

S.N.	Particulars	This Quarter Ending 13.01.2013		Previous Quarter Ending 16.10.2012		Corresponding Previous Year Quarter Ending
		Group	Siddhartha Bank	Group	Siddhartha Bank	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	30,819,121	30,790,974	29,150,454	29,135,821	26,077,989
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	813,746	816,511	719,557	721,965	463,331
1.3	Debenture and Bond	627,770	627,770	627,770	627,770	227,770
1.4	Borrowings	103,900	103,900	108,900	108,900	70,000
1.5	Deposits (a+b)	26,695,988	26,713,796	25,287,371	25,318,512	23,210,625
	a. Domestic Currency	25,984,232	26,002,039	24,559,445	24,590,585	22,121,983
	b. Foreign Currency	711,756	711,756	727,927	727,927	1,088,642
1.6	Income Tax Liability			5,548	5,548	-
1.7	Other Liabilities	911,081	909,753	734,330	733,882	487,999
1.8	Non-Controlling Interest	47,392		47,734		
2	Total Assets (2.1 to 2.7)	30,819,121	30,790,974	29,150,454	29,135,821	26,077,989
2.1	Cash and Bank Balance	2,258,327	2,221,132	2,413,287	2,413,277	3,159,636
2.2	Money at Call and Short Notice	1,340,451	1,340,451	287,414	287,651	597,040
2.3	Investments	4,394,983	4,419,352	4,429,889	4,430,889	2,270,714
2.4	Loans and Advances (a+b+c+d+e+f)*	21,571,502	21,571,502	20,876,580	20,876,580	19,117,583
	a. Real Estate Loan	3,830,746	3,830,746	3,922,024	3,922,024	4,238,364
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.100 Lacs)	-	-	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	1,574,427	1,574,427	1,558,918	1,558,918	1,738,857
	3. Income generating Commercial Complex Loan	629,611	629,611	664,384	664,384	805,904
	4. Other Real Estate Loan (Including Land purchase & plotting)	1,626,708	1,626,708	1,698,723	1,698,723	1,693,603
	b. Personal Home Loan of Rs.100 Lacs or Less	1,066,848	1,066,848	1,012,578	1,012,578	808,645
	c. Margin Type Loan	361,509	361,509	382,730	382,730	418,055
	d. Term Loan	3,866,112	3,866,112	3,755,657	3,755,657	3,287,582
	e. Overdraft Loan/ TR Loan/ WC Loan	10,165,827	10,165,827	9,310,986	9,310,986	8,404,411
	f. Others	2,280,460	2,280,460	2,492,605	2,492,605	1,960,451
2.5	Fixed Assets	378,154	365,995	391,631	379,134	391,652
2.6	Non- Banking Assets					
2.7	Other Assets	875,704	872,541	751,654	748,290	541,439
3	Profit and Loss Account	This Quarter		Previous Quarter		corresponding Previous Year Quarter
3.1	Interest Income	1,356,639	1,354,442	652,411	651,072	1,379,169
3.2	Interest Expenses	883,106	883,996	467,947	468,407	1,036,712
	A. Net Interest Income (3.1 -3.2)	473,533	470,446	184,464	182,665	342,457
3.3	Fees, Commission and Discount	53,769	53,769	28,681	28,681	40,985
3.4	Other Operating Income	76,623	75,493	35,417	35,417	44,199
3.5	Foreign Exchange Gain/Loss (Net)	81,034	81,034	37,764	37,764	47,923
	B. Total Operating Income (A+3.3+3.4+3.5)	684,959	680,741	286,325	284,526	475,564
3.6	Staff Expenses	92,464	90,080	43,480	42,116	77,481
3.7	Other Operating Expenses	179,205	174,089	85,617	82,599	140,372
	C. Operating Profit Before Provision (B-3.6-3.7)	413,290	416,572	157,228	159,811	257,711
3.8	Provision for Possible Losses	221,332	221,332	125,981	125,981	111,270
	D. Operating Profit (C-3.8)	191,958	195,240	31,247	33,831	146,442
3.9	Non- Operating Income/Expenses (Net)	36	36			-
3.10	Write Back of Provision for Possible Loss					-
	E. Profit from Regular Activities (D+3.9+3.10)	191,994	195,276	31,247	33,831	146,442
3.11	Extraordinary Expenses (Net)	12,794	12,794	80	80	-
	F. Profit Before Bonus and Taxes (E+3.11)	179,200	182,482	31,327	33,911	146,442
3.12	Provision for Staff Bonus	16,589	16,589	3,083	3,083	13,313
3.13	Provision for Taxes	49,768	49,768	9,248	9,248	39,939
	G. Net Profit/Loss (F- 3.12-3.13)	112,843	116,125	18,996	21,580	93,190
3.14	15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary	(1,608)	-	(1,266)	-	-
	H. Net Profit/(Loss)	114,451	116,125	20,262	21,580	93,190
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	10.68%	10.66%	11.11%	11.11%	10.39%
4.2	Non- Performing Loan (NPL) to Total Loan	3.10%	3.10%	1.90%	1.90%	1.79%
4.3	Total Loan Loss Provision to Total NPL	88.83%	88.83%	126.93%	126.93%	103.60%
4.4	Cost of Fund	6.57%	6.57%	6.72%	6.72%	9.48%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	78.04%	78.04%	77.70%	77.70%	79.37%
4.6	Base Rate	10.30%	10.30%			
	Additional Information					
a	Average Yield	10.52%	10.52%	10.09%	10.09%	12.81%
b	Average Cost of Deposit-LCY	6.67%	6.67%	7.02%	7.02%	9.82%
c	Net Interest Spread	3.95%	3.95%	3.37%	3.37%	3.33%
d	Return on Equity	9.54%	9.54%	3.69%	3.69%	8.95%
e	Return on Assets	0.75%	0.75%	0.30%	0.30%	0.71%

* 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.