,132	569,267	131,418
3.6	Staff Expenses	19,549	79,421	15,418
3.7	Other Operating Expenses	31,707	113,429	23,053
	C. Operating Profit Before Provision (B.-3.6-3.7)	116,875	376,417	92,947
3.8	Provision for Possible Losses	17,106	28,757	11,490
	D. Operating Profit (C.-3.8)	99,770	347,660	81,456
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)	99,770	347,660	81,456
3.11	Extraordinary Income/Expenses (Net)	-	8,857	-
	F. Profit Before Bonus and Taxes (E+3.11)	99,770	338,803	81,456
3.12	Provision for Staff Bonus	9,070	30,800	7,405
3.13	Provision for Taxes	27,210	92,401	22,215
	G. Net Profit/Loss (F.- 3.12-3.13)	63,490	215,602	51,836
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	11.20	10.45	10.18
4.2	Non- Performing Loan (NPL) to Total Loan	0.46	0.45	0.33
4.3	Total Loan Loss Provision to Total NPL	280.51	288.54	413.00

Note: Calls in Advance for Right Shares included in the amount of Paid Up Capital