

S.N.	Particulars	This Quarter Ending 16.07.2014		Previous Quarter Ending 13.04.2014		Corresponding Previous Year Quarter Ending 15.07.2013	
		Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank	Group
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.8)</b>	<b>41,022,909</b>	<b>41,075,616</b>	<b>37,962,298</b>	<b>38,003,649</b>	<b>33,653,856</b>	<b>33,691,224</b>
1.1	Paid Up Capital	1,813,554	1,813,554	1,813,554	1,813,554	1,813,554	1,813,554
1.2	Reserve and Surplus	1,480,114	1,479,763	1,052,330	1,049,024	688,646	686,421
1.3	Debtenture and Bond	931,290	931,290	931,290	931,290	931,290	931,290
1.4	Borrowings	106,415	106,415	67,000	67,000	787,466	787,466
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>35,414,008</b>	<b>35,408,654</b>	<b>32,481,512</b>	<b>32,470,784</b>	<b>28,392,822</b>	<b>28,383,287</b>
a.	Domestic Currency	34,582,265	34,576,912	31,620,076	31,609,347	27,665,641	27,656,105
b.	Foreign Currency	831,743	831,743	861,437	861,437	727,182	727,182
1.6	Income Tax Liability	37,997	38,655	-	-	7,078	7,078
1.7	Other Liabilities	1,239,532	1,245,959	1,616,612	1,623,512	1,033,000	1,034,224
1.8	Non Controlling Interest	-	51,325	-	48,486	-	47,905
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>41,022,909</b>	<b>41,075,616</b>	<b>37,962,298</b>	<b>38,003,649</b>	<b>33,653,856</b>	<b>33,691,224</b>
2.1	Cash and Bank Balance	7,257,046	7,261,275	5,581,258	5,585,422	3,485,776	3,505,867
2.2	Money at Call and Short Notice	1,150,000	1,150,000	1,160,000	1,160,000	1,375,253	1,375,253
2.3	Investments	3,328,158	3,343,789	4,087,492	4,103,322	4,472,790	4,468,621
<b>2.4</b>	<b>Loans and Advances (a+b+c+d+e+f)*</b>	<b>27,330,868</b>	<b>27,330,868</b>	<b>25,318,985</b>	<b>25,318,985</b>	<b>23,086,563</b>	<b>23,086,563</b>
a.	Real Estate Loan	3,449,851	3,449,851	3,329,802	3,329,802	3,646,283	3,646,283
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs. 100 Lacs)	26,542	26,542	16,055	16,055	-	-
2.	Business Complex & Residential Apartment Construction Loan	1,214,944	1,214,944	1,255,020	1,255,020	1,389,709	1,389,709
3.	Income generating Commercial Complex Loan	501,104	501,104	490,874	490,874	566,094	566,094
4.	Other Real Estate Loan (Including Land purchase & plotting)	1,707,262	1,707,262	1,567,854	1,567,854	1,690,481	1,690,481
b.	Personal Home Loan of Rs. 100 Lacs or Less	1,707,993	1,707,993	1,525,289	1,525,289	1,283,290	1,283,290
c.	Margin Type Loan	262,407	262,407	283,802	283,802	300,060	300,060
d.	Term Loan	5,513,143	5,513,143	5,178,046	5,178,046	4,260,045	4,260,045
e.	Overdraft Loan/ TR Loan/ WC Loan	12,863,325	12,863,325	11,810,787	11,810,787	10,507,490	10,507,490
f.	Others	3,534,149	3,534,149	3,191,258	3,191,258	3,089,394	3,089,394
2.5	Fixed Assets (Net)	440,491	450,417	461,451	471,836	453,510	465,019
2.6	Non- Banking Assets	-	-	-	-	-	-
2.7	Other Assets	1,516,345	1,539,267	1,353,112	1,364,084	779,962	789,900
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to this Quarter</b>	<b>Up to this Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to corresponding Previous Year Quarter</b>	<b>Up to corresponding Previous Year Quarter</b>
3.1	Interest Income	3,056,287	3,057,033	2,166,805	2,166,286	2,898,415	2,901,914
3.2	Interest Expenses	1,708,866	1,708,119	1,286,345	1,285,895	1,742,839	1,741,467
<b>A.</b>	<b>Net Interest Income (3.1 -3.2)</b>	<b>1,347,421</b>	<b>1,348,913</b>	<b>880,460</b>	<b>880,392</b>	<b>1,155,576</b>	<b>1,160,447</b>
3.3	Fees, Commission and Discount	159,355	178,221	122,093	122,093	113,067	113,067
3.4	Other Operating Income	289,788	289,788	181,250	189,853	182,093	189,367
3.5	Foreign Exchange Gain/Loss (Net)	132,327	132,327	102,211	102,211	156,645	156,645
<b>B.</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>1,928,891</b>	<b>1,949,249</b>	<b>1,286,015</b>	<b>1,294,550</b>	<b>1,607,380</b>	<b>1,619,526</b>
3.6	Staff Expenses	242,447	249,117	180,360	185,413	216,516	221,530
3.7	Other Operating Expenses	436,309	446,946	303,470	311,072	376,891	386,258
<b>C.</b>	<b>Operating Profit Before Provision (B-3.6-3.7)</b>	<b>1,250,136</b>	<b>1,253,186</b>	<b>802,185</b>	<b>798,065</b>	<b>1,013,973</b>	<b>1,011,738</b>
3.8	Provision for Possible Losses	278,763	278,763	245,814	245,814	245,495	245,495
<b>D.</b>	<b>Operating Profit (C-3.8)</b>	<b>971,373</b>	<b>974,423</b>	<b>556,371</b>	<b>552,251</b>	<b>768,478</b>	<b>766,243</b>
3.9	Non- Operating Income/Expenses (Net)	7,477	11,863	6,452	9,454	944	944
3.10	Write Back of Provision for Possible Loss	266,403	266,403	8,147	8,147	-	-
<b>E.</b>	<b>Profit from Regular Activities (D+3.9+3.10)</b>	<b>1,245,253</b>	<b>1,252,689</b>	<b>570,970</b>	<b>569,852</b>	<b>769,422</b>	<b>767,187</b>
3.11	Extraordinary Expenses (Net)	24	24	525	525	(12,794)	(12,794)
<b>F.</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>1,245,229</b>	<b>1,252,665</b>	<b>571,495</b>	<b>570,377</b>	<b>756,628</b>	<b>754,393</b>
3.12	Provision for Staff Bonus	113,203	113,203	51,954	51,954	68,784	68,784
3.13	Provision for Taxes	340,559	340,559	155,862	155,862	205,287	205,287
3.14	Share of Non-Controlling interest in the Profit/Loss of Subsidiary	-	2,325	-	(514)	-	(1,095)
<b>G.</b>	<b>Net Profit/Loss (F- 3.12-3.13)</b>	<b>791,467</b>	<b>796,578</b>	<b>363,679</b>	<b>363,075</b>	<b>482,556</b>	<b>481,417</b>
<b>4</b>	<b>Ratios</b>	<b>At the end of This Quarter</b>	<b>At the end of This Quarter</b>	<b>At the end of Previous Quarter</b>	<b>At the end of Previous Quarter</b>	<b>At the end of Corresponding Previous Year Quarter</b>	<b>At the end of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	12.27%	12.29%	11.71%	11.73%	11.70%	11.72%
4.2	Non- Performing Loan (NPL) to Total Loan	1.69%	1.69%	3.14%	3.14%	2.39%	2.39%
4.3	Total Loan Loss Provision to Total NPL	138.15%	138.15%	106.97%	106.97%	111.83%	111.83%
4.4	Cost of Funds	5.40%	5.40%	5.57%	5.57%	6.34%	6.34%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	73.34%	73.34%	75.28%	75.28%	76.53%	76.53%
4.6	Base Rate %	8.81%	8.81%	9.00%	9.00%	10.25%	10.25%
4.7	Net Interest Spread (As Calculated as per NRB Directives)	4.94%	4.94%	-	-	-	-
	<b>Additional Information</b>						
a	Average Yield	10.06%	10.06%	9.74%	9.74%	10.73%	10.73%
b	Average Cost of Deposit-LCY	5.37%	5.37%	5.53%	5.53%	6.40%	6.40%
c	Net Interest Spread	4.65%	4.65%	4.17%	4.17%	4.39%	4.39%
d	Return on Equity	24.03%	24.03%	16.92%	16.92%	19.29%	19.29%
e	Return on Assets	1.93%	1.93%	1.28%	1.28%	1.43%	1.43%

\* 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.