

Rs.in '000

S.N.	Particulars	This Quarter Ending 15.07.2016		Previous Quarter Ending 12.04.2016		* Audited * Corresponding Previous Year Quarter Ending 16.07.2015	
		Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank	Group
		1 Total Capital and Liabilities (1.1 to 1.8)	74,421,344	74,842,267	60,341,443	60,474,607	50,647,296
1.1 Paid Up Capital	3,022,881	3,022,881	2,437,416	2,437,416	2,437,416	2,437,416	
1.2 Reserve and Surplus*	3,230,142	3,250,783	2,094,366	2,112,387	1,308,664	1,319,078	
1.3 Debenture and Bond	1,203,520	1,203,520	1,203,520	1,203,520	1,431,290	1,431,290	
1.4 Borrowings	910,000	910,000	250,000	250,000	65,000	65,000	
1.5 Deposits (a+b)	64,934,359	64,902,408	53,354,327	53,336,779	44,740,732	44,722,073	
a. Domestic Currency	64,091,370	64,059,420	52,530,636	52,513,088	43,469,681	43,451,023	
b. Foreign Currency	842,988	842,988	823,691	823,691	1,271,051	1,271,051	
1.6 Income Tax Liability	-	-	-	-	-	-	
1.7 Other Liabilities	1,120,443	1,483,843	1,001,814	1,077,684	664,194	685,882	
1.8 Non Controlling Interest	-	68,832	-	56,821	-	59,006	
2 Total Assets (2.1 to 2.7)	74,421,344	74,842,267	60,341,443	60,474,607	50,647,296	50,719,745	
2.1 Cash and Bank Balance	6,274,807	6,637,396	5,078,506	5,136,205	5,107,789	5,112,584	
2.2 Money at Call and Short Notice	950,700	950,700	750,710	750,710	1,130,000	1,130,000	
2.3 Investments	9,822,607	9,823,522	8,433,678	8,435,020	6,641,682	6,664,935	
2.4 Loans and Advances (a+b+c+d+e+f)**	55,305,183	55,305,183	44,664,858	44,664,858	36,339,796	36,339,796	
a. Real Estate Loan	5,525,613	5,525,613	4,533,188	4,533,188	3,419,347	3,419,347	
1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 100 Lacs)	369,408	369,408	174,979	174,979	168,152	168,152	
2. Business Complex & Residential Apartment Construction Loan	1,099,503	1,099,503	1,129,214	1,129,214	938,630	938,630	
3. Income generating Commercial Complex Loan	491,260	491,260	441,594	441,594	479,175	479,175	
4. Other Real Estate Loan (Including Land purchase & plotting)	3,565,442	3,565,442	2,787,401	2,787,401	1,833,391	1,833,391	
b. Personal Home Loan of Rs. 100 Lacs or Less	3,568,909	3,568,909	2,864,486	2,864,486	2,441,667	2,441,667	
c. Margin Type Loan	1,511,102	1,511,102	801,931	801,931	464,032	464,032	
d. Term Loan	11,349,046	11,349,046	9,092,312	9,092,312	7,554,274	7,554,274	
e. Overdraft Loan/ TR Loan/ WC Loan	24,001,018	24,001,018	20,943,059	20,943,059	17,316,227	17,316,227	
f. Others	9,349,495	9,349,495	6,429,882	6,429,882	5,144,249	5,144,249	
2.5 Fixed Assets (Net)	621,916	638,110	433,937	450,123	409,852	418,223	
2.6 Non- Banking Assets	-	-	-	-	-	-	
2.7 Other Assets	1,446,131	1,487,356	979,753	1,037,691	1,018,176	1,054,207	
3 Profit and Loss Account	Up to this Quarter	Up to this Quarter	Up to Previous Quarter	Up to Previous Quarter	Up to corresponding Previous Year Quarter	Up to corresponding Previous Year Quarter	
3.1 Interest Income	4,117,569	4,158,865	2,791,871	2,790,263	3,295,250	3,295,250	
3.2 Interest Expenses	2,000,902	1,989,418	1,452,007	1,450,399	1,859,407	1,859,407	
A. Net Interest Income (3.1 -3.2)	2,116,667	2,169,447	1,339,864	1,339,864	1,435,843	1,435,843	
3.3 Fees, Commission and Discount	173,917	173,917	130,163	130,163	187,708	187,708	
3.4 Other Operating Income	316,461	334,856	206,251	248,424	243,596	289,260	
3.5 Foreign Exchange Gain/Loss (Net)	167,085	167,085	131,535	131,535	142,341	142,341	
B. Total Operating Income (A+3.3+3.4+3.5)	2,774,130	2,845,305	1,807,813	1,849,986	2,009,488	2,055,152	
3.6 Staff Expenses	372,850	387,615	275,184	286,113	328,131	337,410	
3.7 Other Operating Expenses	489,677	508,807	334,500	346,992	459,807	473,408	
C. Operating Profit Before Provision (B-3.6-3.7)	1,911,603	1,948,883	1,198,129	1,216,881	1,221,550	1,244,334	
3.8 Provision for Possible Losses	269,157	269,157	242,966	242,966	249,086	249,086	
D. Operating Profit (C-3.8)	1,642,446	1,679,727	955,163	973,915	972,463	995,248	
3.9 Non- Operating Income/Expenses (Net)	166,490	174,078	129,613	134,269	38,854	44,494	
3.10 Write Back of Provision for Possible Loss	151,826	151,826	149,898	149,898	197,952	197,952	
E. Profit from Regular Activities (D+3.9+3.10)	1,960,763	2,005,631	1,234,674	1,258,082	1,209,269	1,237,694	
3.11 Extraordinary Expenses (Net)	-	-	-	-	1,003	1,003	
F. Profit Before Bonus and Taxes (E+3.11)	1,960,763	2,005,631	1,234,674	1,258,082	1,210,272	1,238,697	
3.12 Provision for Staff Bonus	178,251	182,330	112,243	114,371	110,025	112,609	
3.13 Provision for Taxes	537,620	547,817	336,729	342,049	333,167	339,608	
3.14 Share of Non-Controlling interest in the Profit/Loss of Subsidiary	-	14,990	-	7,821	-	9,506	
G. Net Profit/Loss (F- 3.12-3.13)	1,244,892	1,260,494	785,701	793,841	767,081	776,974	
4 Ratios	At the end of This Quarter	At the end of This Quarter	At the end of Previous Quarter	At the end of Previous Quarter	At the end of Corresponding Previous Year Quarter	At the end of Corresponding Previous Year Quarter	
4.1 Capital Fund to RWA	11.12%	11.19%	10.44%	10.52%	11.19%	11.29%	
4.2 Non- Performing Loan (NPL) to Total Loan	1.41%	1.41%	1.16%	1.16%	1.80%	1.80%	
4.3 Total Loan Loss Provision to Total NPL	142.06%	142.06%	169.52%	169.52%	121.04%	121.04%	
4.4 Cost of Funds	3.84%	3.84%	3.92%	3.92%	4.62%	4.62%	
4.5 Credit to Deposit Ratio (Calculated as per NRB Directive)	77.55%	77.55%	78.18%	78.18%	76.71%	76.71%	
4.6 Base Rate %	6.65%	6.65%	6.78%	6.78%	7.87%	7.87%	
4.7 Net Interest Spread (Calculated as per NRB Directives)	4.37%	4.37%	4.26%	4.26%	4.35%	4.35%	
Additional Information							
a Average Yield	8.00%	8.00%	7.68%	7.68%	8.48%	8.48%	
b Average Cost of Deposit-LCY	3.83%	3.83%	3.91%	3.91%	4.61%	4.61%	
c Return on Equity	19.91%	19.91%	23.12%	23.12%	20.29%	20.29%	
d Return on Assets	1.67%	1.67%	1.74%	1.74%	1.51%	1.51%	

* Net profit of then BUDBL till 6th Ashad 2073 and merger surplus of Rs. 47.15 crore has been accounted as reserve & surplus,

** 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,

Call in Advance Rs. 803,225 has been included in the Paid Up Capital at the end of this Quarter.