

S.N.	Particulars	This Quarter Ending 15.07.2017		Previous Quarter Ending 13.04.2017		Corresponding Previous Year "Audited"	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.8)</b>	<b>91,176,838</b>	<b>90,806,659</b>	<b>87,640,869</b>	<b>87,493,831</b>	<b>74,980,967</b>	<b>74,557,553</b>
1.1	Paid Up Capital*	6,628,879	6,628,879	5,250,859	5,250,859	4,496,143	4,496,143
1.2	Reserve and Surplus	3,406,452	3,284,060	2,935,986	2,823,067	1,766,251	1,745,651
1.3	Debiture and Bond	1,203,520	1,203,520	1,203,520	1,203,520	1,203,520	1,203,520
1.4	Borrowings	505,714	505,714	504,014	504,014	910,000	910,000
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>76,339,485</b>	<b>77,317,559</b>	<b>74,707,260</b>	<b>75,275,857</b>	<b>64,902,005</b>	<b>64,934,359</b>
a.	Domestic Currency	75,851,323	76,829,397	74,203,360	74,771,957	64,059,017	64,091,370
b.	Foreign Currency	488,162	488,162	503,900	503,900	842,988	842,988
1.6	Income Tax Liability	-	-	-	-	-	-
1.7	Other Liabilities	2,945,744	1,866,927	2,901,285	2,436,514	1,634,255	1,267,880
1.8	Non-Controlling Interest	147,044	-	137,943	-	68,792	-
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>91,176,838</b>	<b>90,806,659</b>	<b>87,640,869</b>	<b>87,493,831</b>	<b>74,980,967</b>	<b>74,557,553</b>
2.1	Cash and Bank Balance	10,229,598	10,120,556	9,123,381	9,086,722	6,637,399	6,274,807
2.2	Money at Call and Short Notice	521,300	521,300	995,000	995,000	950,700	950,700
2.3	Investments	11,435,219	11,272,097	8,590,366	8,579,382	9,823,522	9,822,607
<b>2.4</b>	<b>Loans and Advances (a+b+c+d+e+f)**</b>	<b>66,063,478</b>	<b>66,063,478</b>	<b>66,260,371</b>	<b>66,260,371</b>	<b>55,350,891</b>	<b>55,350,891</b>
a.	Real Estate Loan	6,867,515	6,867,515	6,770,198	6,770,198	5,525,613	5,525,613
	1. Residential Real Estate Loan (Except Personal Home Loan upto <b>Rs.1 Crore</b> )	240,041	240,041	430,789	430,789	369,408	369,408
	2. Business Complex & Residential Apartment Construction Loan	1,226,972	1,226,972	1,233,116	1,233,116	1,099,503	1,099,503
	3. Income generating Commercial Complex Loan	486,472	486,472	469,387	469,387	491,260	491,260
	4. Other Real Estate Loan (Including Land purchase & plotting)	4,914,031	4,914,031	4,636,907	4,636,907	3,565,442	3,565,442
b.	Personal Home Loan of <b>Rs.1 crore or Less</b>	3,816,395	3,816,395	4,113,946	4,113,946	3,568,909	3,568,909
c.	Margin Type Loan	1,414,587	1,414,587	1,400,291	1,400,291	1,511,102	1,511,102
d.	Term Loan	13,039,021	13,039,021	12,630,295	12,630,295	11,349,046	11,349,046
e.	Overdraft Loan/ TR Loan/ WC Loan	28,060,623	28,060,623	28,881,042	28,881,042	23,981,524	23,981,524
f.	Others	12,865,337	12,865,337	12,464,599	12,464,599	9,414,697	9,414,697
2.5	Fixed Assets	762,264	731,388	686,898	655,097	635,020	618,825
2.6	Non- Banking Assets	154,638	154,638	154,638	154,638	154,638	154,638
2.7	Other Assets	2,010,342	1,943,204	1,830,216	1,762,622	1,428,798	1,385,085
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter</b>		<b>Previous Quarter</b>		<b>Corresponding Previous Year Quarter</b>	
3.1	Interest Income	6,887,123	6,651,951	4,512,491	4,486,001	4,119,479	4,118,494
3.2	Interest Expenses	3,973,959	3,998,165	2,600,591	2,616,583	1,989,418	2,000,902
	<b>A. Net Interest Income (3.1 -3.2)</b>	<b>2,913,165</b>	<b>2,653,786</b>	<b>1,911,900</b>	<b>1,869,418</b>	<b>2,130,061</b>	<b>2,117,592</b>
3.3	Fees, Commission and Discount	183,804	183,804	129,114	129,114	173,917	173,917
3.4	Other Operating Income	441,743	365,826	529,708	277,953	371,508	316,590
3.5	Foreign Exchange Gain/Loss (Net)	164,756	164,756	113,312	113,312	167,085	167,085
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>3,703,467</b>	<b>3,368,171</b>	<b>2,684,034</b>	<b>2,389,796</b>	<b>2,842,572</b>	<b>2,775,181</b>
3.6	Staff Expenses	614,000	593,556	420,872	406,217	387,618	372,850
3.7	Other Operating Expenses	637,453	594,674	450,397	423,680	509,255	489,863
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>2,452,014</b>	<b>2,179,941</b>	<b>1,812,765</b>	<b>1,559,900</b>	<b>1,945,699</b>	<b>1,912,472</b>
3.8	Provision for Possible Losses	329,210	329,210	375,073	375,073	259,340	259,340
	<b>D. Operating Profit (C-3.8)</b>	<b>2,122,804</b>	<b>1,850,731</b>	<b>1,437,692</b>	<b>1,184,826</b>	<b>1,686,359</b>	<b>1,653,131</b>
3.9	Non- Operating Income/Expenses (Net)	197,444	176,050	189,302	175,942	172,022	160,381
3.10	Write Back of Provision for Possible Loss	286,228	286,228	142,246	142,246	157,364	157,364
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>2,606,476</b>	<b>2,313,010</b>	<b>1,769,240</b>	<b>1,503,015</b>	<b>2,015,744</b>	<b>1,970,876</b>
3.11	Extraordinary Income/Expenses (Net)	(73,469)	(73,469)	864	864	572	572
	<b>F. Profit Before Bonus and Taxes (E+3.11)</b>	<b>2,533,007</b>	<b>2,239,541</b>	<b>1,770,103</b>	<b>1,503,878</b>	<b>2,016,317</b>	<b>1,971,448</b>
3.12	Provision for Staff Bonus	230,273	203,595	160,918	136,716	183,302	179,223
3.13	Provision for Taxes	684,637	617,940	470,654	410,149	547,598	537,307
	<b>G. Net Profit/Loss (F- 3.12-3.13)</b>	<b>1,618,097</b>	<b>1,418,006</b>	<b>1,138,531</b>	<b>957,014</b>	<b>1,285,418</b>	<b>1,254,918</b>
3.14	Share of Non-Controlling interest in the Profit/Loss of Subsidiary	98,044	-	88,943	-	14,945	-
	<b>H. Net Profit/(Loss)</b>	<b>1,520,053</b>	<b>1,418,006</b>	<b>1,049,587</b>	<b>957,014</b>	<b>1,270,473</b>	<b>1,254,918</b>
<b>4</b>	<b>Ratios</b>	<b>At the end of This Quarter</b>		<b>At the end of Previous Quarter</b>		<b>Corresponding Previous Year Quarter</b>	
4.1	Capital Fund to RWA	13.21%	13.16%	11.65%	11.60%	11.32%	11.25%
4.2	Non- Performing Loan (NPL) to Total Loan	1.15%	1.15%	1.71%	1.71%	1.47%	1.47%
4.3	Total Loan Loss Provision to Total NPL	155.40%	155.40%	120.10%	120.10%	139.55%	139.55%
4.4	Cost of Fund (YTD Average)	5.40%	5.40%	4.80%	4.80%	3.84%	3.84%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	76.71%	76.71%	75.09%	75.09%	77.55%	77.55%
4.6	Base Rate	10.38%	10.38%	7.67%	7.67%	6.65%	6.65%
4.7	Net Interest Spread (Calculated as per NRB Directives)	3.37%	3.37%	3.79%	3.79%	4.37%	4.37%
	<b>Additional Information</b>						
a	Yield (YTD Average)	8.89%	8.89%	8.02%	8.02%	8.00%	8.00%
b	Cost of Deposit-LCY (YTD Average)	5.43%	5.43%	4.81%	4.81%	3.83%	3.83%
c	Return on Equity	14.30%	14.30%	15.80%	15.80%	20.11%	20.11%
d	Return on Assets	1.56%	1.56%	1.46%	1.46%	1.69%	1.69%

\*Call in Advance Rs. 1,378,019,600 has been included in the Paid Up Capital at the end of this Quarter.

\*\* 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.

Non- Banking Assets are presented gross of provision. Provisioning of NBA is presented under-Other Liabilities.

All above financials have been prepared as per NRB Directives no. 4 which is not fully compliant with NFRS.