

**Siddhartha Bank Ltd.**

Kamaladi, Kathmandu

**Unaudited Financial Results (Quarterly)**

As at 2nd Quarter (14/01/2007) of the Fiscal Year 2063/2064(2006/07)

Rs. In '000

S.N.	Particulars	This Quarter Ending 14.01.2007 (30.09.2063)	Previous Quarter Ending 17.10.2006 (31.06.2063)	Corresponding Previous Year Quarter Ending 13.01.2006 (29.09.2062)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>6,056,821</b>	<b>6,230,245</b>	<b>4,000,827</b>
1.1	Paid Up Capital	500,000	500,000	500,000
1.2	Reserve and Surplus	143,052	118,059	62,105
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	176,304	223,080	394,689
1.5	Deposits (a+b)	5,031,552	5,139,504	2,888,875
	a. Domestic Currency	4,999,012	5,113,531	2,863,950
	b. Foreign Currency	32,541	25,972	24,925
1.6	Income Tax Liabilities	18,353	6,860	10,133
1.7	Other Liabilities	187,560	242,742	145,025
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>6,056,821</b>	<b>6,230,245</b>	<b>4,000,827</b>
2.1	Cash and Bank Balance	350,141	229,792	247,481
2.2	Money at Call and Short Notice	64,170	-	34,981
2.3	Investments	686,122	1,520,470	323,712
2.4	Loans and Advances	4,811,658	4,328,892	3,283,979
2.5	Fixed Assets	56,116	54,592	41,384
2.6	Non- Banking Assets	14,205	480	720
2.7	Other Assets	74,409	96,019	68,570
<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	199,373	91,508	134,344
3.2	Interest Expense	116,211	58,028	74,834
	<b>A. Net Interest Income (3.1 -3.2)</b>	<b>83,162</b>	<b>33,480</b>	<b>59,510</b>
3.3	Fees, Commission and Discount	14,530	5,321	10,061
3.4	Other Operating Income	1,751	1,003	1,215
3.5	Foreign Exchange Gain/Loss (Net)	6,743	3,128	4,963
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>106,186</b>	<b>42,932</b>	<b>75,749</b>
3.6	Staff Expenses	15,627	7,667	11,525
3.7	Other Operating Expenses	25,208	12,419	19,086
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>65,351</b>	<b>22,845</b>	<b>45,138</b>
3.8	Provision for Possible Losses	1,260	-	6,973
	<b>D. Operating Profit (C-3.8)</b>	<b>64,091</b>	<b>22,845</b>	<b>38,165</b>
3.9	Non- Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	1,111	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>64,091</b>	<b>23,956</b>	<b>38,165</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit Before Bonus and Taxes (E+3.11)</b>	<b>64,091</b>	<b>23,956</b>	<b>38,165</b>
3.12	Provision for Staff Bonus	5,826	2,178	3,817
3.13	Provision for Taxes	18,353	6,860	10,133
	<b>G. Net Profit/Loss (F- 3.12-3.13)</b>	<b>39,912</b>	<b>14,918</b>	<b>24,215</b>
<b>4</b>	<b>Ratios(%)</b>	<b>At the end of this Quarter</b>	<b>At the end of this Quarter</b>	<b>At the end of corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	12.14	12.63	15.85
4.2	Non- Performing Loan (NPL) to Total Loan	0.68	0.78	2.07
4.3	Total Loan Loss Provision to Total NPL	259.26	237.53	104.70