

Siddhartha Bank Ltd.
Kamaladi, Kathmandu
Unaudited Financial Results (Quarterly)
As at 2nd Quarter (13/01/2009) of the Fiscal Year 2065/2066(2008/2009)

Rs.in '000

| S.N. | Particulars | This Quarter Ended 13.01.2009 (29.09.2065) | Previous Quarter Ended 16.10.2008 (30.06.2065) | Corresponding Previous Year Quarter Ended 14.01.2008 (30.09.2064) |
|----------|--|--|--|---|
| 1 | Total Capital and Liabilities (1.1 to 1.7) | 15,259,251 | 13,764,417 | 10,059,336 |
| 1.1 | Paid Up Capital | 952,200 | 828,000 | 690,000 |
| 1.2 | Reserve and Surplus | 225,932 | 298,719 | 175,955 |
| 1.3 | Debenture and Bond | 227,770 | - | - |
| 1.4 | Borrowings | 1,289,026 | 1,312,224 | 601,455 |
| 1.5 | Deposits (a+b) | 12,114,999 | 10,815,862 | 8,275,554 |
| | a. Domestic Currency | 12,007,285 | 10,563,053 | 8,130,709 |
| | b. Foreign Currency | 107,714 | 252,809 | 144,845 |
| 1.6 | Income Tax Liability | 47,051 | 22,215 | 33,222 |
| 1.7 | Other Liabilities | 402,273 | 487,397 | 283,150 |
| 2 | Total Assets (2.1 to 2.7) | 15,259,251 | 13,764,417 | 10,059,336 |
| 2.1 | Cash and Bank Balance | 1,167,220 | 517,630 | 647,265 |
| 2.2 | Money at Call and Short Notice | - | 330,000 | 4,000 |
| 2.3 | Investments | 1,636,312 | 1,255,124 | 1,211,121 |
| 2.4 | Loans and Advances | 12,132,521 | 11,442,193 | 8,029,926 |
| 2.5 | Fixed Assets | 92,867 | 89,033 | 56,950 |
| 2.6 | Non- Banking Assets | - | - | - |
| 2.7 | Other Assets | 230,331 | 130,437 | 110,074 |
| 3 | Profit and Loss Account | Up to this | Up to Previous | Up to corresponding |
| | | Quarter | Quarter | Previous Year Qtr |
| 3.1 | Interest Income | 551,550 | 257,369 | 322,577 |
| 3.2 | Interest Expenses | 330,842 | 156,752 | 180,951 |
| | A. Net Interest Income (3.1 -3.2) | 220,708 | 100,617 | 141,626 |
| 3.3 | Fees, Commission and Discount | 34,797 | 18,292 | 21,149 |
| 3.4 | Other Operating Income | 2,741 | 1,332 | 2,888 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | 22,454 | 11,177 | 11,993 |
| | B. Total Operating Income (A.+3.3+3.4+3.5) | 280,700 | 131,418 | 177,656 |
| 3.6 | Staff Expenses | 32,630 | 15,418 | 20,472 |
| 3.7 | Other Operating Expenses | 46,204 | 23,053 | 31,682 |
| | C. Operating Profit Before Provision (B.-3.6-3.7) | 201,866 | 92,947 | 125,502 |
| 3.8 | Provision for Possible Losses | 29,345 | 11,490 | 9,488 |
| | D. Operating Profit (C.-3.8) | 172,521 | 81,457 | 116,014 |
| 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) | 172,521 | 81,457 | 116,014 |
| 3.11 | Extraordinary Income/Expenses (Net) | - | - | - |
| | F. Profit Before Bonus and Taxes (E+3.11) | 172,521 | 81,457 | 116,014 |
| 3.12 | Provision for Staff Bonus | 15,684 | 7,405 | 10,547 |
| 3.13 | Provision for Taxes | 47,051 | 22,216 | 33,222 |
| | G. Net Profit/Loss (F.- 3.12-3.13) | 109,786 | 51,836 | 72,245 |
| 4 | Ratios | At the end | At the end of | At the end of |
| | | of this Quarter | Previous Quarter | corresponding |
| | | | | Previous Year Qtr |
| 4.1 | Capital Fund to RWA | 10.98 | 10.18 | 10.18 |
| 4.2 | Non- Performing Loan (NPL) to Total Loan | 0.61 | 0.33 | 0.32 |
| 4.3 | Total Loan Loss Provision to Total NPL | 234.55 | 413.00 | 433.97 |