

**Siddhartha Bank Ltd.**  
Kamaladi, Kathmandu  
**Unaudited Financial Results (Quarterly)**  
As at First Quarter (17/10/2006) of the Fiscal Year 2063/2064(2006/07)

Rs. In '000

S.N.	Particulars	This Quarter Ending 17.10.2006 (31.06.2063)	Previous Quarter Ending 16.07.2006 (32.03.2063) (Audited)	Corresponding Previous Year Quarter Ending 17.10.2005 (31.06.2062)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>6,230,245</b>	<b>4,837,083</b>	<b>3,708,163</b>
1.1	Paid Up Capital	500,000	500,000	350,000
1.2	Reserve and Surplus	118,059	103,141	48,480
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	223,080	181,150	420,000
1.5	Deposits (a+b)	5,139,504	3,918,076	2,715,146
	a. Domestic Currency	5,113,531	3,891,934	2,692,587
	b. Foreign Currency	25,972	26,143	22,559
1.6	Income Tax Liabilities	6,860	1,113	19,730
1.7	Other Liabilities	242,742	133,602	154,807
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>6,230,245</b>	<b>4,837,083</b>	<b>3,708,163</b>
2.1	Cash and Bank Balance	229,792	115,946	313,825
2.2	Money at Call and Short Notice	-	100,000	50,000
2.3	Investments	1,520,470	650,979	373,598
2.4	Loans and Advances	4,328,892	3,869,270	2,864,253
2.5	Fixed Assets	54,592	39,692	37,191
2.6	Non- Banking Assets	480	480	720
2.7	Other Assets	96,019	60,715	68,576
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to this Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	91,508	305,561	52,668
3.2	Interest Expense	58,028	153,709	36,620
	<b>A. Net Interest Income (3.1 -3.2)</b>	<b>33,480</b>	<b>151,852</b>	<b>16,048</b>
3.3	Fees, Commission and Discount	5,321	13,775	4,838
3.4	Other Operating Income	1,003	9,701	626
3.5	Foreign Exchange Gain/Loss (Net)	3,128	12,051	2,090
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>42,932</b>	<b>187,379</b>	<b>23,602</b>
3.6	Staff Expenses	7,667	26,087	4,969
3.7	Other Operating Expenses	12,419	44,125	8,031
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>22,845</b>	<b>117,167</b>	<b>10,602</b>
3.8	Provision for Possible Losses	-	16,473	2,331
	<b>D. Operating Profit (C-3.8)</b>	<b>22,845</b>	<b>100,694</b>	<b>8,271</b>
3.9	Non- Operating Income/Expenses (Net)	-	3	-
3.10	Write Back of Provision for Possible Loss	1,111	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>23,956</b>	<b>100,697</b>	<b>8,271</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit Before Bonus and Taxes (E+3.11)</b>	<b>23,956</b>	<b>100,697</b>	<b>8,271</b>
3.12	Provision for Staff Bonus	2,178	9,154	752
3.13	Provision for Taxes	6,860	26,290	2,218
	<b>G. Net Profit/Loss (F- 3.12-3.13)</b>	<b>14,918</b>	<b>65,253</b>	<b>5,301</b>
<b>4</b>	<b>Ratios(%)</b>	<b>At the end of this Quarter</b>	<b>At the end of Previous Quarter</b>	<b>At the end of corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	12.63	14.36	12.90
4.2	Non- Performing Loan (NPL) to Total Loan	0.78	0.87	2.74
4.3	Total Loan Loss Provision to Total NPL	237.53	238.73	83.55