

S.N.	Particulars	This Quarter Ending 13.04.2013		Previous Quarter Ending 13.01.2013		Corres. Pre. Year Quarter Ending
		Group	Siddhartha Bank	Group	Siddhartha Bank	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	31,385,889	31,351,031	30,819,121	30,790,974	26,709,689
1.1	Paid Up Capital	1,619,244	1,619,244	1,619,244	1,619,244	1,619,244
1.2	Reserve and Surplus	844,340	848,196	813,746	816,511	518,180
1.3	Debenture and Bond	692,770	692,770	627,770	627,770	547,770
1.4	Borrowings	180,000	180,000	103,900	103,900	45,000
1.5	Deposits (a+b)	27,223,497	27,231,820	26,695,988	26,713,796	23,491,255
	a. Domestic Currency	26,521,234	26,529,557	25,984,232	26,002,039	22,409,829
	b. Foreign Currency	702,263	702,263	711,756	711,756	1,081,426
1.6	Income Tax Liability					
1.7	Other Liabilities	779,695	779,001	911,081	909,753	488,240
1.8	Non-Controlling Interest	46,343		47,392		
2	Total Assets (2.1 to 2.7)	31,385,889	31,351,031	30,819,121	30,790,974	26,709,689
2.1	Cash and Bank Balance	2,533,179	2,508,776	2,258,327	2,221,132	1,881,972
2.2	Money at Call and Short Notice	620,019	620,019	1,340,451	1,340,451	393,940
2.3	Investments	4,848,885	4,853,254	4,394,983	4,419,352	3,768,589
2.4	Loans and Advances (a+b+c+d+e+f)*	22,210,921	22,210,921	21,571,502	21,571,502	19,774,361
	a. Real Estate Loan	3,760,985	3,760,985	3,830,746	3,830,746	4,088,141
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.100 Lacs)	-	-	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	1,439,143	1,439,143	1,574,427	1,574,427	1,715,725
	3. Income generating Commercial Complex Loan	597,247	597,247	629,611	629,611	802,441
	4. Other Real Estate Loan (Including Land purchase & plotting)	1,724,595	1,724,595	1,626,708	1,626,708	1,569,975
	b. Personal Home Loan of Rs.100 Lacs or Less	1,135,671	1,135,671	1,066,848	1,066,848	864,005
	c. Margin Type Loan	336,968	336,968	361,509	361,509	382,317
	d. Term Loan	3,940,874	3,940,874	3,866,112	3,866,112	3,592,062
	e. Overdraft Loan/ TR Loan/ WC Loan	10,282,743	10,282,743	10,165,827	10,165,827	8,784,591
	f. Others	2,753,680	2,753,680	2,280,460	2,280,460	2,063,245
2.5	Fixed Assets	363,382	351,657	378,154	365,995	395,734
2.6	Non- Banking Assets					
2.7	Other Assets	809,504	806,404	875,704	872,541	495,094
3	Profit and Loss Account	This Quarter		Previous Quarter		Corresponding Previous Year Quarter
3.1	Interest Income	2,075,421	2,072,760	1,356,639	1,354,442	2,065,226
3.2	Interest Expenses	1,298,961	1,300,194	883,106	883,996	1,533,711
	A. Net Interest Income (3.1 -3.2)	776,460	772,566	473,533	470,446	531,515
3.3	Fees, Commission and Discount	81,708	81,078	53,769	53,769	64,641
3.4	Other Operating Income	109,474	108,876	76,623	75,493	73,392
3.5	Foreign Exchange Gain/Loss (Net)	130,931	130,931	81,034	81,034	73,067
	B. Total Operating Income (A+3.3+3.4+3.5)	1,098,572	1,093,451	684,959	680,741	742,615
3.6	Staff Expenses	149,593	145,977	92,464	90,080	122,911
3.7	Other Operating Expenses	282,040	275,112	179,205	174,089	223,897
	C. Operating Profit Before Provision (B-3.6-3.7)	666,939	672,362	413,290	416,572	395,807
3.8	Provision for Possible Losses	213,434	213,434	221,332	221,332	163,394
	D. Operating Profit (C-3.8)	453,506	458,928	191,958	195,240	232,413
3.9	Non- Operating Income/Expenses (Net)	404	404	36	36	553
3.10	Write Back of Provision for Possible Loss					-
	E. Profit from Regular Activities (D+3.9+3.10)	453,910	459,332	191,994	195,276	232,966
3.11	Extraordinary Expenses (Net)	12,794	12,794	12,794	12,794	-
	F. Profit Before Bonus and Taxes (E+3.11)	441,116	446,538	179,200	182,482	232,966
3.12	Provision for Staff Bonus	40,594	40,594	16,589	16,589	21,179
3.13	Provision for Taxes	121,783	121,783	49,768	49,768	63,536
	G. Net Profit/Loss (F- 3.12-3.13)	278,738	284,161	112,843	116,125	148,251
3.14	15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary	(2,657)	-	(1,608)	-	-
	H. Net Profit /(Loss)	281,395	284,161	114,451	116,125	148,251
4	Ratios	At the end of This Quarter		At the end of Previous Quarter		At the end of Corresponding Previous Year
4.1	Capital Fund to RWA	11.14%	11.12%	10.68%	10.66%	11.16%
4.2	Non- Performing Loan (NPL) to Total Loan	2.46%	2.46%	3.10%	3.10%	1.97%
4.3	Total Loan Loss Provision to Total NPL	107.50%	107.50%	88.83%	88.83%	104.13%
4.4	Cost of Fund	6.40%	6.40%	6.57%	6.57%	9.10%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	77.26%	77.26%	78.04%	78.04%	79.12%
4.6	Base Rate	10.22%	10.22%	10.30%	10.30%	
	Additional Information					
a	Average Yield	10.51%	10.51%	10.52%	10.52%	12.50%
b	Average Cost of Deposit-LCY	6.47%	6.47%	6.67%	6.67%	9.51%
c	Net Interest Spread	4.11%	4.11%	3.95%	3.95%	3.40%
d	Return on Equity	15.36%	15.36%	9.54%	9.54%	9.25%
e	Return on Assets	1.21%	1.21%	0.75%	0.75%	0.74%

* 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.