

S.N.	Particulars	This Quarter Ending 13.01.2017		Previous Quarter Ending 16.10.2016		Corresponding Previous Year Quarter	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	86,881,198	86,802,704	81,884,441	81,396,752	55,498,521	55,405,429
1.1	Paid Up Capital*	5,235,008	5,235,008	3,375,119	3,375,119	2,437,416	2,437,416
1.2	Reserve and Surplus	2,515,712	2,471,861	3,620,428	3,589,818	1,811,431	1,796,077
1.3	Debenture and Bond	1,203,520	1,203,520	1,203,520	1,203,520	1,203,520	1,203,520
1.4	Borrowings	600,000	600,000	660,000	660,000	189,350	189,350
1.5	Deposits (a+b)	74,299,771	74,935,731	69,998,356	70,050,926	48,595,447	48,638,230
	a. Domestic Currency	73,287,912	73,923,872	69,174,904	69,227,474	47,729,183	47,771,966
	b. Foreign Currency	1,011,859	1,011,859	823,452	823,452	866,264	866,264
1.6	Income Tax Liability					24,984	24,984
1.7	Other Liabilities	2,955,649	2,356,584	2,968,201	2,517,370	1,182,114	1,115,852
1.8	Non-Controlling Interest	71,539	-	58,817	-	54,259	-
2	Total Assets (2.1 to 2.7)	86,881,198	86,802,704	81,884,441	81,396,752	55,498,521	55,405,429
2.1	Cash and Bank Balance	8,030,220	8,027,808	8,033,541	7,597,928	4,601,233	4,572,267
2.2	Money at Call and Short Notice	3,682,325	3,682,325	1,290,220	1,290,220	30,000	30,000
2.3	Investments	10,299,322	10,298,393	10,354,108	10,353,177	8,743,708	8,730,152
2.4	Loans and Advances (a+b+c+d+e+f)**	62,659,288	62,659,288	58,937,945	58,937,945	40,300,618	40,300,618
	a. Real Estate Loan	6,233,321	6,233,321	5,771,561	5,771,561	4,132,779	4,132,779
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	390,037	390,037	267,318	267,318	211,578	211,578
	2. Business Complex & Residential Apartment Construction Loan	1,234,606	1,234,606	1,239,899	1,239,899	1,103,359	1,103,359
	3. Income generating Commercial Complex Loan	446,938	446,938	453,939	453,939	496,837	496,837
	4. Other Real Estate Loan (Including Land purchase & plotting)	4,161,740	4,161,740	3,810,406	3,810,406	2,321,005	2,321,005
	b. Personal Home Loan of Rs.1 crore or Less	3,998,235	3,998,235	3,830,963	3,830,963	2,637,795	2,637,795
	c. Margin Type Loan	1,157,690	1,157,690	1,068,346	1,068,346	592,624	592,624
	d. Term Loan	12,810,721	12,810,721	11,992,798	11,992,798	8,708,235	8,708,235
	e. Overdraft Loan/ TR Loan/ WC Loan	27,011,158	27,011,158	26,379,545	26,379,545	18,653,519	18,653,519
	f. Others	11,448,163	11,448,163	9,894,731	9,894,731	5,575,664	5,575,664
2.5	Fixed Assets	639,921	621,274	648,424	631,699	438,633	425,485
2.6	Non- Banking Assets	154,638	154,638	154,638	154,638	31,287	31,287
2.7	Other Assets	1,415,484	1,358,979	2,465,566	2,431,146	1,353,041	1,315,619
		-	-	-	-	-	-
3	Profit and Loss Account	This Quarter	Previous Quarter	Corresponding Previous Year Quarter			
3.1	Interest Income	2,776,459	2,781,060	1,293,731	1,305,003	1,791,339	1,792,513
3.2	Interest Expenses	1,463,138	1,474,475	666,508	677,781	989,847	991,021
	A. Net Interest Income (3.1 -3.2)	1,313,320	1,306,585	627,223	627,223	801,492	801,492
3.3	Fees, Commission and Discount	82,640	82,640	42,334	42,334	83,415	83,415
3.4	Other Operating Income	242,406	193,791	123,886	92,274	152,987	123,766
3.5	Foreign Exchange Gain/Loss (Net)	63,465	63,465	16,843	16,843	102,744	102,744
	B. Total Operating Income (A+3.3+3.4+3.5)	1,701,831	1,646,481	810,286	778,674	1,140,639	1,111,418
3.6	Staff Expenses	231,214	221,881	110,108	104,959	179,411	172,265
3.7	Other Operating Expenses	289,424	275,307	133,058	126,604	225,433	215,936
	C. Operating Profit Before Provision (B-3.6-3.7)	1,181,193	1,149,293	567,120	547,110	735,796	723,217
3.8	Provision for Possible Losses	277,739	277,739	211,695	211,695	128,884	128,884
	D. Operating Profit (C-3.8)	903,454	871,554	355,425	335,415	606,912	594,333
3.9	Non- Operating Income/Expenses (Net)	176,641	141,078	163,703	154,329	70,913	67,751
3.10	Write Back of Provision for Possible Loss	127,420	127,420	75,461	75,461	103,850	103,850
	E. Profit from Regular Activities (D+3.9+3.10)	1,207,515	1,140,052	594,589	565,205	781,674	765,934
3.11	Extraordinary Income/Expenses (Net)	863	863	-	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	1,208,378	1,140,915	594,589	565,205	781,674	765,934
3.12	Provision for Staff Bonus	109,853	103,720	54,054	51,382	71,061	69,630
3.13	Provision for Taxes	326,491	311,159	160,825	154,147	212,468	208,891
	G. Net Profit/Loss (F- 3.12-3.13)	772,034	726,037	379,711	359,676	498,145	487,412
3.14	15. Share of Non-Controlling interest in the Profit/Loss of Su	22,539	-	9,817	-	5,259	-
	H. Net Profit/(Loss)**	749,496	726,037	369,894	359,676	492,886	487,412
4	Ratios	At the end of This Quarter	At the end of Previous Quarter	Corresponding Previous Year Quarter			
4.1	Capital Fund to RWA	11.63%	11.57%	11.34%	11.28%	11.12%	11.04%
4.2	Non- Performing Loan (NPL) to Total Loan	1.50%	1.50%	1.59%	1.59%	1.41%	1.41%
4.3	Total Loan Loss Provision to Total NPL	135.66%	135.66%	132.88%	132.88%	143.65%	143.65%
4.4	Cost of Fund	4.16%	4.16%	3.95%	3.95%	4.10%	4.10%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	77.92%	77.92%	78.30%	78.30%	77.50%	77.50%
4.6	Base Rate	6.79%	6.79%	6.38%	6.38%	7.06%	7.06%
4.7	Net Interest Spread (Calculated as per NRB Directives)	4.04%	4.04%	3.90%	3.90%	4.01%	4.01%
	Additional Information						
a	Average Yield	7.72%	7.72%	7.43%	7.43%	7.56%	7.56%
b	Average Cost of Deposit-LCY	4.15%	4.15%	3.85%	3.85%	4.10%	4.10%
c	Return on Equity	18.84%	18.84%	20.66%	20.66%	23.03%	23.03%
d	Return on Assets	1.67%	1.67%	1.77%	1.77%	1.76%	1.76%

* Right Share after allotment **Rs. 739,667,511 & Proposed Bonus Share** has been included in the Paid Up Capital at the end of this Quarter,

** Loan & Advances figures are net of Loan Loss Provisioning,

Unaudited financial figure may vary if directed by external auditors and supervisory authority, figures has been regrouped wherever necessary, 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,

Corresponding Previous Year Quarter Ending figures have been taken from the unaudited Financial Statement of **Siddhartha Bank** only,

All above financials have been prepared as per NRB Directives no. 4 which is not fully compliant with NFRS,

Non- Banking Assets are presented gross of provision. Provisioning of NBA is presented under-Other Liabilities.