



Siddhartha Bank

Hattisar, Kathmandu

Unaudited Financial Results (Quarterly)

As at 2nd Quarter (14/01/2011) of the Fiscal Year 2067/68

Rs.in '000

S.N.	Particulars	This Quarter Ending 14.01.2011	Previous Quarter Ending 17.10.2010	Corresponding Previous Year Quarter Ending 14.01.2010
1	Total Capital and Liabilities (1.1 to 1.7)	24,742,444	22,386,597	20,966,456
1.1	Paid Up Capital	1,561,048	1,561,048	1,087,204
1.2	Reserve and Surplus	432,864	500,335	455,211
1.3	Debenture and Bond	227,770	227,770	227,770
1.4	Borrowings	1,714,550	784,550	1,450,000
1.5	Deposits (a+b)	20,374,807	18,907,602	17,504,532
	a. Domestic Currency	19,256,202	17,922,051	16,631,108
	b. Foreign Currency	1,118,605	985,551	873,425
1.6	Income Tax Liability	3,793	38,984	3,982
1.7	Other Liabilities	427,612	366,308	237,756
2	Total Assets (2.1 to 2.7)	24,742,444	22,386,597	20,966,456
2.1	Cash and Bank Balance	1,827,472	1,197,402	1,553,600
2.2	Money at Call and Short Notice	1,699,667	757,750	402,500
2.3	Investments	2,918,824	2,857,107	2,018,258
2.4	Loans and Advances (a+b+c+d+e+f)*	17,596,273	16,688,826	16,426,877
	a. Real Estate Loan	4,235,460	4,087,490	4,273,758
	1. Residential Real Estate Loan	772,567	796,544	
	2. Business Complex & Residential Apartment Construction Loan	1,766,426	1,611,843	
	3. Income generating Commercial Complex Loan	234,694	245,832	
	4. Other Real Estate Loan (Including Land purchase & plotting)	1,461,773	1,433,271	
	b. Margin Type Loan	515,580	537,642	441,930
	c. Term Loan	3,491,987	3,425,601	2,867,442
	d. Overdraft Loan/ TR Loan/ WC Loan	7,663,994	7,179,337	7,467,166
	e. Others	1,689,251	1,458,756	1,376,582
2.5	Fixed Assets	393,101	393,921	139,847
2.6	Non- Banking Assets	-	-	-
2.7	Other Assets	307,107	491,591	425,373
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to corresponding Previous Year Quarter
3.1	Interest Income	1,261,990	632,562	859,704
3.2	Interest Expenses	902,482	449,713	578,926
	A. Net Interest Income (3.1 -3.2)	359,508	182,849	280,778
3.3	Fees, Commission and Discount	26,035	13,791	19,485
3.4	Other Operating Income	33,844	15,709	35,920
3.5	Foreign Exchange Gain/Loss (Net)	10,145	1,418	16,666
	B. Total Operating Income (A+3.3+3.4+3.5)	429,531	213,767	352,850
3.6	Staff Expenses	67,117	29,893	42,963
3.7	Other Operating Expenses	113,771	52,251	66,306
	C. Operating Profit Before Provision (B-3.6-3.7)	248,643	131,623	243,581
3.8	Provision for Possible Losses	29,023	12,554	41,391
	D. Operating Profit (C-3.8)	219,620	119,069	202,190
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)	219,620	119,069	202,190
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	219,620	119,069	202,190
3.12	Provision for Staff Bonus	19,965	10,824	18,381
3.13	Provision for Taxes	59,896	32,473	55,143
	G. Net Profit/Loss (F- 3.12-3.13)	139,758	75,772	128,666
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	11.30%	12.18%	10.62%
4.2	Non- Performing Loan (NPL) to Total Loan	0.95%	1.00%	0.43%
4.3	Total Loan Loss Provision to Total NPL	160.08%	150.63%	307.28%
4.4	Cost of Funds	8.78%	8.77%	6.65%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	84.17%	84.88%	91.70%
	Additional Information			
a	Average Yield	12.31%	12.68%	9.78%
b	Net Interest Spread	3.53%	3.91%	3.13%
c	Return on Equity	13.02%	14.60%	16.53%
d	Return on Assets	1.18%	1.30%	1.27%

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

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