

S.N.	Particulars	This Quarter Ending 14.01.2015		Previous Quarter Ending 17.10.2014		Corresponding Previous Year Quarter	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	44,912,070	44,851,526	42,035,545	41,940,947	36,928,824	36,891,106
1.1	Paid Up Capital	2,031,180	2,031,180	2,031,180	2,031,180	1,813,554	1,813,554
1.2	Reserve and Surplus	1,302,547	1,295,285	1,118,871	1,113,866	930,663	931,237
1.3	Debenture and Bond	1,331,290	1,331,290	931,290	931,290	931,290	931,290
1.4	Borrowings	12,000	12,000	35,000	35,000	161,500	161,500
1.5	Deposits (a+b)	38,912,769	38,938,537	36,462,982	36,470,866	31,409,472	31,419,981
a.	Domestic Currency	37,932,678	37,958,446	35,691,707	35,699,591	30,561,447	30,571,956
b.	Foreign Currency	980,091	980,091	771,275	771,275	848,025	848,025
1.6	Income Tax Liability			42,855	42,855		
1.7	Other Liabilities	1,267,275	1,243,234	1,360,527	1,315,890	1,633,165	1,633,544
1.8	Non-Controlling Interest	55,009		52,840		49,180	
2	Total Assets (2.1 to 2.7)	44,912,070	44,851,526	42,035,545	41,940,947	36,928,824	36,891,106
2.1	Cash and Bank Balance	3,246,412	3,293,679	4,196,157	4,149,922	5,066,391	5,062,252
2.2	Money at Call and Short Notice	1,873,800	1,873,800	830,000	830,000	828,760	828,760
2.3	Investments	5,713,225	5,641,595	6,062,645	6,042,015	4,503,589	4,497,759
2.4	Loans and Advances (a+b+c+d+e+f)*	31,999,682	31,999,682	29,019,105	29,019,105	24,720,103	24,720,103
a.	Real Estate Loan	3,116,726	3,116,726	3,295,320	3,295,320	3,523,266	3,523,266
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs.100 Lacs or Less)	48,081	48,081	29,004	29,004	16,830	16,830
2.	Business Complex & Residential Apartment Construction Loan	1,016,505	1,016,505	1,138,064	1,138,064	1,334,625	1,334,625
3.	Income generating Commercial Complex Loan	486,936	486,936	500,318	500,318	497,494	497,494
4.	Other Real Estate Loan (Including Land purchase & plotting)	1,565,204	1,565,204	1,627,935	1,627,935	1,674,317	1,674,317
b.	Personal Home Loan of Rs.100 Lacs or Less	2,060,669	2,060,669	1,840,928	1,840,928	1,411,532	1,411,532
c.	Margin Type Loan	378,789	378,789	295,382	295,382	204,131	204,131
d.	Term Loan	6,266,107	6,266,107	5,971,068	5,971,068	4,748,394	4,748,394
e.	Overdraft Loan/ TR Loan/ WC Loan	16,010,295	16,010,295	14,066,753	14,066,753	11,626,743	11,626,743
f.	Others	4,167,096	4,167,096	3,549,653	3,549,653	3,206,038	3,206,038
2.5	Fixed Assets	866,734	857,546	450,474	441,064	471,153	460,172
2.6	Non- Banking Assets						
2.7	Other Assets	1,212,218	1,185,225	1,477,164	1,458,840	1,338,827	1,322,059
3	Profit and Loss Account	This Quarter		Previous Quarter		Corresponding Previous Year Quarter	
3.1	Interest Income	1,502,485	1,502,807	726,653	726,765	1,438,987	1,437,522
3.2	Interest Expenses	869,788	870,110	431,011	431,123	877,947	878,307
A.	Net Interest Income (3.1-3.2)	632,697	632,697	295,642	295,642	561,040	559,215
3.3	Fees, Commission and Discount	94,011	94,011	47,242	47,242	86,024	86,024
3.4	Other Operating Income	136,975	111,747	69,021	53,753	142,952	135,552
3.5	Foreign Exchange Gain/Loss (Net)	56,471	56,471	26,103	26,103	72,837	72,837
B.	Total Operating Income (A+3.3+3.4+3.5)	920,153	894,925	438,008	422,741	862,853	853,628
3.6	Staff Expenses	141,139	137,106	70,316	68,206	119,221	115,906
3.7	Other Operating Expenses	220,689	214,885	108,129	105,010	201,193	195,652
C.	Operating Profit Before Provision (B-3.6-3.7)	558,325	542,933	259,562	249,525	542,438	542,070
3.8	Provision for Possible Losses	80,150	80,150	46,763	46,763	170,112	170,112
D.	Operating Profit (C-3.8)	478,175	462,784	212,799	202,761	372,327	371,958
3.9	Non- Operating Income/Expenses (Net)	28,889	26,293	25,064	23,606	751	751
3.10	Write Back of Provision for Possible Loss	23,208	23,208			8,147	8,147
E.	Profit from Regular Activities (D+3.9+3.10)	530,272	512,285	237,862	226,367	381,225	380,857
3.11	Extraordinary Income/Expenses (Net)	133	133	157	157	349	349
F.	Profit Before Bonus and Taxes (E+3.11)	530,405	512,418	238,019	226,524	381,574	381,206
3.12	Provision for Staff Bonus	48,219	46,583	21,638	20,593	34,655	34,655
3.13	Provision for Taxes	143,838	139,750	64,392	61,779	103,965	103,965
G.	Net Profit/Loss (F- 3.12-3.13)	338,348	326,084	151,989	144,152	242,954	242,586
3.14	Share of Non-Controlling interest in the Profit/Loss of Subsidiary	6,009	-	3,840	-	180	-
H.	Net Profit / (Loss)	332,339	326,084	148,149	144,152	242,773	242,586
4	Ratios	At the end of This Quarter		At the end of Previous Quarter		Corresponding Previous Year Quarter	
4.1	Capital Fund to RWA	11.61%	11.59%	11.03%	11.01%	11.50%	11.48%
4.2	Non- Performing Loan (NPL) to Total Loan	2.47%	2.47%	2.74%	2.74%	3.52%	3.52%
4.3	Total Loan Loss Provision to Total NPL	101.33%	101.33%	99.36%	99.36%	89.57%	89.57%
4.4	Cost of Fund	4.71%	4.71%	4.68%	4.68%	5.74%	5.74%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	77.83%	77.83%	76.25%	76.25%	75.40%	75.40%
4.6	Base Rate	8.29%	8.29%	7.85%	7.85%	9.14%	9.14%
4.7	Net Interest Spread (Calculated as per NRB Directives)	4.98%	4.98%	4.77%	4.77%	-	-
Additional Information							
a.	Average Yield	8.39%	8.39%	8.43%	8.43%	9.83%	9.83%
b.	Average Cost of Deposit-LCY	4.69%	4.69%	4.69%	4.69%	5.72%	5.72%
c.	Net Interest Spread	3.68%	3.68%	3.74%	3.74%	4.09%	4.09%
d.	Return on Equity	19.61%	19.61%	17.50%	17.50%	17.68%	17.68%
e.	Return on Assets	1.45%	1.45%	1.37%	1.37%	1.32%	1.32%

* 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.