

Siddhartha Bank Limited  
Hattisar, Kathmandu  
Unaudited Financial Results (Quarterly)  
As at 4th Quarter (15/07/2012) of the Fiscal Year 2068/69

Rs.in '000

S.N.	Particulars	This Quarter Ending 15.07.2012	Previous Quarter Ending 14.04.20112	Corresponding Previous Year Quarter Ending 16.07.2011 Audited
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>29,579,199</b>	<b>26,709,689</b>	<b>24,405,872</b>
1.1	Paid Up Capital	1,619,244	1,619,244	1,618,264
1.2	Reserve and Surplus	700,386	518,180	370,141
1.3	Debenture and Bond	627,770	547,770	227,770
1.4	Borrowings	45,000	45,000	45,000
1.5	Deposits (a+b)	25,948,506	23,491,255	21,575,654
a.	Domestic Currency	24,658,826	22,409,829	20,629,128
b.	Foreign Currency	1,289,680	1,081,426	946,526
1.6	Income Tax Liability	27,471	-	15,659
1.7	Other Liabilities	610,823	488,240	553,384
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>29,579,199</b>	<b>26,709,689</b>	<b>24,405,872</b>
2.1	Cash and Bank Balance	4,291,891	1,881,972	1,905,685
2.2	Money at Call and Short Notice	647,480	393,940	882,781
2.3	Investments	3,393,868	3,768,589	2,537,909
2.4	Loans and Advances (a+b+c+d+e+f)*	20,217,585	19,774,361	18,384,033
a.	Real Estate Loan	4,242,071	4,088,141	3,699,964
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs. 100 Lacs)	-	-	-
2.	Business Complex & Residential Apartment Construction Loan	1,754,771	1,715,725	1,675,006
3.	Income generating Commercial Complex Loan	732,395	802,441	405,116
4.	Other Real Estate Loan (Including Land purchase & plotting)	1,754,905	1,569,975	1,619,842
b.	Personal Home Loan of Rs. 100 Lacs or Less	937,490	864,005	813,104
c.	Margin Type Loan	357,428	382,317	454,138
d.	Term Loan	3,769,454	3,592,062	3,509,158
e.	Overdraft Loan/ TR Loan/ WC Loan	8,580,380	8,784,591	7,874,347
f.	Others	2,330,761	2,063,245	2,033,322
2.5	Fixed Assets (Net)	358,713	395,734	368,174
2.6	Non- Banking Assets	-	-	-
2.7	Other Assets	669,663	495,094	327,290
<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	2,906,265	2,065,226	2,690,294
3.2	Interest Expenses	2,048,914	1,533,711	1,925,243
	<b>A. Net Interest Income (3.1 -3.2)</b>	<b>857,352</b>	<b>531,515</b>	<b>765,051</b>
3.3	Fees, Commission and Discount	108,181	64,641	68,049
3.4	Other Operating Income	94,507	73,392	62,252
3.5	Foreign Exchange Gain/Loss (Net)	115,627	73,067	38,690
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>1,175,666</b>	<b>742,615</b>	<b>934,042</b>
3.6	Staff Expenses	173,884	122,911	155,803
3.7	Other Operating Expenses	336,340	223,897	265,477
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>665,442</b>	<b>395,807</b>	<b>512,762</b>
3.8	Provision for Possible Losses	147,426	163,394	42,628
	<b>D. Operating Profit (C-3.8)</b>	<b>518,016</b>	<b>232,413</b>	<b>470,133</b>
3.9	Non- Operating Income/Expenses (Net)	913	553	1,433
3.10	Write Back of Provision for Possible Loss	-	-	20,871
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>518,929</b>	<b>232,966</b>	<b>492,438</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit Before Bonus and Taxes (E+3.11)</b>	<b>518,929</b>	<b>232,966</b>	<b>492,438</b>
3.12	Provision for Staff Bonus	47,175	21,179	44,767
3.13	Provision for Taxes	141,297	63,536	136,255
	<b>G. Net Profit/Loss (F- 3.12-3.13)</b>	<b>330,456</b>	<b>148,251</b>	<b>311,415</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	11.54%	11.16%	10.05%
4.2	Non- Performing Loan (NPL) to Total Loan	1.52%	1.97%	0.79%
4.3	Total Loan Loss Provision to Total NPL	124.55%	104.13%	178.12%
4.4	Cost of Funds	8.88%	9.10%	9.06%
4.5	Credit to Depoist Ratio (Calculated as per NRB Directive)	75.40%	79.12%	81.82%
	<b>Additional Information</b>			
a	Average Yield	12.70%	12.50%	12.97%
b	Average Cost of Deposit-LCY	9.18%	9.51%	9.47%
c	Net Interest Spread	3.52%	3.40%	3.50%
d	Return on Equity	14.25%	9.25%	13.47%
e	Return on Assets	1.12%	0.74%	1.24%

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

Figures has been regrouped wherever necessary

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