

S.N.	Particulars	This Quarter Ending 13.04.2017		Previous Quarter Ending 13.01.2017		Corresponding Previous Year Quarter	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	87,640,869	87,493,831	86,881,198	86,802,704	60,505,894	60,372,729
1.1	Paid Up Capital	5,250,859	5,250,859	5,235,008	5,235,008	2,437,416	2,437,416
1.2	Reserve and Surplus	2,935,986	2,823,067	2,515,712	2,471,861	2,112,387	2,094,366
1.3	Debtenture and Bond	1,203,520	1,203,520	1,203,520	1,203,520	1,203,520	1,203,520
1.4	Borrowings	504,014	504,014	600,000	600,000	250,000	250,000
1.5	Deposits (a+b)	74,707,260	75,275,857	74,299,771	74,935,731	53,336,779	53,354,327
a.	Domestic Currency	74,203,360	74,771,957	73,287,912	73,923,872	52,513,088	52,530,636
b.	Foreign Currency	503,900	503,900	1,011,859	1,011,859	823,691	823,691
1.6	Income Tax Liability	-	-	-	-	-	-
1.7	Other Liabilities	2,901,285	2,436,514	2,955,649	2,356,584	1,108,971	1,033,101
1.8	Non-Controlling Interest	137,943	-	71,539	-	56,821	-
2	Total Assets (2.1 to 2.7)	87,640,869	87,493,831	86,881,198	86,802,704	60,505,894	60,372,729
2.1	Cash and Bank Balance	9,123,381	9,086,722	8,030,220	8,027,808	5,136,205	5,078,506
2.2	Money at Call and Short Notice	995,000	995,000	3,682,325	3,682,325	750,710	750,710
2.3	Investments	8,590,366	8,579,382	10,299,322	10,298,393	8,435,020	8,433,678
2.4	Loans and Advances (a+b+c+d+e+f)*	66,260,371	66,260,371	62,659,288	62,659,288	44,664,858	44,664,858
a.	Real Estate Loan	6,770,198	6,770,198	6,233,321	6,233,321	4,533,188	4,533,188
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	430,789	430,789	390,037	390,037	174,979	174,979
	2. Business Complex & Residential Apartment Construction Loan	1,233,116	1,233,116	1,234,606	1,234,606	1,129,214	1,129,214
	3. Income generating Commercial Complex Loan	469,387	469,387	446,938	446,938	441,594	441,594
	4. Other Real Estate Loan (Including Land purchase & plotting)	4,636,907	4,636,907	4,161,740	4,161,740	2,787,401	2,787,401
	b. Personal Home Loan of Rs.1 crore or Less	4,113,946	4,113,946	3,998,235	3,998,235	2,864,486	2,864,486
c.	Margin Type Loan	1,400,291	1,400,291	1,157,690	1,157,690	801,931	801,931
d.	Term Loan	12,630,295	12,630,295	12,810,721	12,810,721	9,092,312	9,092,312
e.	Overdraft Loan/ TR Loan/ WC Loan	28,881,042	28,881,042	27,011,158	27,011,158	20,943,059	20,943,059
f.	Others	12,464,599	12,464,599	11,448,163	11,448,163	6,429,882	6,429,882
2.5	Fixed Assets	686,898	655,097	639,921	621,274	450,123	433,937
2.6	Non- Banking Assets	154,638	154,638	154,638	154,638	31,287	31,287
2.7	Other Assets	1,830,216	1,762,622	1,415,484	1,358,979	1,037,691	979,753
3	Profit and Loss Account	This Quarter	Previous Quarter	Corresponding Previous Year Quarter			
3.1	Interest Income	4,512,491	4,486,001	2,776,459	2,781,060	2,790,263	2,791,871
3.2	Interest Expenses	2,600,591	2,616,583	1,463,138	1,474,475	1,450,399	1,452,007
	A. Net Interest Income (3.1 -3.2)	1,911,900	1,869,418	1,313,320	1,306,585	1,339,864	1,339,864
3.3	Fees, Commission and Discount	129,114	129,114	82,640	82,640	130,163	130,163
3.4	Other Operating Income	529,708	277,953	242,406	193,791	248,424	206,251
3.5	Foreign Exchange Gain/Loss (Net)	113,312	113,312	63,465	63,465	131,535	131,535
	B. Total Operating Income (A+3.3+3.4+3.5)	2,684,034	2,389,796	1,701,831	1,646,481	1,849,986	1,807,813
3.6	Staff Expenses	420,872	406,217	231,214	221,881	286,113	275,184
3.7	Other Operating Expenses	450,397	423,680	289,424	275,307	346,992	334,500
	C. Operating Profit Before Provision (B-3.6-3.7)	1,812,765	1,559,900	1,181,193	1,149,293	1,216,881	1,198,129
3.8	Provision for Possible Losses	375,073	375,073	277,739	277,739	242,966	242,966
	D. Operating Profit (C-3.8)	1,437,692	1,184,826	903,454	871,554	973,915	955,163
3.9	Non- Operating Income/Expenses (Net)	189,302	175,942	176,641	141,078	134,269	129,613
3.10	Write Back of Provision for Possible Loss	142,246	142,246	127,420	127,420	149,898	149,898
	E. Profit from Regular Activities (D+3.9+3.10)	1,769,240	1,503,015	1,207,515	1,140,052	1,258,082	1,234,674
3.11	Extraordinary Income/Expenses (Net)	864	864	863	863	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	1,770,103	1,503,878	1,208,378	1,140,915	1,258,082	1,234,674
3.12	Provision for Staff Bonus	160,918	136,716	109,853	103,720	114,371	112,243
3.13	Provision for Taxes	470,654	410,149	326,491	311,159	342,049	336,729
	G. Net Profit/Loss (F- 3.12-3.13)	1,138,531	957,014	772,034	726,037	801,662	785,701
3.14	15. Share of Non-Controlling interest in the Profit/Loss of St	88,943	-	22,539	-	7,821	-
	H. Net Profit /(Loss)	1,049,587	957,014	749,496	726,037	793,841	785,701
4	Ratios	At the end of This Quarter	At the end of Previous Quarter	Corresponding Previous Year Quarter			
4.1	Capital Fund to RWA	11.65%	11.60%	11.63%	11.57%	10.52%	10.44%
4.2	Non- Performing Loan (NPL) to Total Loan	1.71%	1.71%	1.50%	1.50%	1.16%	1.16%
4.3	Total Loan Loss Provision to Total NPL	120.10%	120.10%	135.66%	135.66%	169.52%	169.52%
4.4	Cost of Fund	4.80%	4.80%	4.16%	4.16%	3.92%	3.92%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	75.09%	75.09%	77.92%	77.92%	78.18%	78.18%
4.6	Base Rate	7.67%	7.67%	6.79%	6.79%	6.78%	6.78%
4.7	Net Interest Spread (Calculated as per NRB Directives)	3.79%	3.79%	4.04%	4.04%	4.26%	4.26%
	Additional Information						
a	Average Yield	8.02%	8.02%	7.72%	7.72%	7.68%	7.68%
b	Average Cost of Deposit-LCY	4.81%	4.81%	4.15%	4.15%	3.91%	3.91%
c	Return on Equity	15.80%	15.80%	18.84%	18.84%	23.12%	23.12%
d	Return on Assets	1.46%	1.46%	1.67%	1.67%	1.74%	1.74%

* 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.