

S.N.	Particulars	This Quarter Ending 17.10.2013		Previous Quarter Ending 15.07.2013		Corresponding Previous Year Quarter Ending	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	34,785,114	34,749,858	33,707,915	33,670,547	29,150,454	29,135,821
1.1	Paid Up Capital	1,619,244	1,619,244	1,619,244	1,619,244	1,619,244	1,619,244
1.2	Reserve and Surplus	1,155,814	1,160,127	1,052,290	1,054,516	719,557	721,965
1.3	Debtenture and Bond	931,290	931,290	931,290	931,290	627,770	627,770
1.4	Borrowings	285,347	285,347	787,466	787,466	108,900	108,900
1.5	Deposits (a+b)	29,158,366	29,169,535	28,383,287	28,392,822	25,287,371	25,318,512
	a. Domestic Currency	28,450,732	28,461,901	27,656,105	27,665,641	24,559,445	24,590,585
	b. Foreign Currency	707,634	707,634	727,182	727,182	727,927	727,927
1.6	Income Tax Liability			13,648	13,648	5,548	5,548
1.7	Other Liabilities	1,588,062	1,584,316	872,785	871,561	734,330	733,882
1.8	Non-Controlling Interest	46,991		47,905		47,734	
2	Total Assets (2.1 to 2.7)	34,785,114	34,749,858	33,707,915	33,670,547	29,150,454	29,135,821
2.1	Cash and Bank Balance	3,999,543	3,999,533	3,505,867	3,485,776	2,413,287	2,413,277
2.2	Money at Call and Short Notice	1,369,750	1,369,750	1,375,253	1,375,253	287,414	287,651
2.3	Investments	4,079,138	4,069,383	4,468,669	4,472,839	4,429,889	4,430,889
2.4	Loans and Advances (a+b+c+d+e+f)*	23,483,922	23,483,922	23,110,604	23,110,604	20,876,580	20,876,580
	a. Real Estate Loan	3,710,647	3,710,647	3,646,283	3,646,283	3,922,024	3,922,024
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs	-	-	-	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	1,366,090	1,366,090	1,389,709	1,389,709	1,558,918	1,558,918
	3. Income generating Commercial Complex Loan	526,751	526,751	566,094	566,094	664,384	664,384
	4. Other Real Estate Loan (Including Land purchase & plotting)	1,817,806	1,817,806	1,690,481	1,690,481	1,698,723	1,698,723
	b. Personal Home Loan of Rs.100 Lacs or Less	1,371,600	1,371,600	1,283,290	1,283,290	1,012,578	1,012,578
	c. Margin Type Loan	257,163	257,163	300,060	300,060	382,730	382,730
	d. Term Loan	4,495,293	4,495,293	4,260,045	4,260,045	3,755,657	3,755,657
	e. Overdraft Loan/ TR Loan/ WC Loan	10,782,632	10,782,632	10,531,531	10,531,531	9,310,986	9,310,986
	f. Others	2,866,588	2,866,588	3,089,394	3,089,394	2,492,605	2,492,605
2.5	Fixed Assets	486,530	474,977	465,019	453,510	391,631	379,134
2.6	Non- Banking Assets						
2.7	Other Assets	1,366,232	1,352,293	782,502	772,564	751,654	748,290
3	Profit and Loss Account	This Quarter		Previous Quarter		Corresponding Previous Year Quarter Ending	
3.1	Interest Income	674,485	673,756	2,901,914	2,898,415	652,411	651,072
3.2	Interest Expenses	447,647	447,872	1,741,467	1,742,839	467,947	468,407
	A. Net Interest Income (3.1 -3.2)	226,839	225,884	1,160,447	1,155,576	184,464	182,665
3.3	Fees, Commission and Discount	41,529	41,529	113,067	113,067	28,681	28,681
3.4	Other Operating Income	69,708	69,688	189,367	182,093	35,417	35,417
3.5	Foreign Exchange Gain/Loss (Net)	54,598	54,598	156,645	156,645	37,764	37,764
	B. Total Operating Income (A+3.3+3.4+3.5)	392,674	391,700	1,619,526	1,607,380	286,325	284,526
3.6	Staff Expenses	56,751	54,876	221,530	216,516	43,480	42,116
3.7	Other Operating Expenses	98,713	95,515	386,258	376,891	85,617	82,599
	C. Operating Profit Before Provision (B-3.6-3.7)	237,210	241,309	1,011,738	1,013,973	157,228	159,811
3.8	Provision for Possible Losses	83,774	83,774	221,406	221,406	125,981	125,981
	D. Operating Profit (C-3.8)	153,436	157,535	790,332	792,567	31,247	33,831
3.9	Non- Operating Income/Expenses (Net)	-	-	944	944	80	80
3.10	Write Back of Provision for Possible Loss	8,100	8,100	-	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	161,536	165,635	791,275	793,511	31,327	33,911
3.11	Extraordinary Income/Expenses (Net)	324	324	(12,794)	(12,794)	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	161,860	165,959	778,481	780,717	31,327	33,911
3.12	Provision for Staff Bonus	15,087	15,087	70,974	70,974	3,083	3,083
3.13	Provision for Taxes	45,262	45,262	219,255	219,255	9,248	9,248
	G. Net Profit/Loss (F- 3.12-3.13)	101,511	105,611	488,253	490,488	18,996	21,580
3.14	15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary	(2,009)	-	(1,095)	-	(1,266)	-
	H. Net Profit /(Loss)	103,520	105,611	489,348	490,488	20,262	21,580
4	Ratios	At the end of This Quarter		At the end of Previous Quarter		Corresponding Previous Year Quarter Ending	
4.1	Capital Fund to RWA	12.07%	12.05%	12.30%	12.28%	11.13%	11.11%
4.2	Non- Performing Loan (NPL) to Total Loan	3.06%	3.06%	2.31%	2.31%	1.90%	1.90%
4.3	Total Loan Loss Provision to Total NPL	97.06%	97.06%	111.66%	111.66%	126.93%	126.93%
4.4	Cost of Fund	5.89%	5.89%	6.34%	6.34%	6.72%	6.72%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	76.46%	76.46%	76.53%	76.53%	77.70%	77.70%
4.6	Base Rate	9.27%	9.27%	10.25%	10.25%	-	-
	Additional Information						
a	Average Yield	9.22%	9.22%	10.73%	10.73%	10.09%	10.09%
b	Average Cost of Deposit-LCY	5.91%	5.91%	6.40%	6.40%	7.02%	7.02%
c	Net Interest Spread	3.33%	3.33%	4.39%	4.39%	3.37%	3.37%
d	Return on Equity	15.20%	15.20%	18.56%	18.56%	3.69%	3.69%
e	Return on Assets	1.22%	1.22%	1.48%	1.48%	0.30%	0.30%

* Loan & Advances figures are net of Loan Loss Provisioning

Figures has been regrouped wherever necessary

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

Group represents Siddhartha Bank Ltd. (Siddhartha) and its subsidiary Siddhartha Capital Ltd. (Siddhartha Capital)

All inter company transactions among the group have been eliminated in the above statement related to the group.