

S.N.	Particulars	This Quarter Ending 16.10.2012		Previous Quarter Ending 15.07.2012		Corresponding Previous Year Quarter Ending
		Group	Siddhartha Bank	Group	Siddhartha Bank	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	29,150,454	29,135,821	29,628,732	29,579,199	24,522,385
1.1	Paid Up Capital	1,619,244	1,619,244	1,619,244	1,619,244	1,618,264
1.2	Reserve and Surplus	719,557	721,965	699,829	700,386	597,320
1.3	Debenture and Bond	627,770	627,770	627,770	627,770	227,770
1.4	Borrowings	108,900	108,900	45,000	45,000	45,000
1.5	Deposits (a+b)	25,287,371	25,318,512	25,948,506	25,948,506	21,429,496
	a. Domestic Currency	24,559,445	24,590,585	24,658,826	24,658,826	20,533,061
	b. Foreign Currency	727,927	727,927	1,289,680	1,289,680	896,435
1.6	Income Tax Liability	5,548	5,548	27,471	27,471	29,141
1.7	Other Liabilities	734,330	733,882	612,446	610,823	575,393
1.8	Non-Controlling Interest	47,734		48,466		
2	Total Assets (2.1 to 2.7)	29,150,454	29,135,821	29,628,732	29,579,199	24,522,385
2.1	Cash and Bank Balance	2,413,287	2,413,277	4,330,907	4,291,891	2,824,133
2.2	Money at Call and Short Notice	287,414	287,651	647,480	647,480	384,870
2.3	Investments	4,429,889	4,430,889	3,392,868	3,393,868	2,460,180
2.4	Loans and Advances (a+b+c+d+e+f)*	20,876,580	20,876,580	20,217,584	20,217,584	18,096,619
	a. Real Estate Loan	3,922,024	3,922,024	4,242,071	4,242,071	4,253,914
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.100	-	-	-	-	44,184
	2. Business Complex & Residential Apartment Construction Loan	1,558,918	1,558,918	1,754,771	1,754,771	1,688,538
	3. Income generating Commercial Complex Loan	664,384	664,384	732,395	732,395	799,564
	4. Other Real Estate Loan (Including Land purchase & plotting)	1,698,723	1,698,723	1,754,905	1,754,905	1,721,629
	b. Personal Home Loan of Rs.100 Lacs or Less	1,012,578	1,012,578	937,490	937,490	688,744
	c. Margin Type Loan	382,730	382,730	357,428	357,428	489,060
	d. Term Loan	3,755,657	3,755,657	3,769,454	3,769,454	3,227,090
	e. Overdraft Loan/ TR Loan/ WC Loan	9,310,986	9,310,986	8,580,380	8,580,380	7,659,767
	f. Others	2,492,605	2,492,605	2,330,761	2,330,761	1,778,043
2.5	Fixed Assets	391,631	379,134	369,223	358,713	400,162
2.6	Non- Banking Assets					
2.7	Other Assets	751,654	748,290	670,670	669,663	356,421
3	Profit and Loss Account	This Quarter		Previous Quarter		corresponding Previous Year Quarter
3.1	Interest Income	652,411	651,072	2,906,265	2,906,265	680,382
3.2	Interest Expenses	467,947	468,407	2,048,914	2,048,914	538,207
	A. Net Interest Income (3.1 -3.2)	184,464	182,665	857,352	857,352	142,175
3.3	Fees, Commission and Discount	28,681	28,681	108,181	108,181	21,567
3.4	Other Operating Income	35,417	35,417	94,507	94,507	16,247
3.5	Foreign Exchange Gain/Loss (Net)	37,764	37,764	115,627	115,627	25,697
	B. Total Operating Income (A+3.3+3.4+3.5)	286,325	284,526	1,175,666	1,175,666	205,685
3.6	Staff Expenses	43,480	42,116	174,854	173,884	37,206
3.7	Other Operating Expenses	85,617	82,599	338,421	336,340	63,944
	C. Operating Profit Before Provision (B-3.6-3.7)	157,228	159,811	662,390	665,442	104,534
3.8	Provision for Possible Losses	125,981	125,981	155,526	155,526	63,299
	D. Operating Profit (C-3.8)	31,247	33,831	506,864	509,916	41,235
3.9	Non- Operating Income/Expenses (Net)	80	80	2,519	913	
3.10	Write Back of Provision for Possible Loss			8,100	8,100	-
	E. Profit from Regular Activities (D+3.9+3.10)	31,327	33,911	517,483	518,929	41,235
3.11	Extraordinary Income/Expenses (Net)					
	F. Profit Before Bonus and Taxes (E+3.11)	31,327	33,911	517,483	518,929	41,235
3.12	Provision for Staff Bonus	3,083	3,083	47,175	47,175	3,749
3.13	Provision for Taxes	9,248	9,248	140,942	141,297	11,246
	G. Net Profit/Loss (F- 3.12-3.13)	18,996	21,580	329,366	330,456	26,241
3.14	15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary	(1,266)	-	(534)	-	-
	H. Net Profit /(Loss)	20,262	21,580	329,900	330,456	26,241
4	Ratios	At the end of This Quarter		At the end of Previous Quarter		At the end of corresponding Previous Year
4.1	Capital Fund to RWA	11.11%	11.11%	11.54%	11.54%	10.66%
4.2	Non- Performing Loan (NPL) to Total Loan	1.90%	1.90%	1.52%	1.52%	1.80%
4.3	Total Loan Loss Provision to Total NPL	126.93%	126.93%	124.55%	124.55%	108.42%
4.4	Cost of Fund	6.72%	6.72%	8.88%	8.88%	9.99%
4.5	Credit to Depoist Ratio (Calculated as per NRB Directive)	77.70%	77.70%	75.40%	75.40%	81.02%
	Additional Information					
a	Average Yield	10.09%	10.09%	12.70%	12.70%	12.50%
b	Average Cost of Deposit-LCY	7.02%	7.02%	9.18%	9.18%	10.12%
c	Net Interest Spread	3.37%	3.37%	3.52%	3.52%	2.38%
d	Return on Equity	3.69%	3.69%	14.25%	14.25%	6.49%
e	Return on Assets	0.30%	0.30%	1.12%	1.12%	0.43%

* 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.