

S.N.	Particulars	This Quarter Ending 17.10.2014		Audited* Previous Quarter Ending 16.07.2014		Corresponding Previous Year Quarter	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	42,035,545	41,940,947	40,328,850	40,277,752	34,785,114	34,749,858
1.1	Paid Up Capital	2,031,180	2,031,180	2,031,180	2,031,180	1,619,244	1,619,244
1.2	Reserve and Surplus	1,118,871	1,113,866	969,715	969,201	1,155,814	1,160,127
1.3	Debenture and Bond	931,290	931,290	931,290	931,290	931,290	931,290
1.4	Borrowings	35,000	35,000	106,415	106,415	285,347	285,347
1.5	Deposits (a+b)	36,462,982	36,470,866	35,408,654	35,414,008	29,158,366	29,169,535
a.	Domestic Currency	35,691,707	35,699,591	34,576,912	34,582,265	28,450,732	28,461,901
b.	Foreign Currency	771,275	771,275	831,743	831,743	707,634	707,634
1.6	Income Tax Liability	42,855	42,855	-	-	-	-
1.7	Other Liabilities	1,360,527	1,315,890	832,102	825,659	1,588,062	1,584,316
1.8	Non-Controlling Interest	52,840	-	49,494	-	46,991	-
2	Total Assets (2.1 to 2.7)	42,035,545	41,940,947	40,328,850	40,277,752	34,785,114	34,749,858
2.1	Cash and Bank Balance	4,196,157	4,149,922	7,261,276	7,257,046	3,999,543	3,999,533
2.2	Money at Call and Short Notice	830,000	830,000	1,150,000	1,150,000	1,369,750	1,369,750
2.3	Investments	6,062,645	6,042,015	3,343,285	3,327,655	4,079,138	4,069,383
2.4	Loans and Advances (a+b+c+d+e+f)*	29,019,105	29,019,105	27,186,905	27,186,905	23,483,922	23,483,922
a.	Real Estate Loan	3,295,320	3,295,320	3,449,851	3,449,851	3,710,647	3,710,647
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs.10	29,004	29,004	26,542	26,542	-	-
2.	Business Complex & Residential Apartment Construction Loan	1,138,064	1,138,064	1,214,944	1,214,944	1,366,090	1,366,090
3.	Income generating Commercial Complex Loan	500,318	500,318	501,104	501,104	526,751	526,751
4.	Other Real Estate Loan (Including Land purchase & plotting)	1,627,935	1,627,935	1,707,262	1,707,262	1,817,806	1,817,806
b.	Personal Home Loan of Rs.100 Lacs or Less	1,840,928	1,840,928	1,687,881	1,687,881	1,371,600	1,371,600
c.	Margin Type Loan	295,382	295,382	262,407	262,407	257,163	257,163
d.	Term Loan	5,971,068	5,971,068	5,513,143	5,513,143	4,495,293	4,495,293
e.	Overdraft Loan/ TR Loan/ WC Loan	14,066,753	14,066,753	12,739,474	12,739,474	10,782,632	10,782,632
f.	Others	3,549,653	3,549,653	3,534,149	3,534,149	2,866,588	2,866,588
2.5	Fixed Assets	450,474	441,064	450,417	440,491	486,530	474,977
2.6	Non- Banking Assets	-	-	-	-	-	-
2.7	Other Assets	1,477,164	1,458,840	936,966	915,654	1,366,232	1,352,293
3	Profit and Loss Account	This Quarter		Previous Quarter		Corresponding Previous Year Quarter	
3.1	Interest Income	726,653	726,765	3,056,287	3,056,287	674,485	673,756
3.2	Interest Expenses	431,011	431,123	1,708,119	1,708,866	447,647	447,872
A	Net Interest Income (3.1 -3.2)	295,642	295,642	1,348,167	1,347,421	226,839	225,884
3.3	Fees, Commission and Discount	47,242	47,242	176,690	159,355	41,529	41,529
3.4	Other Operating Income	69,021	53,753	205,318	204,085	69,708	69,688
3.5	Foreign Exchange Gain/Loss (Net)	26,103	26,103	132,327	132,327	54,598	54,598
B	Total Operating Income (A+3.3+3.4+3.5)	438,008	422,741	1,862,502	1,843,189	392,674	391,700
3.6	Staff Expenses	70,316	68,206	249,148	242,447	56,751	54,876
3.7	Other Operating Expenses	108,129	105,010	446,987	436,309	98,713	95,515
C	Operating Profit Before Provision (B-3.6-3.7)	259,562	249,525	1,166,367	1,164,433	237,210	241,309
3.8	Provision for Possible Losses	46,763	46,763	423,229	423,229	83,774	83,774
D	Operating Profit (C-3.8)	212,799	202,761	743,137	741,204	153,436	157,535
3.9	Non- Operating Income/Expenses (Net)	25,064	23,606	96,820	93,180	-	-
3.10	Write Back of Provision for Possible Loss	-	-	266,403	266,403	8,100	8,100
E	Profit from Regular Activities (D+3.9+3.10)	237,862	226,367	1,106,360	1,100,787	161,536	165,635
3.11	Extraordinary Income/Expenses (Net)	157	157	(24)	(24)	324	324
F	Profit Before Bonus and Taxes (E+3.11)	238,019	226,524	1,106,336	1,100,763	161,860	165,959
3.12	Provision for Staff Bonus	21,638	20,593	100,576	100,069	15,087	15,087
3.13	Provision for Taxes	64,392	61,779	301,447	300,158	45,262	45,262
G	Net Profit/Loss (F- 3.12-3.13)	151,989	144,152	704,313	700,535	101,511	105,611
3.14	15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary	3,840	-	1,851	-	(2,009)	-
H	Net Profit / (Loss)	148,149	144,152	702,462	700,535	103,520	105,611
4	Ratios	At the end of This Quarter		At the end of Previous Quarter		Corresponding Previous Year Quarter	
4.1	Capital Fund to RWA	11.03%	11.01%	12.24%	12.22%	12.07%	12.05%
4.2	Non- Performing Loan (NPL) to Total Loan	2.74%	2.74%	2.75%	2.75%	3.06%	3.06%
4.3	Total Loan Loss Provision to Total NPL	99.36%	99.36%	103.97%	103.97%	97.06%	97.06%
4.4	Cost of Fund	4.68%	4.68%	5.40%	5.40%	5.89%	5.89%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	76.25%	76.25%	73.34%	73.34%	76.46%	76.46%
4.6	Base Rate	7.85%	7.85%	8.81%	8.81%	9.27%	9.27%
4.7	Net Interest Spread (Calculated as per NRB Directives)	4.77%	4.77%	4.94%	4.94%	-	-
Additional Information							
a	Average Yield	8.43%	8.43%	10.06%	10.06%	9.22%	9.22%
b	Average Cost of Deposit-LCY	4.69%	4.69%	5.37%	5.37%	5.91%	5.91%
c	Net Interest Spread	3.74%	3.74%	4.65%	4.65%	3.33%	3.33%
d	Return on Equity	18.33%	18.33%	23.35%	23.35%	15.20%	15.20%
e	Return on Assets	1.37%	1.37%	1.74%	1.74%	1.22%	1.22%

* 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.