

S.N.	Particulars	This Quarter Ending 13.04.2014		Previous Quarter Ending 14.01.2014		Corresponding Previous Year Quarter Ending 13.04-2013	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	38,003,649	37,962,298	36,928,824	36,891,106	31,385,889	31,351,031
1.1	Paid Up Capital	1,813,554	1,813,554	1,813,554	1,813,554	1,619,244	1,619,244
1.2	Reserve and Surplus	1,049,024	1,052,330	930,663	931,237	844,340	848,196
1.3	Debenture and Bond	931,290	931,290	931,290	931,290	692,770	692,770
1.4	Borrowings	67,000	67,000	161,500	161,500	180,000	180,000
1.5	Deposits (a+b)	32,470,784	32,481,512	31,409,472	31,419,981	27,223,497	27,231,820
a.	Domestic Currency	31,609,347	31,620,076	30,561,447	30,571,956	26,521,234	26,529,557
b.	Foreign Currency	861,437	861,437	848,025	848,025	702,263	702,263
1.6	Income Tax Liability	-	-	-	-	-	-
1.7	Other Liabilities	1,623,512	1,616,612	1,633,165	1,633,544	779,695	779,001
1.8	Non-Controlling Interest	48,486	48,486	49,180	49,180	46,343	46,343
2	Total Assets (2.1 to 2.7)	38,003,649	37,962,298	36,928,824	36,891,106	31,385,889	31,351,031
2.1	Cash and Bank Balance	5,585,422	5,581,258	5,066,391	5,062,252	2,533,179	2,508,776
2.2	Money at Call and Short Notice	1,160,000	1,160,000	828,760	828,760	620,019	620,019
2.3	Investments	4,103,322	4,087,492	4,503,589	4,497,759	4,848,885	4,853,254
2.4	Loans and Advances (a+b+c+d+e+f)*	25,318,985	25,318,985	24,720,103	24,720,103	22,210,921	22,210,921
a.	Real Estate Loan	3,329,802	3,329,802	3,523,266	3,523,266	3,760,985	3,760,985
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs.100 Lac)	16,055	16,055	16,830	16,830	-	-
2.	Business Complex & Residential Apartment Construction Loan	1,255,020	1,255,020	1,334,625	1,334,625	1,439,143	1,439,143
3.	Income generating Commercial Complex Loan	490,874	490,874	497,494	497,494	597,247	597,247
4.	Other Real Estate Loan (Including Land purchase & plotting)	1,567,854	1,567,854	1,674,317	1,674,317	1,724,595	1,724,595
b.	Personal Home Loan of Rs.100 Lacs or Less	1,525,289	1,525,289	1,411,532	1,411,532	1,135,671	1,135,671
c.	Margin Type Loan	283,802	283,802	204,131	204,131	336,968	336,968
d.	Term Loan	5,178,046	5,178,046	4,748,394	4,748,394	3,940,874	3,940,874
e.	Overdraft Loan/ TR Loan/ WC Loan	11,810,787	11,810,787	11,626,743	11,626,743	10,282,743	10,282,743
f.	Others	3,191,258	3,191,258	3,206,038	3,206,038	2,753,680	2,753,680
2.5	Fixed Assets	471,836	461,451	471,153	460,172	363,382	351,657
2.6	Non-Banking Assets	-	-	-	-	-	-
2.7	Other Assets	1,364,084	1,353,112	1,338,827	1,322,059	809,504	806,404
3	Profit and Loss Account	This Quarter		Previous Quarter		Corresponding Previous Year Quarter	
3.1	Interest Income	2,166,286	2,166,805	1,438,987	1,437,522	2,075,421	2,072,760
3.2	Interest Expenses	1,285,895	1,286,345	877,947	878,307	1,298,961	1,300,194
	A. Net Interest Income (3.1 -3.2)	880,392	880,460	561,040	559,215	776,460	772,566
3.3	Fees, Commission and Discount	122,093	122,093	86,024	86,024	81,708	81,078
3.4	Other Operating Income	189,853	181,250	142,952	135,552	130,421	129,824
3.5	Foreign Exchange Gain/Loss (Net)	102,211	102,211	72,837	72,837	109,333	109,333
	B. Total Operating Income (A+3.3+3.4+3.5)	1,294,550	1,286,015	862,853	853,628	1,097,922	1,092,800
3.6	Staff Expenses	185,413	180,360	119,221	115,906	149,593	145,977
3.7	Other Operating Expenses	311,072	303,470	201,193	195,652	281,390	274,462
	C. Operating Profit Before Provision (B-3.6-3.7)	798,065	802,185	542,438	542,070	666,939	672,362
3.8	Provision for Possible Losses	245,814	245,814	170,112	170,112	213,434	213,434
	D. Operating Profit (C-3.8)	552,251	556,371	372,327	371,958	453,506	458,928
3.9	Non- Operating Income/Expenses (Net)	9,454	6,452	751	751	404	404
3.10	Write Back of Provision for Possible Loss	8,147	8,147	8,147	8,147	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	569,852	570,970	381,225	380,857	453,910	459,332
3.11	Extraordinary Income/Expenses (Net)	525	525	349	349	(12,794)	(12,794)
	F. Profit Before Bonus and Taxes (E+3.11)	570,377	571,495	381,574	381,206	441,116	446,538
3.12	Provision for Staff Bonus	51,954	51,954	34,655	34,655	40,594	40,594
3.13	Provision for Taxes	155,862	155,862	103,965	103,965	121,783	121,783
	G. Net Profit/Loss (F- 3.12-3.13)	362,561	363,679	242,954	242,586	278,738	284,161
3.14	15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary	(514)	-	180	-	(2,657)	-
	H. Net Profit/(Loss)	363,075	363,679	242,773	242,586	281,395	284,161
4	Ratios	At the end of This Quarter		At the end of Previous Quarter		Corresponding Previous Year Quarter	
4.1	Capital Fund to RWA	11.73%	11.71%	11.50%	11.48%	11.14%	11.12%
4.2	Non- Performing Loan (NPL) to Total Loan	3.14%	3.14%	3.52%	3.52%	2.46%	2.46%
4.3	Total Loan Loss Provision to Total NPL	106.97%	106.97%	89.57%	89.57%	107.50%	107.50%
4.4	Cost of Fund	5.57%	5.57%	5.74%	5.74%	6.40%	6.40%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	75.28%	75.28%	75.40%	75.40%	77.26%	77.26%
4.6	Base Rate	9.00%	9.00%	9.14%	9.14%	10.22%	10.22%
	Additional Information						
a	Average Yield	9.74%	9.74%	9.83%	9.83%	10.51%	10.51%
b	Average Cost of Deposit-LCY	5.53%	5.53%	5.72%	5.72%	6.47%	6.47%
c	Net Interest Spread	4.17%	4.17%	4.09%	4.09%	4.11%	4.11%
d	Return on Equity	16.92%	16.92%	17.68%	17.68%	15.36%	15.36%
e	Return on Assets	1.28%	1.28%	1.32%	1.32%	1.21%	1.21%

* 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.