

S.N.	Particulars	This Quarter Ending 14.01.2018		Previous Quarter Ending 17.10.2017		Corresponding Previous Year Quarter	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	100,514,119	100,085,410	93,220,076	92,981,332	86,881,198	86,802,704
1.1	Paid Up Capital*	7,056,515	7,056,515	6,844,949	6,844,949	5,235,008	5,235,008
1.2	Reserve and Surplus	4,271,892	4,104,861	3,786,348	3,580,319	2,515,712	2,471,861
1.3	Debt and Bond	1,203,520	1,203,520	1,203,520	1,203,520	1,203,520	1,203,520
1.4	Borrowings	445,752	445,752	1,758,700	1,758,700	600,000	600,000
1.5	Deposits (a+b)	85,319,737	85,566,023	77,238,396	77,875,050	74,299,771	74,935,731
a.	Domestic Currency	84,933,172	85,179,458	76,796,884	77,433,539	73,287,912	73,923,872
b.	Foreign Currency	386,565	386,565	441,511	441,511	1,011,859	1,011,859
1.6	Income Tax Liability	-	-	-	-	-	-
1.7	Other Liabilities	2,098,624	1,708,740	2,328,694	1,718,794	2,955,649	2,356,584
1.8	Non-Controlling Interest	118,079	-	59,470	-	71,539	-
2	Total Assets (2.1 to 2.7)	100,514,119	100,085,410	93,220,076	92,981,332	86,881,198	86,802,704
2.1	Cash and Bank Balance	7,604,770	7,436,430	7,030,664	7,019,693	8,030,220	8,027,808
2.2	Money at Call and Short Notice	2,010,000	2,010,000	200,000	200,000	3,682,325	3,682,325
2.3	Investments	12,312,952	12,120,531	14,758,805	14,591,388	10,299,322	10,298,393
2.4	Loans and Advances (a+b+c+d+e+f)**	75,695,473	75,695,473	68,896,473	68,896,473	62,659,288	62,659,288
a.	Real Estate Loan	7,224,480	7,224,480	6,877,397	6,877,397	6,114,649	6,114,649
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1.5 Crore)	86,873	86,873	92,201	92,201	271,365	271,365
	2. Business Complex & Residential Apartment Construction Loan	1,132,310	1,132,310	1,196,284	1,196,284	1,234,606	1,234,606
	3. Income generating Commercial Complex Loan	475,016	475,016	476,197	476,197	446,938	446,938
	4. Other Real Estate Loan (Including Land purchase & plotting)	5,530,281	5,530,281	5,112,716	5,112,716	4,161,740	4,161,740
	b. Personal Home Loan of Rs.1.5 crore or Less	4,113,468	4,113,468	3,986,861	3,986,861	4,116,907	4,116,907
	c. Margin Type Loan	1,921,031	1,921,031	1,614,937	1,614,937	1,157,690	1,157,690
	d. Term Loan	15,123,595	15,123,595	14,520,752	14,520,752	12,810,721	12,810,721
	e. Overdraft Loan/ TR Loan/ WC Loan	33,396,326	33,396,326	28,582,664	28,582,664	27,011,158	27,011,158
	f. Others	13,916,572	13,916,572	13,313,863	13,313,863	11,448,163	11,448,163
2.5	Fixed Assets	843,531	815,919	765,284	735,988	639,921	621,274
2.6	Non-Banking Assets	173,964	173,964	154,638	154,638	154,638	154,638
2.7	Other Assets	1,873,429	1,833,093	1,414,212	1,383,152	1,415,484	1,358,979
3	Profit and Loss Account	This Quarter		Previous Quarter		Corresponding Previous Year Quarter	
3.1	Interest Income	4,357,249	4,370,909	1,986,537	1,992,834	2,776,459	2,781,060
3.2	Interest Expenses	2,960,489	2,974,150	1,473,357	1,482,985	1,463,138	1,474,475
	A. Net Interest Income (3.1 -3.2)	1,396,759	1,396,759	513,179	509,849	1,313,320	1,306,585
3.3	Fees, Commission and Discount	167,918	108,244	44,949	44,949	82,640	82,640
3.4	Other Operating Income	266,869	269,852	136,332	114,256	242,406	193,791
3.5	Foreign Exchange Gain/Loss (Net)	116,964	116,964	52,827	52,827	63,465	63,465
	B. Total Operating Income (A+3.3+3.4+3.5)	1,948,510	1,891,818	747,287	721,881	1,701,831	1,646,481
3.6	Staff Expenses	364,987	353,385	170,776	164,446	231,214	221,881
3.7	Other Operating Expenses	337,800	322,038	160,105	151,586	289,424	275,307
	C. Operating Profit Before Provision (B-3.6-3.7)	1,245,722	1,216,395	416,406	405,848	1,181,193	1,149,293
3.8	Provision for Possible Losses	349,490	349,490	349,587	349,587	277,739	277,739
	D. Operating Profit (C-3.8)	896,232	866,905	66,819	56,261	903,454	871,554
3.9	Non- Operating Income/Expenses (Net)	132,142	101,368	127,522	106,742	176,641	141,078
3.10	Write Back of Provision for Possible Loss	245,752	245,752	177,002	177,002	127,420	127,420
	E. Profit from Regular Activities (D+3.9+3.10)	1,274,126	1,214,024	371,343	340,005	1,207,515	1,140,052
3.11	Extraordinary Income/Expenses (Net)	400	400	400	400	863	863
	F. Profit Before Bonus and Taxes (E+3.11)	1,274,526	1,214,424	371,743	340,405	1,208,378	1,140,915
3.12	Provision for Staff Bonus	115,866	110,402	33,795	30,946	109,853	103,720
3.13	Provision for Taxes	344,866	331,207	100,139	93,017	326,491	311,159
	G. Net Profit/Loss (F- 3.12-3.13)	813,794	772,815	237,809	216,442	772,034	726,037
3.14	Share of Non-Controlling interest in the Profit/Loss of Subsidiary	20,079	-	10,470	-	22,539	-
	H. Net Profit/(Loss)	793,714	772,815	227,339	216,442	749,496	726,037
4	Ratios	At the end of This Quarter		At the end of Previous Quarter		Corresponding Previous Year Quarter	
4.1	Capital Fund to RWA	12.47%	12.42%	12.73%	12.69%	11.63%	11.57%
4.2	Non- Performing Loan (NPL) to Total Loan	1.50%	1.50%	2.01%	2.01%	1.50%	1.50%
4.3	Total Loan Loss Provision to Total NPL	117.15%	117.15%	97.57%	97.57%	135.66%	135.66%
4.4	Cost of Fund (YTD Average)	7.28%	7.28%	7.32%	7.32%	4.16%	4.16%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	78.33%	78.33%	78.36%	78.36%	77.92%	77.92%
4.6	Base Rate	10.58%	10.58%	10.28%	10.28%	6.79%	6.79%
4.7	Net Interest Spread (Calculated as per NRB Directives)	3.80%	3.80%	3.84%	3.84%	4.04%	4.04%
	Additional Information						
a	Yield on Loan & Investment (YTD Average)	10.63%	10.63%	9.48%	9.48%	7.72%	7.72%
b	Yield on Loan (YTD Average)	11.71%	11.71%	10.78%	10.78%	8.66%	8.66%
c	Cost of Deposit-LCY(YTD Average)	7.39%	7.39%	7.40%	7.40%	4.15%	4.15%
d	Return on Equity	13.85%	13.85%	9.41%	9.41%	18.84%	18.84%
e	Return on Assets	1.54%	1.54%	0.93%	0.93%	1.67%	1.67%

*Call in Advance Rs. 230,397,900 has been included in the Paid Up Capital at the end of this Quarter.

** Loan & Advances, Investments 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.

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

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