

S.N.	Particulars	This Quarter Ending 13.04.2018		Previous Quarter Ending 14.01.2018		Corresponding Previous Year Quarter Ending	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	106,428,526	106,120,409	100,514,119	100,085,410	87,640,869	87,493,831
1.1	Paid Up Capital*	8,012,171	8,012,171	7,056,515	7,056,515	5,250,859	5,250,859
1.2	Reserve and Surplus	3,790,210	3,601,582	4,271,892	4,104,861	2,935,986	2,823,067
1.3	Debenture and Bond	1,203,520	1,203,520	1,203,520	1,203,520	1,203,520	1,203,520
1.4	Borrowings	859,894	859,894	445,752	445,752	504,014	504,014
1.5	Deposits (a+b)	89,844,777	90,401,940	85,319,737	85,566,023	74,707,260	75,275,857
	a. Domestic Currency	89,488,576	90,045,738	84,933,172	85,179,458	74,203,360	74,771,957
	b. Foreign Currency	356,202	356,202	386,565	386,565	503,900	503,900
1.6	Income Tax Liability	-	-	-	-	-	-
1.7	Other Liabilities	2,579,476	2,041,303	2,098,624	1,708,740	2,901,285	2,436,514
1.8	Non-Controlling Interest	138,478	-	118,079	-	137,943	-
2	Total Assets (2.1 to 2.7)	106,428,526	106,120,409	100,514,119	100,085,410	87,640,869	87,493,831
2.1	Cash and Bank Balance	6,496,144	6,486,625	7,604,770	7,436,430	9,123,381	9,086,722
2.2	Money at Call and Short Notice	1,450,435	1,450,435	2,010,000	2,010,000	995,000	995,000
2.3	Investments	15,497,004	15,256,195	12,312,952	12,120,531	8,590,366	8,579,382
2.4	Loans and Advances (a+b+c+d+e+f)**	79,880,802	79,880,802	75,695,473	75,695,473	66,260,372	66,260,372
	a. Real Estate Loan	7,441,154	7,441,154	7,224,480	7,224,480	6,464,784	6,464,784
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1.5 Crore)	84,278	84,278	86,873	86,873	125,374	125,374
	2. Business Complex & Residential Apartment Construction Loan	1,150,012	1,150,012	1,132,310	1,132,310	1,233,116	1,233,116
	3. Income generating Commercial Complex Loan	477,418	477,418	475,016	475,016	469,387	469,387
	4. Other Real Estate Loan (including Land purchase & plotting)	5,729,446	5,729,446	5,530,281	5,530,281	4,636,907	4,636,907
	b. Personal Home Loan of Rs. 1.5 crore or less	4,155,324	4,155,324	4,113,468	4,113,468	4,419,361	4,419,361
	c. Margin Type Loan	1,836,197	1,836,197	1,921,031	1,921,031	1,400,291	1,400,291
	d. Term Loan	16,631,665	16,631,665	15,123,595	15,123,595	12,630,295	12,630,295
	e. Overdraft Loan/ TR Loan/ WC Loan	35,126,355	35,126,355	33,396,326	33,396,326	28,881,042	28,881,042
	f. Others	14,690,106	14,690,106	13,916,572	13,916,572	12,464,599	12,464,599
2.5	Fixed Assets	933,298	904,311	843,531	815,919	686,898	655,097
2.6	Non- Banking Assets	154,638	154,638	173,964	173,964	154,638	154,638
2.7	Other Assets	2,016,206	1,987,403	1,873,429	1,833,093	1,830,216	1,762,622
3	Profit and Loss Account	This Quarter		Previous Quarter		Corresponding Previous Year Quarter	
3.1	Interest Income	6,864,933	6,890,730	4,357,249	4,370,909	4,512,491	4,486,001
3.2	Interest Expenses	4,664,411	4,690,208	2,960,489	2,974,150	2,600,591	2,616,583
	A. Net Interest Income (3.1 -3.2)	2,200,522	2,200,522	1,396,759	1,396,759	1,911,900	1,869,418
3.3	Fees, Commission and Discount	267,192	171,303	167,918	108,244	129,114	129,114
3.4	Other Operating Income	410,320	414,339	266,869	269,852	529,708	277,953
3.5	Net Foreign Exchange Gain/ (Loss)	191,686	191,686	116,964	116,964	113,312	113,312
	B. Total Operating Income (A+3.3+3.4+3.5)	3,069,720	2,977,850	1,948,510	1,891,818	2,684,034	2,389,797
3.6	Staff Expenses	575,426	557,450	364,987	353,385	420,872	406,217
3.7	Other Operating Expenses	531,146	507,103	337,800	322,038	450,397	423,680
	C. Operating Profit Before Provision (B-3.6-3.7)	1,963,147	1,913,297	1,245,722	1,216,395	1,812,765	1,559,900
3.8	Provision for Possible Losses	386,065	386,065	349,490	349,490	375,073	375,073
	D. Operating Profit (C-3.8)	1,577,083	1,527,232	896,232	866,905	1,437,692	1,184,827
3.9	Net Non-Operating Income/ (Expenses)	204,182	132,873	132,142	101,368	189,302	175,942
3.10	Write Back of Provision for Possible Loss	265,079	265,079	245,752	245,752	142,246	142,246
	E. Profit from Regular Activities (D+3.9+3.10)	2,046,344	1,925,185	1,274,126	1,214,024	1,769,240	1,503,015
3.11	Net Extraordinary Income/ (Expenses)	400	400	400	400	864	864
	F. Profit before Bonus and Taxes (E+3.11)	2,046,744	1,925,585	1,274,526	1,214,424	1,770,103	1,503,879
3.12	Provision for Staff Bonus	186,068	175,053	115,866	110,402	160,918	136,716
3.13	Provision for Taxes	552,875	525,338	344,866	331,207	470,654	410,149
	G. Net Profit/Loss (F- 3.12-3.13)	1,307,802	1,225,193	813,794	772,815	1,138,531	957,014
3.14	Share of Non-Controlling Interest on Profit/ (Loss) of Subsidiary	40,478	-	20,079	-	88,943	-
	H. Net Profit/(Loss)	1,267,323	1,225,193	793,714	772,815	1,049,587	957,014
4	Ratios	At the end of this Quarter		At the end of Previous Quarter		At the end of Corresponding Previous Year Quarter	
4.1	Capital Fund to Risk Weighted Assets (CAR)	12.34%	12.30%	12.47%	12.42%	11.65%	11.60%
4.2	Non- Performing Loan (NPL) to Total Loan	1.31%	1.31%	1.50%	1.50%	1.71%	1.71%
4.3	Total Loan Loss Provision to Total NPL	130.82%	130.82%	117.15%	117.15%	120.10%	120.10%
4.4	Cost of Funds (YTD Average)	7.49%	7.49%	7.28%	7.28%	4.80%	4.80%
4.5	Credit to Deposit & Core Capital Ratio (CCD Ratio as per NRB Directive)	78.10%	78.10%	78.33%	78.33%	75.09%	75.09%
4.6	Base Rate	11.30%	11.30%	10.58%	10.58%	7.67%	7.67%
4.7	Net Interest Spread (as per NRB Directive)	3.68%	3.68%	3.80%	3.80%	3.79%	3.79%
	Additional Information						
a	Yield on Loans & Investment (YTD Average)	10.88%	10.88%	10.63%	10.63%	8.02%	8.02%
b	Yield on Loans (YTD Average)	11.93%	11.93%	11.71%	11.71%	9.10%	9.10%
c	Cost of Deposit - LCY (YTD Average)	7.59%	7.59%	7.39%	7.39%	4.81%	4.81%
d	Return on Equity (annualized)	14.16%	14.16%	13.85%	13.85%	15.80%	15.80%
e	Return on Assets (annualized)	1.55%	1.55%	1.54%	1.54%	1.46%	1.46%

*Calls in Advance Rs. 230,397,900 has been included in Paid up Capital.

** Loans & Advances are net of Loan Loss Provisioning.

Unaudited financial figures may vary if directed by external auditors and supervisory authorities. Figures have been regrouped wherever necessary. Group represents Siddhartha Bank Ltd. (Parent Co.) and Siddhartha Capital Ltd. (Subsidiary Co.)

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 compliant with NFRS.