

S.N.	Particulars	This Quarter Ending 14.01.2016		This Quarter Ending 17.10.2015		Corresponding Previous Year Quarter	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	55,467,234	55,374,142	53,950,598	53,819,516	44,912,070	44,851,526
1.1	Paid Up Capital	2,437,416	2,437,416	2,437,416	2,437,416	2,031,180	2,031,180
1.2	Reserve and Surplus	1,811,431	1,796,077	1,494,341	1,480,701	1,302,547	1,295,285
1.3	Debenture and Bond	1,203,520	1,203,520	1,431,290	1,431,290	1,331,290	1,331,290
1.4	Borrowings	189,350	189,350	1,867,000	1,867,000	12,000	12,000
1.5	Deposits (a+b)	48,595,447	48,638,230	45,070,644	45,113,984	38,912,769	38,938,537
a.	Domestic Currency	47,729,183	47,771,966	44,187,353	44,230,693	37,932,678	37,958,446
b.	Foreign Currency	866,264	866,264	883,291	883,291	980,091	980,091
1.6	Income Tax Liability	24,984	24,984	67,800	67,800	-	-
1.7	Other Liabilities	1,150,827	1,084,565	1,529,494	1,421,325	1,267,275	1,243,234
1.8	Non-Controlling Interest	54,259	-	52,612	-	55,009	-
2	Total Assets (2.1 to 2.7)	55,467,234	55,374,142	53,950,598	53,819,516	44,912,070	44,851,526
2.1	Cash and Bank Balance	4,601,233	4,572,267	4,935,145	4,865,880	3,246,412	3,293,679
2.2	Money at Call and Short Notice	30,000	30,000	350,000	350,000	1,873,800	1,873,800
2.3	Investments	8,743,708	8,730,152	8,766,784	8,743,488	5,713,225	5,641,595
2.4	Loans and Advances (a+b+c+d+e+f)*	40,300,618	40,300,618	38,122,472	38,122,472	31,999,682	31,999,682
a.	Real Estate Loan	4,132,779	4,132,779	3,795,820	3,795,820	3,116,726	3,116,726
1.	Residential Real Estate Loan (Except Personal Home Loan up	211,578	211,578	187,058	187,058	48,081	48,081
2.	Business Complex & Residential Apartment Construction Loa	1,103,359	1,103,359	1,178,441	1,178,441	1,016,505	1,016,505
3.	Income generating Commercial Complex Loan	496,837	496,837	478,597	478,597	486,936	486,936
4.	Other Real Estate Loan (Including Land purchase & plotting)	2,321,005	2,321,005	1,951,724	1,951,724	1,565,204	1,565,204
b.	Personal Home Loan of Rs.100 Lacs or Less	2,637,795	2,637,795	2,540,695	2,540,695	2,060,669	2,060,669
c.	Margin Type Loan	592,624	592,624	536,608	536,608	378,789	378,789
d.	Term Loan	8,708,235	8,708,235	8,169,567	8,169,567	6,266,107	6,266,107
e.	Overdraft Loan/ TR Loan/ WC Loan	18,653,519	18,653,519	17,447,960	17,447,960	16,010,295	16,010,295
f.	Others	5,575,664	5,575,664	5,631,821	5,631,821	4,167,096	4,167,096
2.5	Fixed Assets	438,633	425,485	442,932	429,791	866,734	857,546
2.6	Non- Banking Assets	-	-	-	-	-	-
2.7	Other Assets	1,353,041	1,315,619	1,333,264	1,307,885	1,212,218	1,185,225
3	Profit and Loss Account	This Quarter		Previous Quarter		Corresponding Previous Year Quarter	
3.1	Interest Income	1,791,339	1,792,513	872,201	872,201	1,502,485	1,502,807
3.2	Interest Expenses	989,847	991,021	512,048	512,048	869,788	870,110
	A. Net Interest Income (3.1 -3.2)	801,492	801,492	360,153	360,153	632,697	632,697
3.3	Fees, Commission and Discount	83,415	83,415	39,552	39,552	94,011	94,011
3.4	Other Operating Income	152,987	123,766	73,485	56,212	136,975	111,747
3.5	Foreign Exchange Gain/Loss (Net)	102,744	102,744	47,593	47,593	56,471	56,471
	B. Total Operating Income (A+3.3+3.4+3.5)	1,140,639	1,111,418	520,783	503,510	920,153	894,925
3.6	Staff Expenses	179,411	172,265	87,959	84,465	141,139	137,106
3.7	Other Operating Expenses	225,433	215,936	109,416	104,735	220,689	214,885
	C. Operating Profit Before Provision (B-3.6-3.7)	735,796	723,217	323,408	314,310	558,325	542,933
3.8	Provision for Possible Losses	128,884	128,884	64,571	64,571	80,150	80,150
	D. Operating Profit (C-3.8)	606,912	594,333	258,837	249,739	478,175	462,784
3.9	Non- Operating Income/Expenses (Net)	70,913	67,751	1,086	(628)	26,293	26,293
3.10	Write Back of Provision for Possible Loss	103,850	103,850	21,232	21,232	23,208	23,208
	E. Profit from Regular Activities (D+3.9+3.10)	781,674	765,934	281,154	270,343	527,676	512,285
3.11	Extraordinary Income/Expenses (Net)	-	-	-	-	133	133
	F. Profit Before Bonus and Taxes (E+3.11)	781,674	765,934	281,154	270,343	527,809	512,418
3.12	Provision for Staff Bonus	71,061	69,630	25,559	24,577	48,219	46,583
3.13	Provision for Taxes	212,468	208,891	76,187	73,730	143,838	139,750
	G. Net Profit/Loss (F- 3.12-3.13)	498,145	487,412	179,408	172,036	335,752	326,084
3.14	15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary	5,259	-	3,612	-	6,009	-
	H. Net Profit /(Loss)**	492,886	487,412	175,796	172,036	329,743	326,084
4	Ratios	At the end of This Quarter		At the end of Previous Quarter		Corresponding Previous Year Quarter	
4.1	Capital Fund to RWA	11.12%	11.04%	10.94%	10.85%	11.61%	11.59%
4.2	Non- Performing Loan (NPL) to Total Loan	1.41%	1.41%	1.72%	1.72%	2.47%	2.47%
4.3	Total Loan Loss Provision to Total NPL	143.65%	143.65%	126.66%	126.66%	101.33%	101.33%
4.4	Cost of Fund	4.10%	4.10%	4.24%	4.24%	4.71%	4.71%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	77.50%	77.50%	78.84%	78.84%	77.83%	77.83%
4.6	Base Rate	7.06%	7.06%	7.04%	7.04%	8.29%	8.29%
4.7	Net Interest Spread (Calculated as per NRB Directives)	4.01%	4.01%	3.48%	3.48%	4.98%	4.98%
	Additional Information						
a	Average Yield	7.56%	7.56%	7.26%	7.26%	8.39%	8.39%
b	Average Cost of Deposit-LCY	4.10%	4.10%	4.24%	4.24%	4.69%	4.69%
c	Return on Equity	23.03%	23.03%	17.56%	17.56%	19.61%	19.61%
d	Return on Assets	1.76%	1.76%	1.28%	1.28%	1.45%	1.45%

* 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.

**Net Profit without adjustment of NRB Circular regarding relaxation on loan loss provisioning & interest incomes.