

S.N.	Particulars	This Quarter Ending 15.07.2013		Previous Quarter Ending 13.04.2013		Corresponding Previous Year Quarter Ending 15.07.2012	
		Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank	Group
1	Total Capital and Liabilities (1.1 to 1.8)	33,670,547	33,707,915	31,351,031	31,385,889	29,579,199	29,628,732
1.1	Paid Up Capital	1,619,244	1,619,244	1,619,244	1,619,244	1,619,244	1,619,244
1.2	Reserve and Surplus	1,054,516	1,052,290	848,196	844,340	564,028	563,472
1.3	Debenture and Bond	931,290	931,290	692,770	692,770	627,770	627,770
1.4	Borrowings	787,466	787,466	180,000	180,000	45,000	45,000
1.5	Deposits (a+b)	28,392,822	28,383,287	27,231,820	27,223,497	25,948,506	25,948,506
	a. Domestic Currency	27,665,641	27,656,105	26,529,557	26,521,234	24,658,826	24,658,826
	b. Foreign Currency	727,182	727,182	702,263	702,263	1,289,680	1,289,680
1.6	Income Tax Liability	13,648	13,648	-	-	27,471	27,471
1.7	Other Liabilities	871,561	872,785	779,001	779,695	747,180	748,804
1.8	Non Controlling Interest	-	47,905	-	46,343	-	48,466
2	Total Assets (2.1 to 2.7)	33,670,547	33,707,915	31,351,031	31,385,889	29,579,199	29,628,732
2.1	Cash and Bank Balance	3,485,776	3,505,867	2,508,776	2,533,179	4,291,891	4,330,907
2.2	Money at Call and Short Notice	1,375,523	1,375,253	620,019	620,019	647,480	647,480
2.3	Investments	4,472,839	4,468,669	4,853,254	4,848,885	3,393,868	3,392,868
2.4	Loans and Advances (a+b+c+d+e+f)*	23,110,604	23,110,604	22,210,921	22,210,921	20,217,585	20,217,585
	a. Real Estate Loan	3,646,283	3,646,283	3,760,985	3,760,985	3,699,964	3,699,964
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 100 Lacs)	-	-	-	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	1,389,709	1,389,709	1,439,143	1,439,143	1,675,006	1,675,006
	3. Income generating Commercial Complex Loan	566,094	566,094	597,247	597,247	405,116	405,116
	4. Other Real Estate Loan (Including Land purchase & plotting)	1,690,481	1,690,481	1,724,595	1,724,595	1,619,842	1,619,842
	b. Personal Home Loan of Rs. 100 Lacs or Less	1,283,290	1,283,290	1,135,671	1,135,671	813,104	813,104
	c. Margin Type Loan	300,060	300,060	336,968	336,968	454,138	454,138
	d. Term Loan	4,260,045	4,260,045	3,940,874	3,940,874	3,509,158	3,509,158
	e. Overdraft Loan/ TR Loan/ WC Loan	10,531,531	10,531,531	10,282,743	10,282,743	7,874,347	7,874,347
	f. Others	3,089,394	3,089,394	2,753,680	2,753,680	2,033,322	2,033,322
2.5	Fixed Assets (Net)	453,510	465,019	351,657	363,382	358,713	369,223
2.6	Non-Banking Assets	-	-	-	-	-	-
2.7	Other Assets	772,564	782,502	806,404	809,504	669,663	670,669
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	2,898,415	2,901,914	2,072,760	2,075,421	2,906,265	2,906,265
3.2	Interest Expenses	1,742,839	1,741,467	1,300,194	1,298,961	2,048,914	2,048,914
	A. Net Interest Income (3.1-3.2)	1,155,576	1,160,447	772,566	776,460	857,352	857,352
3.3	Fees, Commission and Discount	113,067	113,067	81,078	81,708	108,181	108,181
3.4	Other Operating Income	182,093	189,367	108,876	109,474	94,507	94,507
3.5	Foreign Exchange Gain/Loss (Net)	156,645	156,645	130,931	130,931	115,627	115,627
	B. Total Operating Income (A+3.3+3.4+3.5)	1,607,380	1,619,526	1,093,451	1,098,572	1,175,666	1,175,666
3.6	Staff Expenses	216,526	221,540	145,977	149,593	173,884	174,854
3.7	Other Operating Expenses	376,881	386,248	275,112	282,040	336,340	338,421
	C. Operating Profit Before Provision (B-3.6-3.7)	1,013,973	1,011,738	672,362	666,939	665,442	662,390
3.8	Provision for Possible Losses	221,406	221,406	213,434	213,434	155,526	155,526
	D. Operating Profit (C-3.8)	792,567	790,332	458,928	453,506	509,916	506,864
3.9	Non- Operating Income/Expenses (Net)	944	944	404	404	913	2,519
3.10	Write Back of Provision for Possible Loss	-	-	-	-	8,100	8,100
	E. Profit from Regular Activities (D+3.9+3.10)	793,511	791,275	459,332	453,910	518,929	517,483
3.11	Extraordinary Expenses (Net)	12,794	12,794	12,794	12,794	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	780,717	778,481	446,538	441,116	518,929	517,483
3.12	Provision for Staff Bonus	70,974	70,974	40,594	40,594	47,175	47,175
3.13	Provision for Taxes	219,255	219,255	121,783	121,783	141,297	140,942
3.14	Share of Non-Controlling interest in the Profit/Loss of Subsidiary	-	(1,095)	-	(2,657)	-	(534)
	G. Net Profit/Loss (F-3.12-3.13)	490,488	489,348	284,161	281,395	330,456	329,900
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	12.28%	12.30%	11.12%	11.14%	11.03%	11.05%
4.2	Non- Performing Loan (NPL) to Total Loan	2.31%	2.31%	2.46%	2.46%	1.52%	1.52%
4.3	Total Loan Loss Provision to Total NPL	111.72%	111.72%	107.50%	107.50%	124.55%	124.55%
4.4	Cost of Funds	6.34%	6.34%	6.40%	6.40%	8.88%	8.88%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	76.53%	76.53%	77.26%	77.26%	75.40%	75.40%
4.6	Base Rate %	10.25%	10.25%	10.22%	10.22%	0.00%	0.00%
	Additional Information						
a	Average Yield	10.73%	10.73%	10.51%	10.51%	12.70%	12.70%
b	Average Cost of Deposit-LCY	6.40%	6.40%	6.47%	6.47%	9.18%	9.18%
c	Net Interest Spread	4.39%	4.39%	4.11%	4.11%	3.82%	3.82%
d	Return on Equity	18.34%	18.34%	15.36%	15.36%	14.25%	14.25%
e	Return on Assets	1.46%	1.46%	1.21%	1.21%	1.12%	1.12%

* 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.